

HUFF'S CHURCH CHATTER



December, 2021

Church Address: 540 Conrad Rd., Alburts, 18011
Church office: 610-845-2626 Church & Chapel: 610-845-2541
Rev. Dr. Jennifer Bannerman
Pastor Home Office: 570-778-7524
Office email: office@huffschurch.com
Website: www.huffschurch.com
Facebook Page: Huff's Union Church, Inc.
Facebook Group: Huff's Union Church

MISSION STATEMENT

We, the members of Huff's Union Church, desiring to be blessed together with Word and Sacrament and to become evermore the Body of Christ in our world, do hereby commit ourselves to a ministry which includes increasingly meaningful worship, creative Christian Education, intentional witnessing, dedicated service, and responsible support.

Huff's slogan: Making Disciples: Inside and Out. UCC slogan: God is still speaking. ELCA slogan: God's work, our hands.

DECORATING THE CHURCH FOR CHRISTMAS

We will decorate the church for Christmas on Saturday morning, November 27, 2021. Please volunteer by coming to the church at 9:30 a.m. to help beautify the building and grounds for the Christmas season.

POINSETTIAS IN CHURCH



Red Poinsettias will again adorn the Nave of the Church for our Christmas Worship Services. Order form is in the November Newsletter or on the table next to the Sunday Bulletin. If you would like to order a plant(s), please complete the order form and along with payment give or mail to Robin Diehl at 50 Eric Lane, Alburtis, PA 18011, OR put it in an envelope marked POINSETTIAS and place in the offering plate. Please make checks payable to HUFF'S UNION CHURCH. Orders must be received by December 5, 2021. Cost is \$10.00 per plant.

CHRISTMAS EVE SERVICES

On **Christmas Eve**, December 24, 2021, we will have a candlelight and communion service at both 4:00 p.m. and 8:00 p.m. Everyone will be required to wear a mask. We will also have our Christmas Eve online service available.



MITTEN TREE

With the Christmas Season at our doorstep, the church will again be beautifully decorated on November 27, 2021.

Therefore, the Mitten Tree will be erected upstairs for attaching caps, scarfs, hats, gloves, etc. until January 9, 2022. Items will then be sent to St. Vincent's Mission in David, Kentucky. Many thanks for your generosity.

LOOKING AHEAD

We will celebrate the **Langschwammer Nei Yaahrs Winessch** at the 10:30 a.m. worship service on Sunday, January 9, 2022. This is a PA Dutch New Year's Blessing given in the Dialect.

2022 CHURCH ENVELOPES

Beginning Sunday, December 12, 2021, the 2022 church envelopes will be available for pick-up on the lower level of the church.

We have decreased the number of envelopes ordered to reduce waste. As a result, if you want an envelope pack for someone who was not assigned an envelope number, please contact the church office and a pack will be issued.

CLOSING THE CHURCH BOOKS FOR 2021

Any offerings to be credited to 2021 giving statements must be received in the church office by December 31, 2021.

ANNUAL REPORTS DUE

Because we want to have a complete picture of what is happening at Huff's Union Church each year, we ask every committee, team, or group to submit a report of what they have done in the previous year. 2021 reports are due in the church secretary's mailbox by January 23, 2022. Treasurer's reports are an exception; they will be due in the office by early February, 2022.

SPONSORING BULLETINS OR FLOWERS IN 2022

New sign-up sheets for sponsoring flowers or bulletins in 2022 will be posted in the Upper Narthex on December 12. The cost for sponsoring Bulletins is \$17 and the cost for Flowers is \$31. More than one bouquet can be ordered for a particular Sunday, but if no order is placed for a Sunday, we will not have flowers in the Church. Please sign up with your name and whether this is in memory of or in honor of someone. Payment may be sent to the office or use a pew envelope and mark it bulletin or flower sponsorship. If you would like to sponsor flowers or bulletins for December 2021, please call the office.

CONTACT PERSON NEEDED

We are looking for a contact person to receive notifications about mission events with local agencies. If you would be interested in helping us with this outreach program, please contact the Church office (610-845-2626) or Martin Kriebel (610-845-2960).

MINISTRIES WITH SENIORS

The East Berks Mission District of the Northeastern Pennsylvania Synod is hoping to start a new joint ministry between the churches that will focus on the senior members of our congregations. (Think youth group for seniors.) This will be a lay-led ministry that will help churches connect with each other for shared programs, activities and other ministry opportunities. If this sounds interesting to you and you would like to get involved, contact Pastor Jennifer and she will put you in touch with the organizers.

