

2024 ANNUAL MEETING

St. Michael the Archangel Orthodox Church, Irvona
Nativity of the Theotokos Orthodox Church, Madera

November 24, 2024

Today's Agenda

- i. Opening Prayer: "O Heavenly King..."
 - ii. Establishment of Quorum
 - iii. Approval of 2023 Draft Annual Meeting Minutes (*see below*)
 - iv. Rector's Report (*see below*)
 - v. Financial Committee Report (*see below*)
 - vi. Cemetery Committee Report
 - vii. Resolutions (*see below*)
 - viii. Review and Approval of the 2024 Irvona, Madera, and Combined Budgets (*see below*)
 - ix. Closing Prayer: "It is truly meet..."
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2023 Draft Annual Meeting Minutes

IRVONA VERSION

- I. Opening Prayer: "O Heavenly King"
- II. Establishment of Quorum – Irvona
 - a. Present: Jacob Mandell, Bill Lucas, Mark Mandell, Catherine Mandell, Rachel Mandell, Frank Bakaysa, Mike Parks, Crystal Parks, Paul Bihun, Joyce Lucas, Walter Lucas, Janet Kalenish.
 - b. 12 Present for Irvona — Quorum Established.
- III. Approval of Irvona Meeting Minutes from the 2022 Annual Meeting: Motion by Janet Kalenish to Accept; Seconded by Catherine Mandell; All in Favor, Motion carried.
- IV. Rector's Report: Father Alex gave overview of Rector's Report.
 - a. Two successful "parish" activities from the past year: Joint Maintenance of the Parish House and the formation of an Outreach/Fellowship and Charitable Fund.
 - b. Both churches completed improvement projects; more planned for 2024.
 - c. Will be voting today on new Parish Initiatives:
 - i. A Cemetery Endowment Fund for the three (3) cemeteries currently under our care,
 - ii. A Scholarship Fund for area graduating seniors, and
 - iii. An In-depth Parish Retreat
- V. Financial Reports
 - a. Father Alex gave an overview of the accounts for Irvona.
 - b. Additional funds were found at Northwest Savings Bank; will be transferred to CNB Bank this year.
 - c. Overview of different balances (accounts) from 2023 to 2024 budgets.

- d. Joint Accounts: Father Alex gave an overview of the joint accounts shared between Irvona and Madera (Current Balances). Both Councils agreed to send money to Seminarian Evan Ashmore from the Seminary Fund on a quarterly basis.
- VI. Resolutions
- a. Cemetery Endowment Fund: Father Alex gave an overview of the Cemetery Endowment Fund resolution. Janet Kalenish made a motion to accept the Irvona version of the Resolution; Seconded by Jacob Mandell; No Questions, All in Favor, Motion carried.
 - b. Parish Scholarship Fund: Father Alex gave an overview of the Parish High School Scholarship Fund. Jacob Mandell made a motion to accept the Irvona version of the Resolution; Seconded by Catherine Mandell; No questions or discussion, All in Favor, Motion carried.
 - c. Additional 2024 Parish Initiatives:
 - i. Parish Retreat featuring external experts to help guide churches to a combined entity.
 - ii. Altar Server Robes fund.
 - iii. Formally adopting Reader Evan Ashmore and his family as recipients of money in our Seminary Fund.

Father Alex gave an overview of the 3 Parish Initiatives and asked for a consensus. All present were in favor of the three initiatives.
 - d. Question: Janet Kalenish asked about the ideas developed at the strategic planning day and would we incorporate these with the Parish Retreat? Father Alex replied that the retreat would lead to strategic planning if there was consensus to proceed, but that it would not necessarily be on the retreat agenda.
- VII. Review and Approval of 2024 Irvona and Combined Budgets
- a. Irvona 2024 Proposed Budget
 - i. Father Alex gave overview of Irvona’s 2024 Proposed Budget.
 - ii. Father highlighted the budget items pertaining to improvements to St. Michael’s Hall (soundproofing/drop ceiling and renovating bathrooms). Renovations will proceed when sufficient money is raised for both projects.
 - iii. Expenses are coming in line.
 - iv. Both councils approved cost of living and merit increases for Father Alex, totaling 7% increase.
 - v. Mark Mandell made a Motion to accept Irvona’s 2024 Proposed Budget; Seconded by Bill Lucas; No questions, All in favor, Motion carried.
 - b. Combined Budget
 - i. Father Alex gave an overview of the Combined Budget.
 - ii. Mark Mandell made a Motion to accept the Combined Budget; Seconded by Joyce Lucas; No discussion, All in favor, Motion carried.
- VIII. Elections
- a. Father Alex presented the slate of officers presented for Irvona Church Council.
 - b. Motion by Walter Lucas to close nominations; Seconded by Catherine Mandell; No questions, All in favor, Motion carried.
 - c. Father Alex asked for all those in favor for Irvona Council Members presented; all present for Irvona in favor of officers; “Aye” vote unanimous, no abstentions.
 - d. The following officers were therefore elected to new 2-year terms beginning January 1, 2024: Jacob Mandell, President; Bill Lucas, Vice President; Crystal Parks, Treasurer; Mark Mandell, Secretary; Raymond Mandell, Member; Paul Bihun, Member; Frank Bakaysa, Member.
- IX. Motion by Catherine Mandell to adjourn, Seconded by Janet Kalenish, All in Favor.
- X. Meeting Closed with “It is Truly Meet”.

