

First Presbyterian Church of Titusville

Addendum to the Mission Study Report

Based on Data from the August, 2015 Mission Study Except When Updated

Introduction

The mission study process at the First Presbyterian Church in Titusville began in March 2015. A design committee of four individuals proposed a self-study process that was then approved by Session. Focus group leaders were chosen and then trained in April. During May, focus groups were held and surveys were administered. During June and July, other information was collected from the research section of the Presbyterian Church U.S.A. website about membership, attendance, finances, and the demographics of the community in which First Presbyterian resides. Information from the last five annual audits of the church were also consulted.

The purpose of the addendum report is to provide more discussion and data to the mission study report. It provides the foundation for the statements of vision and mission of the mission study report. The addendum consists of three sections. The first provides a brief introduction and the second some basic information about the church. The third provides results from the surveys and focus groups.

Basic Information

History

The First Presbyterian Church of Titusville, Pennsylvania was founded in 1802 with the support and leadership of community namesake, Jonathan Titus. The first meeting house was built in 1812, and Amos Chase became its first pastor in 1815. It should be noted in passing that

Amos Chase descended from a distinguished American family and was extraordinarily well educated for his time. His uncle, Samuel Chase, signed the Declaration of Independence, served as one of our first Supreme Court Justices, and a cousin, Mary Ellen Chase, was a distinguished New England novelist. It was under Amos Chase that the initial congregational structures were established and the name, “First Presbyterian Church,” was adopted.

The community and the congregation grew rapidly after Edwin Drake’s oil discovery in 1859. Construction of the current building was completed in 1865. Its size and impressive structural qualities are the result of generous contributions by several congregational members who had become wealthy in the oil business.

The church’s history has been characterized by long pastorates. In the first half of the twentieth century, two pastors guided the church through difficult periods. Samuel Semple (1899-1929) was pastor during the “Gilded Age” and World War I, a time in which financial inequality was enormous in Titusville, with extraordinarily wealthy oil people intermixed with struggling farmers and lumberjacks. Pastor Semple helped mold these various social and economic classes into an active growing congregation, as evidenced in part by the addition of the Emerson Chapel in 1907. Albert O. Caldwell (1929-1948), guided the congregation through the Depression and World War II, times of great financial stress and human loss. Throughout this tumultuous half century, the church remained an important financial, social and moral force in the community.

The longest serving church pastor, Barry Cressman (1972-2014), ministered amid great social changes in the country (which included declining church attendance) and economic calamity in the Titusville community (which included the collapse of Cytemp Steel, Titusville’s largest employer). During Dr. Cressman’s tenure, the wealth of the Titusville community, and

its congregation, declined significantly. In 1989, for example, when Cytemp Steel closed its doors, it employed about 1/6 of Titusville's workforce. Many of the jobs provided by Cytemp were high paying jobs with good benefits. Cytemp's collapse had a tremendously disruptive effect on the psychology and the financial stability of the community. In spite of these developments, the church's attendance remained stable for many decades and the congregation remained vibrant and engaged in community affairs and mission work.

Staff

Currently, the church has one full-time pastor, two full-time staff, and three part-time staff. The interim-pastor is the Reverend Norma Prina Murphy. The staff includes Tom Newcombe, Fellowship Assistant and Terry Davitt, Office Manager and Assistant Treasurer. The part-time staff includes, Nathaniel Licht, Director of Music and Organist, Kelly Evans, Sexton, Kai Baldwin, Accompanist, and Vickie Corey, Housekeeper.

The First Presbyterian Church of Titusville and the Lake Erie Presbytery

The First Presbyterian Church of Titusville is one of the larger churches in the Lake Erie Presbytery. Even after culling the roles to eliminate members who have moved elsewhere or otherwise become inactive, the church's membership is 394, substantially larger than the 158, which is the Lake Erie Presbytery average (2012 data). From 2003 to 2010, worship attendance on Sunday morning averaged about 300. This began to decline in 2011 and by 2013 the average attendance was 187. From 2014 through 2016, after the retirement of the pastor and during the interim period, the average attendance has dropped to about 87.

In 2012 Lake Erie Presbytery churches averaged 47% of membership attendance on Sunday morning. From 2003 to 2010 the average membership attendance ranged from 45% to 48%. From 2003 to 2010 the average ranged from 36% to 46%. The First Presbyterian church

of Titusville average in 2013 was 26% well below that because of so many inactive members on the rolls. In 2014, even after the rolls were trimmed and updated, the church averaged 29% of membership attendance on Sunday morning.