SPECIAL OFFERING OPPORTUNITY FOR DECEMBER

The special offering opportunity for December is the UCC Christmas Fund. This offering supplements pensions and health care costs for those retired pastors and leaders of UCC congregations who fall into very low income brackets, or provides emergency assistance for pastors and families in financial need. Please use the envelopes in the pew racks or literature racks and place filled envelopes in the offering plate, or mail in your contributions, clearly marked "Christmas Fund". Thank you for helping those retired servants of God in their time of need.

FRIEND, INC. FOOD FOR NEEDY TRUCK AT HUFF'S

Friend, Inc. will bring a mobile food truck to Huff's Union Church parking lot on the **first Thursday** of each month to distribute food on a regular monthly basis. The next distribution will be on **Thursday, December 2**, from **4:00 to 5:00 p.m.**

INCLEMENT WEATHER

As always, if the weather conditions are unsafe, we will cancel church and post the cancellation notice on the WFMZ (Channel 69) television station. You can also go to our Facebook page or website, www.huffschurch.com to check for cancellation notices. You may also call a council member. We will make our decision by 8:00 a.m. on Sunday morning.

If you are not sure of conditions, please put your safety first and join us in our online worship.

HUFF'S CHURCH AUXILIARY MEETING

The next Auxiliary meeting is tentatively scheduled for Monday, February 21, 2022, at 6:30 p.m.

We will be planning the next Oyster Pie Fundraiser. Everyone is invited to attend.

PRAYER LIST

Prayer is a sacred and intimate act. God knows our hearts, our needs and who we are praying for, even before their name is uttered. To honor the sacredness of prayer, we always want to ask permission before we put a person's name on the public prayer list. To ensure that we can offer prayers for all who ask and honor their wishes, we are adopting the following policy:

Anyone may call the church office and ask Edwina to place their name or family member's name on the prayer list. She will confirm that you have the person's permission to place their name on the list and ask if they want just their first name or full name to be spoken. Those names will be read as listed in Sunday worship. Names will remain on the prayer list for a total of two weeks. If you want it on longer, contact the office again after the two week period. Names can still be added Sunday morning, but only a person's first name will be spoken until the office has been contacted. There will continue to be a time during prayers where anyone's name may be spoken aloud or in the quiet of our hearts.

BIRTHDAYS & ANNIVERSARIES

We are honoring our members who celebrate their 80th birthday or older and also honoring those members who celebrate their 50th wedding anniversary or more. Please let us know if we missed anyone.

BIRTHDAYS:

12/4 - Charles Hoffman	12/20 - Pauline Reinhard
12/24 - Jean Kline	12/25 - Stanley Geisinger

WEDDING ANNIVERSARY:

12/28 - John & Jane Leeser

MEMORIALS

In Memory of Melvin Greiss, who passed away on October 3, 2021:

Carl Arner

Announcement of Congregation Meetings:

On December 12, 2021, there will be a Union/ELCA/UCC Corporation meetings within the 8AM and 10:30AM worship services. Anyone who is an **Active Member at Huff's may vote (which includes our teenagers who have been confirmed)**. Zoom links will be provided to remotely connect by computer or phone in the eblast and upcoming bulletins or you may contact the Church office for the information

The required quorum to hold the meeting is 70 Active Members.

In the event that that the business of the meeting (s) cannot be completed for any reason including but not limited to inclement weather, provision of additional information, or lack of quorum, the meeting(s) will be continued to Sunday, December 19, 2021, within the 8AM and 10:30AM Worship Services. Those Active Members who attend the meeting(s) on December 19, shall constitute a quorum and are authorized to act on this matter even if less than 70 are in attendance.

If the voting is done on December 12, then the December 19 meeting will not be held.

The agenda for the meeting(s) will be the following items:

-2022 Union, UCC and ELCA budgets

-Nominations and elections of members to Union Council, ELCA Council, and UCC Consistory

-To vote on amending current Huff's Union Constitution and Bylaws removing current Endowment Article and approve Stand-Alone Mission Endowment Fund Policy.