— Mark Mandell, Irvona Secretary

MADERA VERSION

- Establishment of Quorum of 12 Members of Madera Church.
- Madera Minutes from the 2022 Annual Meeting are read. Maureen Gathagan makes a motion to accept; Greg Sidorick seconds; All in favor.
- Rector's Report presented by Father Alexander.
- Financial Report for Madera presented.
- Resolution: Madera presents their version of new Cemetery Endowment Fund. Nicholas I. Sidorick motions to accept; John Harris seconds; All in favor.
- Resolution: Madera presents their version of the new Parish High School Scholarship Fund. John Harris motions to accept; Maureen Gathagan seconds; All in favor.
- 2024 Parish Initiatives: Organizing a parish retreat, joint fund for altar server robes, and adopting Seminarian Evan Ashmore. All in favor to accept.
- Madera's Proposed 2024 Budget is presented. John Harris motions to accept; Benjamin Brelo seconds; All in favor.
- Proposed Combined 2024 Budget is presented. Irvona accepts. For Madera: Vladimir Sidorick motions to accept; Grace Brelo seconds; All in Favor.
- Elections: A slate of officers for the Madera Council is presented. Madera Council members are as follows: Greg Sidorick, President; Nicholas I. Sidorick, Vice President; Sara "Sally" Sidorick, Treasurer; Vladimir Sidorick, Secretary; Patrick Stodart, Trustee; John Harris, Trustee; and Christine Ferlitch, Trustee.
- Nicholas I. Sidorick motions to close nominations; Patrick Stodart seconds. All in Favor to close nominations. Vote is unanimous to elect Madera Council members to a new two-year term beginning January 1, 2024.
- Vladimir Sidorick motions to adjourn the Annual Meeting for Madera; Benjamin Brelo, seconds. All in favor.

— *Vladimir Sidorick, Madera Secretary*

Rector's Report

Christ is in our midst!

Each week, at St. Michael the Archangel Orthodox Church in Irvona and Nativity of the Theotokos Orthodox Church in Madera, clergy and parishioners from diverse backgrounds come together to worship and offer their unique gifts to our Lord and Savior, Jesus Christ. Among us are the young and the old, recent converts and lifelong “cradle” Orthodox. Some are single; others are part of large families. Furthermore, there is rich diversity among us when it comes to approaching and solving challenges and opportunities. Yet, every Sunday and at every Great Feast, we gather in communion to partake of the Holy Eucharist. In that sacred moment, we are united—not only with one another but with God—as our Lord Jesus Christ and His Father are One. What more, then, could we need?

This unity in diversity is at the heart of our worship and reminds us that the Divine Liturgy itself is the source of all we need to live and grow as the Body of Christ. Father Alexander Schmemmann, of blessed memory, famously reminded us that the Divine Liturgy of the Orthodox Church provides everything we need; each of us in a unique and deeply personal way. During the Liturgy, the priest prays “on behalf of all and for all,” lifting up the sacrifices of time, talent, and treasure that make our worship possible. Before the Great Entrance, he connects the unique offerings of each person to the ultimate offering of Christ Himself: “Make me, Thy sinful and unworthy servant, worthy to offer gifts to Thee,” he prays. “For Thou art the Offerer and the Offered, the Receiver and the Received, O Christ our God.”

This act of offering, central to the Divine Liturgy, is deeply rooted in the rich and layered traditions of the Church. It calls us to reflect not only on what we give but on how God transforms these gifts, uniting them to His own perfect offering. But when does this cooperative work of God and His people truly begin? It is difficult to determine precisely. Does it commence with “Blessed is the Kingdom”? Perhaps it begins later, at the Little Entrance, which historically marked the clergy’s procession into the church with the Gospel book. Others might argue it starts much earlier, with the Service of Proskomide, during which the bread and wine—soon to become the Body and Blood of Christ—are prepared. Some may even point to Great Vespers the night before, which many of our members faithfully attend, as the true starting point of the Liturgy.

If identifying its beginning is challenging, pinpointing its end is even more so. We know the Liturgy continues well beyond the intonation of “Let us complete our prayer to the Lord.” Even the Dismissal is less a conclusion than a crescendo, a transition from the Church to the world. The exhortation to “let us depart in peace” calls us to carry the grace and transformative power of the Eucharist into our daily lives. Having “beheld the Resurrection of Christ,” we are sent forth to fulfill Christ’s Great Commission: “Go therefore and make disciples of all nations” (*Matthew 28:19*).