Christian education enrollment in the First Presbyterian Church of Titusville averages slightly more than 300, according to the data from the Presbytery U.S.A. ten year trend report. That report uses a broad definition of Christian Education enrollment: It includes the total number of persons in all Christian Education activities including (but not limited to) small groups. Bible Studies, spiritual formation groups, youth groups, and teachers. First Presbyterian at Titusville has also included attendance of adult groups and family night dinners in this enrollment number. It might also be noted that this number fluctuates a little more from year to year than most numbers. In 2005 and 2006, for example, the numbers sunk to 256 and 249. In 2011 and 2012, they rose to 348.

Sunday School enrollment differs. For the past two years, Sunday School enrollment at First Presbyterian has averaged 50 and 44 students and 15 and 13 teachers. This is similar to the Lake Erie Presbytery average of 41.

Even though the First Presbyterian Church in Titusville is one of the larger churches in the Presbytery, the financial contribution of its members is relatively low. According to the Presbytery Ten Year Trend Report, the average contribution per member in the Lake Erie Presbytery from 2003 to 2011 ranged from \$593.76 to \$723.22. In 2012, it was \$710.78. At First Presbyterian Titusville from 2003 to 2011 the average contribution was \$330.80 to 371.34. In 2012 it was \$329.12. In 2013 total membership contributions through pledges, loose offerings, and special offerings was \$185,816 at Titusville compared to an average of \$100,000 in the Lake Erie Presbytery. The total differences are clearly a function of the differences in sizes of the

congregations. Of the congregations in the Lake Erie Presbytery 52% have fewer than 100 members, 34% have between 101 and 300 members, and 14% have a membership greater than 301. Smaller congregations will have a smaller total membership contribution.

Budget

From 2010 to 2014, the church's budget averaged \$514,000. On average, just under 36% of the church income is from parishioner contributions. On average, 64% of the income is from the endowment, trusts and bequests. What are trusts, bequests, and the endowment? Trust funds, for which the church is a beneficiary, do not belong to the church nor does the church control them. The church is one of several beneficiaries of those trusts. The trusts are managed by PNC Bank and an income from each trust is forwarded to the church based upon the stipulations of the person who set up the trust and on state regulations. Income from these trusts depends upon interest rates, stock market performances and other economic factors. Currently, these trusts total slightly more the 7.5 million dollars. From 2010 to 2013, they earned the church on average \$119,461. (The difference in 2014 will be explained later.) In addition, the church possesses a revocable agency account, an endowment, worth \$1.7 million dollars. The church does control this account and often uses it to cover shortfalls in income and unexpected expenses. The interest on this account fluctuates based on the stock market. In 2014, the interest was \$67,730, but the average from 2010 to 2013 was \$38,959. A smaller, but still significant source of income is "bequests." Among other things, this includes money left to the church in wills and money given for specific capital projects, just as the recent installation of the elevator. Obviously, the bequests fluctuate year to year, but over time average about 10% of the budget.

The following chart is from the audited financial statements of the church from 2010 to 2014. It suggests that the church is in relatively good financial health as a result of its trusts and

the performance of its endowment. It also provides a breakdown of expenses. (Note: In 2014, the church received income from one large trust at the beginning and end of the fiscal year. That is why the trust income is so large in 2014. That will not happen again.)

Audited Financials 2010 to 2014 (Fiscal year is January 1 to December 31)										
	2010		2011		2012		2013		2014	
Revenues and gains										
Contributions	\$206,213	40%	\$223,313	50%	\$194,673	39%	\$167,434	27%	\$181,811	29%
Bequests	\$32,924	6%	\$118,759	27%	\$38,311	7%	\$42,773	7%	\$94,177	15%
Revocable Agency Account (Endowment)	\$31,479	6%	\$43,885	10%	\$37,242	7%	\$43,228	7%	\$67,730	11%
Trust Income	\$112,168	22%	\$125,653	29%	\$116,482	21%	\$123,540	20%	\$224,465	39%
Interest Income	\$1,082	0%	\$374	0%	\$39	0%	\$45	0%	\$24	0%
Net unrealized and realized gains on investments	\$134,602	26%	-\$66,372	-15%	\$160,143	29%	\$248,339	40%	\$58,376	9%
Total unrestricted revenues and gains	\$518,468	100%	\$445,612	100%	\$546,890	100%	\$625,359	100%	\$626,583	100%
Expenses										
Program services	\$287,898	59%	\$267,372	48%	\$257,493	53%	\$248,251	50%	\$210,563	42%
Benevolence	\$67,112	13%	\$79,230	14%	\$65,614	14%	\$84,594	17%	\$61,494	12%
General and administrative	\$170,909	32%	\$211,208	39%	\$162,502	33%	\$163,846	33%	\$232,095	46%
	\$525,919	100%	\$557,810	100%	\$485,609	100%	\$496,691	100%	\$504,152	100%