Background:

**In 2009 Huff's Union Constitution and Bylaws was amended by congregation vote to establish the current Endowment Fund.*

**During preparation of new Constitution and Bylaws, Attorney Strohl recommended the congregation amend the current Union Bylaws to remove the Endowment Article and approve a stand-alone updated policy for the current Endowment fund. Then new Constitution and Bylaws only has to include an authorization for Council to establish Endowment Funds in the future.*

**Proposal is included to establish the stand-alone Mission Endowment Fund Policy so that name reflects purpose as well as clarifications and updated wording consistent with new Constitution and Bylaws. At 11/8/21 meeting, Church Council approved some improvements in grammar and terminology reflected in current Proposal. The purpose and focus of the distribution are the same as 2009 version. Original 2009 document and details of updated wording, grammar, and terminology are available by contacting Church Office.*

Two thirds approval is required on the following two votes:

1-The proposed Mission Endowment Fund Stand Alone Policy shall be established effective immediately.

2-**Huff's Union Constitution and Bylaws shall be** amended to remove Article XV Endowment Fund

Questions about the meetings, or vote, contact Martin Kriebel at 610-845-2960 or martin.kriebel.315@gmail.com

THE PERFECT GIFT

Are you looking for the perfect gift this Christmas? I have seen numerous ads in the paper, on TV, and online that tell you where you can find it, and if you come in within the next 48 hours, or order now, you can get it for half price!

The Christmas shopping season has officially started. This year there seems to be an added frenzy as folks want to return to a “normal” Christmas that Covid denied us last year. The battles over the “hottest” gifts of the season are being waged in department stores and on-line shopping sites across the land. The cynics are writing columns about how they are starting to side with the Grinch as consumerism seems to spin out of control. And the ever faithful are again running their campaign against the *War on Christmas!*

It is easy to forget, isn't it, what this season should be about. The *Perfect Gift* is not to be found in the latest toy gadget, the prettiest clothing, or the finest jewelry. The *Perfect Gift* is the gift God gave to us – the gift of Love in the form of a Child who would transform our lives. The *Perfect Gift* that we can give is the gift of God's love reflected in our own love for one another. It can still be reflected in that special present that will make a loved one happy, but even more, it can be reflected in the quality of time and attention that we give to one another.

So, if you find yourself getting caught up in the craziness of this season and longing for the good old days when Christmas was about family and friends and the best part of the season was gathering together as a community, this year you can do something about it. Talk with your family and friends. Tell them that the gift you truly want is their presence, even if that presence comes in the form of a phone call or video chat. Give them the gift of your love, in all the forms that you can imagine. While you're at it, give that gift to a stranger as well. Let us remember that during these crazy times we can all use an extra dose of love in our lives.

May the perfect gift of God's hope, peace, joy and love be yours,

Pastor Jennifer

STAYING CONNECTED

This year has shown us how important it is to stay connected with each other. Many of us are missing the simple gatherings before and after church, the conversations and the hugs. In an effort to increase our Congregational Care for one another, we want to make sure folks keep connected - especially those of you who don't get our weekly e-blast, aren't able to watch our service online, and can't yet make it to church.

If you would like to be on a list to receive regular calls from another member, or sign up to be a person who regularly calls other members, please give Edwina a call at the church office, and let her know. Once we hear from folks, we will coordinate phone connections. In the meantime, don't hesitate to call someone if you just want to talk, or to take the initiative to check in on other members. This is a chance for us to deepen our connections and show our care for one another.

HUFF'S EVANGELICAL LUTHERAN CHURCH BUDGET FOR 2022						
	2022 Budget	2021 Projected	2021 Budget	2020 Actual	2019 Actual	2018 Actual
Huff's Union Church Support	14,000	13,000	13,000	13,000	10,000	8000
Kutztown Lutheran Campus Ministry	100	0	0	0	0	100
Eastern Berks Mission District	125	100	0	0	132	132
Lutheran Synod Benevolence	250	0	0	0	0	250
Synod Assembly	450	0	450	198	300	160
Miscellaneous	200	0	200	0	0	2302 <small>Air Cond</small>
Total	15,125	13,100	13,650	13,198	10,432	10,944
Total Assets Dec 31	445,142 Estimated	460,242 9/30/21		432,980	367,437	304,612