This third annual meeting of our combined worshipping community is, in a profound sense, a continuation of the Divine Liturgy. The work we are called to review from the past year—along with the proposed budgets and initiatives for the year ahead—is inseparable from the shared life we live in Christ. For this reason, your Council Presidents, their fellow council members, and I have remained steadfast in the mission God has entrusted to us: to grow spiritually and practically as one body in Him. Together, we have made meaningful progress toward our goal of becoming “one parish of two churches.”

We might also add to this formula, “and three cemeteries,” as our efforts to establish a comprehensive Cemetery Endowment are well underway. This initiative seeks to ensure not only that we each receive a “Christian ending to our lives” but also that those who have gone before us are likewise cared for in perpetuity. A dedicated committee, with representatives from each cemetery under our care—Patton, Irvona, and Madera—has worked diligently to carry out the reciprocal resolutions from last year’s Annual Meeting, including reviewing potential long-term investment options and governing principles. While the endowment’s ultimate structure is still under consideration, the committee has prepared an excellent recommendation for investing the first \$80,000, laying the foundation for what we hope will grow into a six-figure—and, God willing, even a seven-figure—fund.

In addition, this past September, both councils resolved to raise a combined \$10,000 to fulfill the second resolution from last year's Annual Meeting: establishing a scholarship initiative for high school seniors in our community. This collaboration ensures that both churches will work together to determine the scholarship criteria, while the Clearfield County Charitable Foundation will assist in managing the fund, advertising the grants, and selecting recipients.

If, at any time, the devil tempts us to feel discouraged by the pace of our progress or the time it takes to discern whether administrative unification is the right path forward, let us remember what God has accomplished in and through us this past year. Every month brought something significant: In January, we witnessed the baptism of Michael Thomas, followed in February by the baptism of Carly Mae. In March, parishioners embarked on a pilgrimage to holy sites in Northeast Pennsylvania. April brought our first parish-wide Lenten Retreat with Dr. Al Rossi, followed by the immense joy of Pascha in May and the Holy Spirit-filled Pentecost in June. In July, we hosted another successful Family Picnic at Curwensville Lake. In August, our fledgling prison ministry bore fruit as we assisted a Russian asylum seeker on his path to U.S. citizenship. September saw us celebrating the patronal feast of the Madera church and the baptism of another child, Matthias Raphael. October brought our annual prayers for the county's first responders, and earlier this November, we celebrated the patronal feast of the Irvona church in the newly renovated St. Michael's Hall.

In addition to these momentous events, we have served dozens of people through our combined Charitable and Outreach Funds, which were launched only this past year. We have also completed or initiated major renovation projects at both churches, resulting in, or soon to result in, improved worship and fellowship spaces as well as enhanced accessibility. Previously, these projects were undertaken without the input and guidance of our annual budgeting process. However, both councils have now agreed that all future projects will be reflected in the budgeting process, ensuring maximum transparency, broader community involvement, and the blessing of our hierarchy. As Dr. Rossi reminded us, "Christ is everything," and "the Cross is a difficult privilege." Let us move forward with gratitude for these blessings, acknowledging the Cross while never turning our backs on it. At the same time, we must guard against complacency, continuing to strive toward our Lord's saving Cross and Resurrection.

The work God has accomplished through your hands would not have been possible without the sacrifice of your time, talent, and treasure. As you will see in the financial figures that follow in this report—specifically the income and expense reports included with the 2025 Budget Proposals—sacrificial giving to our two churches (and thus to our joint endeavors as well) remains strong, despite softness and uncertainty in the overall national economy, whether it be through gifts, pledges, charitable appeals, or in-kind donations. Having a budget has not only given us the freedom to act and move forward, but also provided valuable insight into where additional planning and strategizing need to be done. To kick off this work, we will have targeted discussions after Wednesday Vespers in December, another first for us. Both councils will use the feedback from these sessions to inform comprehensive strategic planning we plan to schedule throughout 2025. I ask for your full support in this process at this Annual Meeting. This will help us discern whether formal administrative unification is the right path forward, or if our Lord has something else planned for His faithful in Irvona and Madera.

In the meantime, St. Michael's Church in Irvona and St. Mary's Church in Madera remain united in their commitment to worshipping together, being both the offerer and what's offered in and through the Divine Liturgy. I am deeply grateful to God for the blessings He continues to bestow upon us and pray fervently that the work we are doing together will continue to bear fruit. Wherever God ultimately takes us, it is my hope and prayer that this cooperation between our churches—past, present, and future—can serve as a model here in the Moshannon Valley of Clearfield County, elsewhere in this Archdiocese, and in our Orthodox Church in America at large.

May God continue to bless these efforts for His glory.