The predominant expenses of the church are program services and general and administrative expenses. The five year average for benevolences, the amount of money that the church gives to mission and charities, is 14% of its expenses. The chart further indicates that during the years 2013 and 2014, the total unrestricted revenues and gains of the church exceeded its budget by approximately \$125,000. This was due in large part to the extraordinary performance of the stock market and other investments. Such a budgetary construct, however, does expose the church to potentially serious losses, as was seen in 2008 when the economy experienced a downturn and investment income for the church dropped \$87,000 in a single year.

The church consistently withdraws more from the endowment than it earns in interest. Since 2009, the endowment has earned \$168, 885.98 in dividends while the church has withdrawn \$693,626.25 to support the church budget. This means that the church has withdrawn \$524,740.27 more than has been earned in interest. That is illustrated in the following chart.

Endowment Earnings and Withdrawals						
Year	2010	2011	2012	2013	2014	Total
Net Contributions/ Withdrawals	-\$188,794.74	-\$132,529.60	-\$120,170.79	-\$144,318.89	-\$107,812.23	-\$693,626.25
Income Received	\$28,623.00	\$40,526.24	\$36,292.61	\$29,969.72	\$33,474.41	\$168,885.98
Withdrawals over income	-\$160,171.74	-\$92,003.36	-\$83,878.18	-\$114,349.17	-\$74,337.82	-\$524,740.27

At the same time, the performance of the stock market has done well over the past few years. The total gains since 2010 have been \$629,633.89. The endowment has increased by \$116,792.50. The increase in the endowments has occurred as a result of the high performance of the stock market; not because the church has limited itself to solely spending the interest earned from the account or added to the principal.

Endowment Performance						
Year	2010	2011	2012	2013	2014	Total Gains
Gains/Loss	\$148,272.86	-\$55,491.90	\$167,263.64	\$269,073.73	\$100,515.56	\$629,633.89
Ending Market Value	\$1,576,447.43	\$1,428,952.17	\$1,512,337.63	\$1,667,062.19	\$1,693,239.93	\$116,792.50

Demographics and Economy

First Presbyterian is not an isolated institution. It's current situation and future is influenced by the local community in which it resides. According to 2013 census date, the population of Titusville was 5,528. This is 73 and 618 fewer persons than in the 2010 and 2000 census figures. The median household income is \$28, 171. That means that half of households have incomes less than \$28,171 and half have incomes greater than that. The average household income is \$42,706 while the per capita income is \$17,995. The poverty rate is 32.6%. The unemployment rate is 8.9%. Those who have earned a high school diploma or more account for 82% of the population while 16.8% of the population has earned a bachelor's degree or more.

Compared to Crawford and Venango Counties and the state of Pennsylvania, the income, poverty, and unemployment figures are significantly different. The unemployment rate for Titusville is more than 50% larger. The poverty rate is more than double. The median household income is \$13,000 to \$24,000 less than in Crawford and Venango Counties and Pennsylvania. Those who have completed a high school diploma or more is between 4% and 7% less. The median age for Titusville is slightly lower than Crawford and Venango Counties, but the same as the state.

Key Comparison Points				
	Titusville	Crawford County	Venango County	Pennsylvania
Unemployment Rate	8.90%	5.30%	5.10%	5.60%
Median household income (dollars)	\$28,171.00	\$42,504.00	\$41,977.00	\$52,548.00
Mean household income (dollars)	\$42,706.00	\$53,953.00	\$51,915.00	\$71,088.00
Per capita income (dollars)	\$17,995.00	\$21,741.00	\$22,060.00	\$28,502.00
Median age (years)	40.1	41.7	44.3	40.1
Poverty Rate	32.60%	15.90%	16.00%	13.30%
High School diploma or more	82.00%	86.80%	88.80%	88.70%
Bachelors degree or more	16.80%	18.70%	15.40%	27.50%

The following two charts examine the occupation and industry bases of Titusville in comparison with Crawford and Venango Counties and Pennsylvania.