2022 Budget includes funding to organizations as provided before pandemic as they return to regular operation.

Huffs UCC 2020 Budget
DRAFT 11/11/20

	Actual 2019	Budget 2020	Forecast 2020	Budget 2021	Budget 2022
Income					
Interest and dividends	15,422	15,000	5,092	5,000 (a)	5,000
Realized and unrealized gains	55,254	20,000	3,630	27,000 (b)	25,000
275th anniversary t-shirts	1,150	-	-	-	
Total income	71,826	35,000	8,722	32,000	30,000
Expenses					
Union Support	10,000	14,000	14,000	14,000 (c)	15,000
PSEC - OCWM (a)	5,300	5,300	5,300	5,300	5,300
Bethany Children's Home	1,600	1,600	1,600	1,600	1,600
Phoebe Home	1,600	1,600	1,600	1,600	1,600
Lancaster Seminary	1,600	1,600	1,600	1,600	1,600
PSEC meeting fees	475	570	-	570	570
Covenant Association dues	264	275	275	275	275
Pension Board					
Generations of Service	100	100	100	100 (e)	100
Bank and investment fees	1,627	2,200	2,121	2,100 (d)	2,100.000
275th anniversary expenses	2,950	-	-	-	
Miscellaneous expenses	-	200	-	200	200.00
Total expenses	25,516	27,445	26,596	27,345	28,345
Net income (loss)	46,311	7,555	(17,874)	4,655	

(f)

- investments were rebalanced during 2019/2020; relied on
- (a) 2020 forecast as proxy for 2021 budget
 - (b) assumed overall 8% return on projected \$397,000 investment balance (\$425,000 current balance minus \$28,000 needed to cover 2021 expenses), less budgeted interest and dividends
 - (c) per 2021 Union budget
 - (d) 0.5% fee on projected average \$413,000 balance (\$397,000 beginning of year and \$429,000 end of year)
 - (e) 2021 will be the fourth year of a 5-year pledge of \$100 / year
 - (f) To cover 2020 and a portion of 2021 expenses, we transferred \$22,000 from the investments.

Huffs Union Church**Proposed Operating Budget**

	Audited 2019	Audited 2020	Budget 2021	Projected 2021	Budget 2022
Income					
Loose Plate Offering	6,467	1,920	2,300	1,718	3,000
Sunday School Income	1,785	120	3,975	198	-
Youth Group Income	2,441	63	300	-	-
Weekly Offering Envelope	152,815	146,314	150,000	140,680	150,000
Memorials/In-Honor of Giving	965	2,955	3,395	1,568	1,600
Huff's Union Support	20,000	24,000	30,000	30,000	34,785
Thrivent Insurance Donations	3,849	1,474	2,000	1,343	1,350
Designated Offerings	29,383	18,921	24,270	14,014	22,740
Cemetery Board Mowers Reimb	11,000	12,000	12,000	12,000	12,000
Facility Rentals	180	180	200	60	240
Fundraising & Sales	15,850	30	-	6,159	9,000
Interest & Dividends Income	66	6	-	16	16
Total Income	244,800	208,639	228,440	207,755	234,731
Expenses					
Sunday School Expense	1,473	141	3,975	638	3,100
Bank Service Charges	298	345	300	406	425
Cleaning Supplies	555	36	375	180	300
Evangelism and Special Events	326	219	200	114	6,100
Library	69	-	300	-	50
Insurance Expense	13,717	9,490	13,200	14,428	14,950
Local Needy	1,932	-	-	-	1,500
Benevolence	23,819	21,866	20,000	21,181	21,190
Ministry Expenses	8,497	4,824	4,550	3,899	8,335
Office Supplies	5,739	6,209	5,024	5,240	5,310
Outside Services	8,007	7,179	6,800	6,573	6,740
Search and Call Expenses	-	-	-	-	25,000 (a)
Pastoral Expenses	31,699	15,537	24,675	23,624	37,585
Payroll Expenses	170,475	121,090	153,820	135,362	155,160
Professional Fees	9,024	11,580	11,600	10,084	12,200
Repairs and Maintenance	13,365	23,121	29,500	11,470	18,250
Utilities	9,839	14,235	16,850	14,632	15,400
Other Miscellaneous Expenses	90	282	200	-	-
Fundraising Expense	6,201	180	-	2,139	4,500
Total Expenses	305,126	236,335	291,369	249,971	336,095
Operating loss					
	(60,326)	(27,696)	(62,929)	(42,215)	(101,364)
Transfers from Investments	57,485	76,177	63,000	63,000	101,400
Net pass-through activity	(31,436)	657	-	-	-
Net Income (loss)	(34,277)	48,480	71	20,785	36

(a) includes potential costs for travel and accommodations for 2 trips, moving expenses, etc.