— Archpriest Alexander Cadman, *Rector*

Parish Financial Report

Irvona Balance Sheet (as of October 31 each year)

	2023	2024	CHG (%)
ACCOUNTS			
Irvona Checking Account x6777 (CNB Bank)	\$16,443	\$13,654	-17%
Irvona Checking Account x2619 (Northwest Bank)	783	—	-100%
Irvona Savings Account x9954 (CNB Bank)	80,469	34,186	-58%
Irvona Savings Account x0113 (Northwest Bank)	1,160	—	-100%
Irvona Certificate of Deposit x2222 (CNB Bank)	10,657	—	-100%
Irvona Certificate of Deposit x2463 (Northwest Bank)	5,161	5,251	2%
Irvona Certificate of Deposit x3271 (Northwest Bank)	914	—	-100%
TOTAL IRVONA ACCOUNTS	\$115,587	\$53,091	-54%
ASSETS			
RESTRICTED FUNDS			
<i>Irvona Reserve (Savings) Fund</i>	16,217	\$23,023	42%
<i>Irvona Building Fund</i>	1,000	\$14,750	1,375%
<i>Irvona Memorial Fund</i>	9,028	375	-96%
<i>Irvona Sisterhood Fund</i>	7,103	—	-100%
<i>Irvona Choir Fund</i>	914	914	0%
UNRESTRICTED FUNDS			
<i>Irvona General Fund (Operating Cash)</i>	16,415	13,107	-20%
TOTAL IRVONA ASSETS	\$50,677	\$52,169	3%
LIABILITIES			
RESTRICTED FUNDS			
<i>Cemetery (Future Endowment) Fund (Held in Trust by Irvona)</i>	\$64,801	—	-100%
<i>All-American Council Fund (Held in Trust by Irvona)</i>	—	750	—
<i>Seminarian Fund (Held in Trust by Irvona)</i>	43	106	147%
<i>Pass-thru Account (Held in Trust by Irvona)</i>	66	66	0%
TOTAL IRVONA LIABILITIES	\$64,910	\$922	-99%

Madera Balance Sheet (as of October 31 each year)

	2023	2024	CHG (%)
ACCOUNTS			
Madera Checking Account x8800 (CNB Bank)	10,468	7,287	-30%
Madera Savings Account x4925 (CNB Bank)	14,927	22,824	53%
Madera Certificate of Deposit x6246 (CNB Bank)	1,208	—	-100%
MADERA ACCOUNTS TOTAL	\$26,603	\$30,111	13%
ASSETS			
RESTRICTED FUNDS			
<i>Madera Reserve (Savings) Fund</i>	\$15,735	\$22,074	40%
<i>Madera Memorial Fund</i>	4,368	—	-100%
UNRESTRICTED FUNDS			
<i>Madera General Fund (Operating Cash)</i>	6,434	7,145	11%
TOTAL MADERA ASSETS	\$26,537	\$29,219	10%
LIABILITIES			
RESTRICTED FUNDS			
<i>All-American Council Fund (Held in Trust by Madera)</i>	—	750	—
<i>Pass-thru Account (Held in Trust by Madera)</i>	66	66	0%
<i>Seminarian Fund (Held in Trust by Madera)</i>	—	76	—
TOTAL MADERA LIABILITIES	\$66	\$892	1,252%

Joint Balance Sheet (as of October 31 each year)

	2023	2024	CHG (%)
ACCOUNTS			
Joint Checking Account x3026 (CNB Bank)	\$3,363	\$1,899	-44%
Joint Savings Account x9442 (CNB Bank)	—	89,993	—
Joint Credit Card (CNB Bank)	—	—	0%
Funds Held in Trust by Irvona	64,910	922	-99%
Funds Held in Trust by Madera	66	892	1,252%
JOINT ACCOUNTS TOTAL	\$68,339	\$93,706	37%
ASSETS			
RESTRICTED FUNDS			
<i>Cemetery Fund (Future Endowment)</i>	64,801	\$89,076	37%
<i>Charitable Fund</i>	1,587	1,642	3%
<i>Outreach Fund</i>	335	180	-46%
<i>All-American Council Fund</i>	—	1,500	—
<i>Altar Robe Fund</i>	—	-1,126	—
<i>House Fund</i>	541	1,204	123%
<i>House Escrow Account</i>	900	900	0%
<i>Seminarian Fund</i>	43	182	323%
<i>Pass-Through Account</i>	132	132	0%
UNRESTRICTED FUNDS			
<i>Parish General Fund (Operating Cash)</i>	—	16	—
TOTAL PARISH ASSETS	\$68,339	\$93,706	37%

Resolutions *(to be voted on separately by the members of each church)*

After reviewing all proposals that were submitted in advance, each Church Council voted to bring the following parallel resolutions to the floor of the Parish Annual Meeting:

Council Liaison Position

IRVONA VERSION

“The members of St. Michael the Archangel Orthodox Church in Irvona, Pennsylvania, hereby resolve to designate a voluntary liaison position to strengthen ties with Nativity of the Theotokos Orthodox Church in Madera, Pennsylvania. This liaison, chosen by the Irvona Church Council, will attend Madera’s Church Council meetings as a non-voting representative. The role is intended to foster mutual understanding, share insights, and communicate Irvona’s initiatives and concerns, with no changes to the structure or voting composition of either council required.”