Key Comparison Points on Occupations Held				
	Titusville	Crawford County	Venango County	Pennsylvania
Service occupations	25.30%	18.10%	18.70%	17.40%
Natural resources, construction, and maintenance occupations	3.00%	10.20%	9.50%	8.30%
Production, transportation, and material moving occupations	21.00%	20.20%	21.00%	13.50%

Key Comparison Points on Prominent Industries				
	Titusville	Crawford County	Venango County	Pennsylvania
Manufacturing	17.00%	19.80%	21.50%	12.40%
Arts, entertainment, and recreation, and accommodation and food services	13.00%	7.80%	6.00%	8.20%

Titusville has slightly more service occupations. Like Crawford and Venango Counties it has much more production, transportation, and material moving occupations than the state.

Interesting, it has fewer occupations in natural resources, construction, and maintenance occupations. Similar to Crawford and Venango Counties, it has a manufacturing base that is greater than the state. Indeed, the list of top employers in Titusville produced by the Titusville Redevelopment Authority indicates that seven are specialty steel industries and three are specialty plastic industries. The complete list is in Appendix A. Finally, Titusville has a greater presence of art, entertainment, recreation, accommodation, and food services than the comparison counties and the state as a percentage of its industries.

The Survey and Focus Group Results

During the month of May 2015, focus groups were held after church and with already established groups in the church. Surveys were also administered that asked members to rank the priorities of the church and the expectations of members and the pastor. In the surveys, members were asked to rank a series of statements as not important, a little important, somewhat important, important, or very important. Seventy two members participated in the focus groups and completed the surveys.

Members clearly felt that the highest priority of the church is to spread the word of Jesus Christ. The lowest priority is outreach to nation and the world.

What do you think should be the most important priorities of First Presbyterian Church at Titusville?	Important/Very Important
Spreading the word of Christ	100%
Providing a sound Christian Education Program for children, youth, adults	97%
Serving the needs of children and youth	95%
Attending to the needs and concerns of members	94%
Serving the needs of adults	94%
Providing a meaningful worship experience each Sunday	93%
Ensuring the finances of the church are stable	92%
Maintaining the buildings and grounds of the church	89%
Increasing the membership of the church	86%
Supporting local agencies that help those in need	82%
Supporting outreach in the nation and world	65%

Members were also given twenty-two statements about the responsibilities of church members. The twenty-two statements were coded into nine different general categories. Attending church regularly and recruiting new members and welcoming guests and new members to the church are deemed as important and very important.

What do you think are the most important responsibilities of church members?	
Worship I	89%
Evangelism	85%
Stewardship	76%
Governance	69%
Education	66%
Representation (particularly in local community)	62%
Study	60%
Care	57%
Worship II	44%

Though members are clear that attending church regularly is important, not as many are committed to laity participating in the service. This past year the church began using laity to read scriptures, read litanies, and to lead prayers during the worship service. Members are not as committed to visiting those who are sick, homebound, attending to needs of members in crisis, and attending to the needs of other members. Representing the church in the community or Presbytery is not deemed as important.

What do you think are you most important responsibilities as a church member?	Not Important	Mildly Important	Important
Care (visiting sick in hospital, homebound, assisting with funerals, weddings, helping members in crisis, visting and attending to the needs of members)	9%	34%	57%
Worship (attending church regularly)	0%	11%	89%
Worship II (participating in reading scripture, leading the litany, singing in choir or playing instrument)	14%	42%	44%
Stewardship (pledging and fulfilling monetary gifts, increase giving)	1%	23%	76%
Governance (participate in committees, plan for the future, oversee finances)	2%	28%	69%
Evangelism (recruiting new members, welcoming new members and guests to the church)	1%	13%	85%
Education (teaching or helping with Christina education, engaging the youth, teaching bible studies or seminars)	2%	32%	66%
Study (theological study and devotions, keeping up with trends in the greater life of the church)	5%	33%	60%
Representation (representing the church in the local community and in the Presbytery)	8%	30%	62%

The last survey asked members to rank the priorities of the pastor. Twenty-two different statements were merged into six different categories. The following chart indicates the important/very important priorities of the pastor according to church members.