**Huffs Union Church
Proposed Capital Budget**

	Budget 2021	Projected 2021	Budget 2022	
Repainting Bricks	5,000	10,710	-	budgeted for schoolhouse; actually replaced missing and deteriorated pointing between the bricks on all three buildings
Waterproofing	10,000	4,000	55,000	2021 - waterproof front of church & installation of replacement fascia on back of church 2022 budget - waterproof front of chapel to prevent mold formation
Paint & Caulk Buildings	-	-	25,000	Caulk & Paint all three buildings
Fire Alarm & Security System Upgrade	-	-	30,000	expected to be partially funded by grant
Water Pressure tank in Chapel	-	-	1,000	Add a pressure tank in Chapel to improve pressure
Office Equipment and Technology	3,500	-	3,500	
Replacement Fund	15,000	-	15,000	unexpected / non designated expense
TOTAL	33,500	14,710	129,500	

Financial Report

	Oct 2021	YTD		YTD		Annual
	Actual	Actual	Budget	Budget	Variance	Budget
Giving	9,867	112,743	146,366	(33,623)		180,845
All other income	162	52,882	43,663	9,219		47,595
Total income	10,029	165,624	190,028	(24,404)		228,440
Expenses	27,805	210,654	242,899	(32,245)		291,369
Operating income (loss)	(17,776)	(45,030)	(52,870)	7,841		(62,929)
Transfers from Investments	-	52,500	52,500	-		63,000
Net income (loss)	(17,776)	7,470	(370)	7,841		71

	10/31/21	9/30/21	12/31/20
Balance Sheet			
Designated funds	109,293	109,237	107,283
General funds	6,324	19,530	14,896
Sunday School CDs	4,378	4,378	4,373
Total assets (a)	119,995	133,145	126,552

(a) excludes investments managed by Youngs

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11/8/21 FINAL PROPOSAL TO CONGREGATION MISSION ENDOWMENT FUND POLICY

Mission Endowment Fund of Huff's Union Church Inc.

Purpose: The Huff's Union Church Inc Mission Endowment Fund purpose is to enhance the mission outreach of this Congregation beyond the general operations. The Huff's Union Church Council has the right to decline any gift due to its inappropriateness, restrictions placed upon it or potential financial or legal liability to this Congregation.

The Mission Endowment Committee on behalf of Council, shall oversee the management of the investments of the Mission Endowment Fund and monitor the distributions from the Mission Endowment Fund in compliance with the approved distribution procedures, and in accordance with the purposes and distribution policy.

The Mission Endowment Committee serves as the designated representatives of Council and shall comply with all procedures and financial requirements for Groups as outlined in Huff's Union Church Inc Constitution and Bylaws unless addressed specifically in this policy.

1. Organization of the Mission Endowment Committee

a. Committee Membership and Terms. Mission Endowment Fund Committee shall consist of 5 members who shall be appointed by Council based upon nominations submitted by the Executive Committee of Council and the sitting members of the Mission Endowment Committee. The President and Lead Pastor or their designees shall be ex officio members of this Committee with voice but no vote.

1) Qualifications. All members shall be Active members of this Congregation for a minimum of 6 months, at least 18 years of age, and cannot be from the same household or have a parent (in-law)/child relationship with another Committee member.

2) Terms. Members shall serve staggered 3-year terms. Each member may serve two consecutive 3-year terms and after a lapse of one year may be reappointed.

3) Vacancy. In the event of a committee member vacancy, the Executive Committee of Church Council with the advice of sitting members of the Mission Endowment Committee shall nominate a replacement to be appointed by Council to complete the term vacated. At the fulfillment of that term the individual may be appointed to serve a maximum of two 3 year terms and after a lapse of one year may be reappointed.

b. Officers:

1) The Committee shall elect a Chair, Vice Chair, Secretary, and Treasurer. Officers shall be Active members of this Congregation for a minimum of 1 year.

2) The term of an Officer is one year to coincide with the calendar year. An Officer may serve up to 6 consecutive terms subject to the member's term limit on the Committee and after a lapse of one year is eligible for reelection.

3) In the event of an Officer vacancy, the Committee shall elect a replacement to complete the remainder of the term. At the fulfillment of that term the individual may be reelected to serve a maximum of 6 consecutive terms subject to the member's term limit on the Committee and after a lapse of one year is eligible for reelection.

c. Meetings and Quorum. The Mission Endowment Committee shall meet at least twice each year to review the investments, or more frequently as deemed necessary. Meetings shall be closed meetings attended only by ex officio and Committee members unless invited by the Committee Chair for an agreed time period or presentation.

A quorum shall consist of 3 voting members.

Approval of any matter shall be a majority of the votes cast at a meeting.