MADERA VERSION

“The members of Nativity of the Theotokos Orthodox Church in Madera, Pennsylvania, hereby resolve to designate a voluntary liaison position to strengthen ties with St. Michael the Archangel Orthodox Church in Irvona, Pennsylvania. This liaison, chosen by the Madera Church Council, will attend Irvona’s Church Council meetings as a non-voting representative. The role is intended to foster mutual understanding, share insights, and communicate Madera’s initiatives and concerns, with no changes to the structure or voting composition of either council required.”

Additional 2025 Joint Initiatives

(These initiatives can be approved by voting members of the 2024 Annual Meeting through consensus.)

PARISH LENTEN RETREAT

The Church Councils of St. Michael the Archangel Orthodox Church in Irvona, Pennsylvania, and Nativity of the Theotokos Orthodox Church in Madera, Pennsylvania, hereby resolve to organize a follow-up parish retreat during Lent 2025, similar to our 2024 retreat. This retreat will focus on an edifying topic such as the Divine Liturgy of the Orthodox Church and be open to all parishioners, inquirers, other parishes, and members from the general community.

PARISH STRATEGIC PLANNING

The Church Councils of St. Michael the Archangel Orthodox Church in Irvona, Pennsylvania, and Nativity of the Theotokos Orthodox Church in Madera, Pennsylvania, hereby resolve to conduct joint strategic planning sessions throughout 2025. These sessions may* include the participation of consultants and Orthodox thought leaders to guide us in the following exercises:

- Exploring what the future of gathering together as an administratively united parish might look like, where we come to the same table not only for weekly worship but also for all aspects of parish life;
- Examining the unique strengths, weaknesses, challenges, and opportunities of such unification, drawing upon lessons from other Orthodox communities that have pursued similar paths, whether successful or otherwise; and
- Fostering open and meaningful dialogue on what administrative unity might entail for our shared spiritual, physical, and financial growth, guided by external Orthodox thought leaders or experts.

These strategic planning sessions are designed to help us thoughtfully consider the possibilities of unification without making immediate determinations, allowing participants to envision and reflect on our path forward as a combined worship community.

INVESTMENT RECOMMENDATION OF THE CEMETERY COMMITTEE

The Cemetery Committee, comprising representatives from each of the three cemeteries under the care of St. Michael the Archangel Orthodox Church (Irvona, PA) and Nativity of the Theotokos Orthodox Church (Madera, PA)—Nicholas I. Sidorick (St. Mary's), Mark Mandell (St. Michael's), Janet Kalenish (Ss. Peter and Paul's), and Fr. Alexander Cadman (*ex officio*, as Rector)—has met regularly throughout 2024 to explore options for investing the cemetery fund and ensuring its eventual full endowment. The goal is to provide perpetual care for the cemeteries, managed either by an internal Board of Directors with independent Bylaws or an external agency governed by a constitution that defines the Church's oversight and ensures essential services are met. These discussions will continue into 2025, with regular updates to each Church Council.

In the interim, given the current low-interest banking environment, the Cemetery Committee unanimously recommends that attendees of the Annual Meeting approve, by consensus, the investment of \$80,000 of the current fund balance in the Orthodox Church Capital Improvement Fund. This investment, with an expected 3.5% rate of return, will generate sufficient interest to help maintain the cemetery fund's principal while supporting loans for Orthodox churches nationwide.

* The term "will" appeared in earlier versions of this report. At the 2024 Annual Meeting, a motion was made, seconded, and unanimously passed to revise it to "may," reflecting a preference for prioritizing "in-house" planning and discussions.

2025 Proposed Budgets

St. Michael the Archangel Church					
	12-MONTHS ENDING 10/31/23	12-MONTHS ENDING 10/31/24	2024 BUDGET	(PROPOSED) 2025 BUDGET	% CHG.
INCOME					
Stewardship Offerings ¹	\$52,384	\$48,322	\$50,000	\$52,000	4.0%
Stewardship Pledges	3,985	125	5,000	—	-100.0%
Building Fund Donations ²	1,000	21,000	20,000	15,000	-25.0%
Memorial Donations	120	1,905	—	—	0.0%
(Transfer from) All-American Council Fund ³	—	—	—	2,250	—
Candle Income (General & Shrine)	892	748	1,000	750	-25.0%
In-Kind Donations ⁴	200	110	2,500	750	-70.0%
Gift Shop Sales (Income) ⁵	30	172	—	500	—
Interest Earned	592	960	600	500	-16.7%
Miscellaneous Income	88	211	100	150	50.0%
TOTAL INCOME	\$59,291	\$73,553	\$79,200	\$71,900	-9.2%
EXPENSES					
Personnel					
<i>Rector/Acting Rector</i> ⁶	19,650	21,152	21,408	22,488	5.0%
<i>Supply Clergy</i>	925	476	1,000	1,000	0.0%
<i>Choir Director</i>	500	650	660	660	0.0%
<i>Gifts Given</i> ⁷	550	100	800	625	-21.9%
TOTAL PERSONNEL	\$21,625	\$22,378	\$23,868	\$24,773	3.8%
Memorial Fund Expenditures ⁸	—	17,544	—	—	0.0%
Irvona Renovations ⁹	10,095	7,250	20,000	—	-100.0%
Property Maintenance	1,766	1,849	3,250	11,300	247.7%
Outreach & Fellowship					
<i>St. Michael's Hall Expenses</i>	5,892	5,721	6,115	4,800	-21.5%
(Transfer to) <i>Parish Charitable Fund</i> ¹⁰	1,500	1,800	1,800	1,800	0.0%
(Transfer to) <i>Parish Outreach Fund</i> ¹¹	1,000	1,700	1,800	1,800	0.0%
<i>Local Events & Hospitality</i> ¹²	371	71	250	600	140.0%
TOTAL OUTREACH & FELLOWSHIP	\$8,763	\$9,292	\$9,965	\$9,000	-9.7%
(Transfer to) Irvona Reserve (Savings) Fund ¹³	5,000	6,000	6,000	6,000	0.0%
Archdiocesan/OCA Expenses ¹⁴	2,838	3,016	3,132	5,820	85.8%
Insurance ¹⁵	4,360	3,812	3,750	4,978	32.7%
Accessibility Improvements ¹⁶	—	—	2,000	4,000	100.0%
Liturgical (e.g., Altar Supplies, Candles, Flowers)	1,136	1,967	1,600	1,650	3.1%
Utilities	3,490	2,606	2,995	2,075	-30.7%
(Transfer to) All-American Council Fund	—	750	750	750	0.0%
Real Estate Taxes/Fees/Service Charges	345	707	450	750	66.7%
Office Administration	283	340	340	440	29.4%
Furnishings	79	—	100	100	0.0%
Miscellaneous Expenses	—	252	—	—	0.0%
TOTAL EXPENSES	\$59,779	\$77,763	\$78,200	\$71,636	-8.4%

Footnotes

1. Your sacrificial offerings sustain the work of our parish. Unlike dues, sacrificial giving is voluntary and often based on a percentage of one's income, with the biblical goal set at 10%.
2. The first phase of renovations to St. Michael's Hall was completed with the installation of a drop ceiling to improve sound quality. Vendors are being sourced to restore and improve the broadcasting of church services to the Hall. The projected remaining Building Fund balance of \$6,655 will be reserved until the Irvona Council decides on the next phase of renovations. Further contributions to the fund are anticipated.
3. Since the All-American Council occurs triennially, both Churches save \$750 annually to cover participation costs. These combined savings, listed here as income, will offset the delegation's expenses for airfare, lodging, meals, and registration for the XXI All-American Council, to be held in Phoenix, AZ, in July 2025 (see footnote 14 and the "[Transfer to] All-American Council Fund" line item in each Church's budget).
4. In-kind donations refer to the contribution of non-monetary goods and services, recorded in monetary terms on financial statements. Documenting these gifts ensures that the donor's sacrificial generosity is properly acknowledged and helps avoid "false economies," where the true costs of expenses are overlooked. Parishioners are encouraged to provide receipts or documentation for donated items and services, enabling the treasurers to account for and honor these contributions appropriately.
5. As part of St. Michael's Hall renovations, new inventory will be added to the Gift Shop, with income from the store now budgeted for 2025. Expenses for inventory will be included in the Local Events & Hospitality section of the budget under "Outreach and Fellowship."
6. In 2024, the Rector's total compensation is \$1,784 per church per month. Pastoral care committees at each Church have approved a 5% raise to \$1,874 per church per month for 2025. This amount includes each Church's 14% contribution to the OCA Pension Plan.
7. Each Pascha and Christmas, gifts are given to youth who faithfully serve in both sanctuaries and naves. In 2024, a one-time gift of \$4,000 was given by Nativity of the Theotokos Church to the Rector in lieu of a requested cash advance.