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11/8/21 FINAL PROPOSAL TO CONGREGATION MISSION ENDOWMENT FUND POLICY

- 2. Reporting.** The Mission Endowment Committee shall report at least twice each year to the Council and shall render a full and complete audited account of the administration of the Fund for the year preceding in the Annual Report.
- 3. Mission Endowment Fund Accounts**
- a.** Council shall approve all demand deposit and investments accounts prior to opening and Council shall designate signer(s) either by office title or name.
 - b.** All financial accounts shall be in the name of Huff's Union Church Inc designated "Mission Endowment" and utilize the federal tax identification number and office mailing address of Huff's Union Church Inc.
 - c.** The Mission Endowment Committee shall present for Council approval, the selection or dismissal of one or more investment managers as the Mission Endowment Committee deems to be in the best interest of the Fund.
 - d.** The Mission Endowment Committee with Council approval may request the Finance and Investment Committee to provide management of investments, however, investments for the Mission Endowment Fund shall be held in separate accounts in order to keep clear record of the Mission Endowment Funds.
 - e.** Recommendations to hold, sell, exchange, rent, lease, transfer, convert, invest, reinvest, and in all other respects to manage and control the assets of the Fund, including stocks, bonds, debentures, mortgages, notes, or other securities, as in their judgment and discretion they deem wise and prudent, are to be made by the Committee, with subsequent execution by the designated representative.
- 4. Indemnification:** This Congregation agrees that indemnification as provided in the Huff's Union Church Constitution and Bylaws extends to Mission Endowment Committee members.
- 5. Mission Endowment Fund Distribution Procedure.**
- a.** Distributions shall not be made from the Mission Endowment Fund if the total principal is under \$50,000.
 - b.** Distributions annually from the Mission Endowment Fund shall be determined by using a total return principle, (i.e. return from dividends and interest as well as realized and unrealized capital gains) and shall equal 4% of the 3 year moving average of the market value of the assets on December 31 of preceding three years net of fees for investment management.
 - c.** The Mission Endowment Committee shall provide a report to Council of the distribution amount for Budget Planning purposes or at such other times as deemed necessary and/or feasible. The Mission Endowment Committee may provide recommendations for all or part of the use of the distribution; however, Council shall determine specifically how the distribution amount will be used in compliance with the Distribution Policy and the purposes of this Congregation's ministry.

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11/8/21 FINAL PROPOSAL TO CONGREGATION MISSION ENDOWMENT FUND POLICY

6. Mission Endowment Fund Distribution Policy

Provisions should be considered for the distribution to the following categories of mission and ministry listed in no particular order that is not underwritten by annual giving and will serve as a means of extending and enhancing the Congregation's program beyond the regular budget. The distribution need not be given to each category every year.

a. Christian Education. Grants for special programs for children, youth and adults enabling them to grow in their understanding of the Christian faith. Scholarships and/or grants for the purpose of attending college and seminary to prepare for a church related vocation. Funding for church camping, retreats, and leadership conferences.

b. Community Service and Outreach. Programs and services offered by this Congregation and/or through social service agencies, community action groups, and ecumenical agencies relating to the spiritual, social and economic needs of persons in the community this Congregation serves.

c. Wider Missions of the UCC and ELCA. Providing for work of the UCC and ELCA in the USA and overseas in such areas as new church development, professional leadership, educational ministries, evangelism, and world mission.

d. Capital Improvements. To provide for major capital improvement of facilities, building programs and debt reduction of Huff's Union Church that cannot adequately be expected to be raised by annual giving and capital campaign efforts.

e. Annual Operating Expenses. When annual giving does not suffice for Huff's Union Church to fulfill the need to minister, the use of the Mission Endowment Fund Distribution may be utilized for the annual operating expenses of this Congregation. However, only a limited portion of the Distribution shall be used for the annual operating budget i.e. only in particular, temporary, difficult circumstances, and where integrity of gift restrictions permit.

7. Council has authority to clarify and revise this Mission Endowment Policy in consultation with legal and accounting advisors and consistent with the purposes of this Mission Endowment Fund and this Congregation by approval of two thirds of votes cast at a Council Meeting. Any revision made by Council and/or this Congregation shall be done with a view that it will not be inconsistent with any restrictions placed on the funds by the Donor of any restricted funds.

8. Upon dissolution of this Congregation, liquidation of the Mission Endowment Fund shall be consistent with provisions in Huff's Union Constitution and Bylaws