Nativity of the Theotokos Church

	12-MONTHS ENDING 10/31/23	12-MONTHS ENDING 10/31/24	2024 BUDGET	(PROPOSED) 2025 BUDGET	% CHG.
INCOME					
Stewardship Offerings ¹	\$30,776	\$22,525	\$34,000	\$30,000	-11.8%
Stewardship Pledges ⁷	19,210	21,273	21,000	22,000	4.8%
Renovation Project Donations ¹⁷	11,750	5,000	10,000	5,000	-50.0%
(Transfer from) All-American Council Fund ³	—	—	—	2,250	—
Memorial Donations	1,450	—	—	—	0.0%
Candle Income	963	974	1,000	1,000	0.0%
In-Kind Donations ⁴	737	738	750	750	0.0%
Interest Earned	422	342	450	300	-33.3%
Miscellaneous Income	534	240	600	200	-66.7%
TOTAL INCOME	\$65,842	\$51,092	\$67,800	\$61,500	-9.3%
EXPENSES					
Personnel					
Rector/Acting Rector ⁶	19,650	21,152	21,408	22,488	5.0%
Supply Clergy	525	901	1,000	1,000	0.0%
Choir Director	500	650	660	660	0.0%
Gifts Given ⁷	800	4,450	800	625	-21.9%
TOTAL PERSONNEL	\$21,475	\$27,153	\$23,868	\$24,773	3.8%
Madera Renovations	52,677	—	18,250	7,000	-61.6%
(Transfer to) Madera Reserve (Savings) Fund ¹³	5,000	6,000	6,000	6,000	0.0%
Archdiocesan/OCA Expenses ¹⁴	2,746	2,893	2,950	5,630	90.8%
Memorial Fund Expenditures ⁸	—	3,978	—	—	0.0%
Outreach & Fellowship					
(Transfer to) Parish Charitable Fund ¹⁰	1,500	1,800	1,800	1,800	0.0%
(Transfer to) Parish Outreach Fund ¹¹	1,000	1,700	1,800	1,800	0.0%
Local Events & Hospitality ¹²	265	125	250	150	-40.0%
TOTAL OUTREACH & FELLOWSHIP	\$2,765	\$3,625	\$3,850	\$3,750	-2.6%
Utilities	2,090	4,807	4,610	3,560	-22.8%
Insurance ¹⁵	1,909	2,244	2,000	2,750	37.5%
Liturgical (e.g., Altar Supplies, Candles, Flowers)	1,645	1,263	1,600	1,650	3.1%
Property Maintenance	2,636	771	1,775	775	-56.3%
(Transfer to) All-American Council Fund	—	750	750	750	0.0%
Furnishings	1,173	76	1,000	500	-50.0%
Office Administration	549	409	340	440	29.4%
Real Estate Taxes/Fees/Service Charges	354	269	425	425	0.0%
TOTAL EXPENSES	\$95,019	\$54,238	\$67,418	\$58,003	-14.0%

Footnotes (continued)

8. In 2024, pursuant to reciprocal resolutions passed by each Church at the Annual Meeting, a Cemetery Fund was created with the goal of becoming fully endowed once plans are finalized. The fund was established using the balances from each Church's memorial fund at the time (these expenses are recorded here), along with funds held in trust at Irvona from Ss. Peter & Paul Cemetery in Patton (see Joint Balance Sheet on page 7).
9. The St. Michael's Church Council has opted to defer further renovations until needed repairs on the cupola are completed and architectural plans for accessibility improvements are drafted at St. Michael's Church (see footnote a).
10. The joint charitable fund is currently well capitalized, and no changes to the funding rate of \$150 per church per month are required for 2025.
11. Both Councils have decided to maintain the contribution to the outreach fund at \$150 per church per month. Volunteers are being sought to serve on a committee with representation from both Churches to plan outreach events and oversee the disbursement of funds.
12. This set-aside is for each Church to conduct local events (such as cleanup days) and purchase building-specific supplies for outreach activities.
13. Each month, \$500 is transferred to each Church's savings account to earn interest and be available for unforeseen expenses, if necessary.
14. Each Church "tithes" approximately 8% of their gross income to the Archdiocese, with deductions for donor-restricted contributions, candle and flower expenses, charitable expenses, cemetery upkeep, and interest/investment income. In 2025, Irvona's monthly assessment is \$280.84, and Madera's is \$265.02, reflecting a capped year-over-year increase of 15%. This line-item also covers each Church's registration and travel costs for the annual Archdiocesan Assembly in November and the XXI All-American Council in July 2025.
15. This represents the cost to insure each Church's properties exclusively. Insurance for the parsonage is included under "Parish House Expenses," and insurance for the cemeteries is listed under "Cemetery Fund Expenses." Both categories appear on the Combined Budget (see page 11).
16. St. Michael's Church budgeted \$2,000 in 2024 for architectural plans for a future Narthex/Choir Loft expansion, including a wheelchair lift and external paving to improve accessibility and increase space. Since no expenses were incurred in 2024, the budgeted amount will carry over to 2025 and be combined with an additional \$2,000, bringing the total to \$4,000 to fund the architectural drawings.
17. Nativity of the Theotokos Church plans to proceed with "Phase II" of its Renovation Project in 2025, which includes the proposed installation of new exterior doors, a protective awning, split units to improve heating and cooling in the Choir Loft and Altar areas, new steps to the Choir Loft, and a new piscina for the Altar. \$5,000 has already been raised for the exterior doors, with installation pending.

Combined Budget

	12-MONTHS ENDING 10/31/23	12-MONTHS ENDING 10/31/24	2024 BUDGET	(PROPOSED) 2025 BUDGET	% CHG.
INCOME					
Parish House Rental Income ¹⁸	9,000	\$10,800	\$10,800	\$10,800	0.0%
Parish House Security Deposit	900	—	—	—	—
Scholarship Fund Income (from both Churches) ¹⁹	3,750	3,650	3,600	10,000	0.0%
Charitable Fund Income (from both Churches)	3,750	3,650	3,600	3,600	0.0%
Outreach Fund Income (from both Churches)	2,000	3,500	3,600	3,600	0.0%
Cemetery Fund Donations	65,500	25,215	—	—	—
Cemetery Fund Interest Income	—	1,196	—	2,800	—
Altar Robe Fund Donations	—	3,060	—	—	—
Charitable Appeals ²⁰					
<i>Seminarian Fund</i>	748	1,251	—	—	—
<i>Hurricane Relief</i>	—	1,200	—	—	—
<i>OCMC Lenten Coinbox</i>	523	351	—	—	—
<i>College Student Sunday (OCF)</i>	213	326	—	—	—
<i>Food Bank Monetary Donations</i>	200	250	—	—	—
<i>Stewards of the OCA</i>	—	228	—	—	—
<i>Diocese of Alaska</i>	620	187	—	—	—
TOTAL APPEALS	\$2,304	\$3,793	—	—	—
In-Kind Donations—Parish	—	679	—	—	—
Online Giving Fee Donations ²	85	53	—	—	—
Miscellaneous Income (e.g., Rewards, Interest)	—	13	—	—	—
TOTAL INCOME	\$83,539	\$51,959	\$18,000	\$30,800	15.6%
EXPENSES					
Parish House					
<i>Utilities (including Grounds Maintenance)</i>	6,864	7,054	7,950	7,100	-10.7%
<i>Real Estate Taxes & Fees</i>	827	1,828	2,100	1,600	-23.8%
<i>Insurance</i>	1,346	1,161	1,200	1,600	33.3%
<i>Repairs/Maintenance</i>	423	92	—	500	—
TOTAL PARISH HOUSE	\$9,460	\$10,135	\$10,800	\$10,800	0.0%
Scholarship Fund Disbursements ¹⁹	—	—	—	10,000	—
Cemetery Fund Expenditures					
<i>St. Mary's Cemetery (Madera)</i>	—	1,095	—	1,250	—
<i>St. Michael's Cemetery (Irvona)</i>	—	550	—	750	—
<i>Ss. Peter and Paul Cemetery (Patton)</i>	—	382	—	500	—
<i>Insurance</i>	—	232	—	300	—
TOTAL CEMETERY FUND	—	\$2,259	—	\$2,800	—
Charitable Appeal Disbursements ²¹	2,710	3,554	—	—	—
Charitable Fund Expenditures	2,163	3,696	3,600	3,600	0.0%
Parish Outreach & Fellowship Events	1,773	4,670	3,600	3,600	0.0%
Altar Robe Fund Expenditures	—	4,186	—	—	0.0%
Online Giving Fees	233	60	—	—	-0.0%
TOTAL EXPENSES	\$16,340	\$28,561	\$18,000	\$30,800	15.6%

Footnotes (continued)

18. St. Mary's and St. Michael's will continue collecting \$900 per month in rent, which represents the "break-even" cost of operating the Parish House as a residence.
19. At the Parish Annual Meeting in 2023, members of both St. Michael the Archangel Orthodox Church in Irvona and Nativity of the Theotokos Orthodox Church in Madera unanimously voted to raise funds for a scholarship program, which will be managed by the Clearfield County Charitable Foundation (CCCF). The scholarship criteria will be determined by the two church councils. The budget includes a \$10,000 contribution to establish the scholarship fund at CCCF, with an equal amount earmarked for disbursement, ensuring the fund is properly set up. (Please note that this line item was inadvertently omitted in an earlier version of the 2024 Annual Report.)
20. Charitable drives and appeals occur during Lent, Advent, and as needed, at the discretion of the Church Councils when they meet jointly.
21. When donors give electronically through ChurchTrac at orthodoxclearfield.org, they can choose to cover the Stripe service fees: approximately 3% for card transactions or 25 cents for ACH (checking/savings account) transactions. Previously, these fees were covered by the Joint Checking Account balance; now, each Church itemizes them under their respective "Real Estate Taxes/Fees/Service Charges" budget category (see pages 9 and 10).
22. Charitable donations from appeals are donor-restricted and placed in a "pass-through" account to be disbursed at the conclusion of the drive.