What do you think are the most important responsibilities of the pastor?	
Care	88%
Representation	78%
Worship	77%
Study	73%
Education	73%
Administration	59%

Church members rank pastoral care as the most important responsibility of the pastor. Administration ranks as the least important with only 59% of members indicating that it is important/very important. Examining those who ranked issues not important and mildly important further helps to understand the responsibilities of the pastor according to church members.

What do you think are the most important responsibilities of the pastor?	Not Important	Mildly Important	Important
Care (visiting sick in hospital, homebound, funerals, weddings, helping members in crisis, visting and attending to the needs of members)	0%	12%	88%
Worship (preparing sermons for adults and for children)	2%	21%	77%
Administration (supervising staff, facilitating planning, being a resource, coordinating facilities upkeep, managing finances)	4%	37%	59%
Education (coordinating Christian Education, teaching Inquirer's class, bible studies, seminars, engaging youth)	2%	28%	73%
Study (theological study and devotions, keeping up with trends in the greater life of the church)	3%	24%	73%
Representation (representing the church in local community, Presbytery, national church body)	0%	22%	78%

The pastor is responsible for visiting the sick and homebound, visiting and attending to the needs of members, helping members in crisis and conducting funerals and weddings. Members also expect the pastor to represent the church, particularly in the local community, and to prepare sermons and worship on Sunday mornings.

The responses to the questions posed by the focus groups are illuminating because participants formulated their own responses. Before considering the questions in detail, a couple of observations might be helpful. About eighty congregational members participated in a focus group. The groups were conducted at different times in different kinds of groups. The focus groups that centered on smaller, more active segments of the congregation (such as the women's Bible studies, the men's prayer breakfast, and Sunday School classes), tended to have less diverse, more positive responses. The larger focus groups that were held—mostly—after church on Sundays, contained more disparate responses because they were attended by a greater diversity of people and mindsets.

The focus groups first addressed the question, “why do you attend here?” The most common answers emphasized family traditions—“it is my home church,” “my kids grew up here,” “I’ve always been a Presbyterian,” “I helped create this church, and I won’t desert it,” and similar statements. However, others emphasized the intellectual openness of the congregation, such as “We accept different perspectives,” we “maintain a collaborative environment,” we “disagree agreeably,” we are open to “different points of view.”

The second focus group question asked about hopes for the congregation in the next ten years or more. The most common responses emphasized growth. Some responses emphasized growth in numbers, some emphasized the growth in certain parts of the congregation (particularly the youth), and some emphasized spiritual growth. Others, however, expressed hope for strengthening theological stances. One group of responses included observations like, “conservatives need to be listened to,” “must not preach liberalism from the pulpit,” should “get back to the Bible.” Another group of respondents, by contrast, emphasized the need for “more open-mindedness,” greater “acceptance of diversity,” “more active, vibrant forward looking”

leaders. These comments imply a different way of looking at the church future. Quantitatively, such responses were evenly balanced.

Before we consider questions three and five, we might briefly note question 4: “What makes you most proud about this church.” Responses fell into two categories, those emphasizing facilities and history and those emphasizing people. Several people said they were proud of our “gorgeous sanctuary and building,” our “beautiful church,” our “stately pipe organ,” “the strength of our forefathers,” the “faith of those who have gone before us,” and our “wonderful church history.” Many others emphasized the people of the congregation using phrases like “Love among the congregation,” “Love for each other,” “friendliness and mutual support.” Several responses specifically mentioned the friendliness and helpfulness of the church staff.

Questions 3 and 5 might best be considered together because the answers reveal some current concerns and anxieties. Question 3 asked, “What changes have you seen in this church since you have been a member?” Question 5 asked “if there is one thing you think this church could do better, what would it be?” Interestingly, most responses to the third question did not address long term changes and trends but more recent developments. The most frequently noted change is the “exodus” of many members. Others noted “unrest and uneasiness among the congregation.” One respondent felt that “after 42 years the bottom has fallen out.” And yet these assessments were balanced by other who feel that the congregation has become “more forward looking,” and better at “thinking outside the box.” Taken as a whole, the negative responses to these two questions outweigh the positive, by a ratio of about 3/2.

Question 6 is particularly tricky: “What do you think the people in the local community think about this congregation?” The best way to find out what the community thinks is to ask the community. Parishioners tend to infer community perceptions based upon their own level of

contentment or discontentment. For example, many respondents said things like, “they feel sad for us and are praying for us”; they think we are “lost and misguided”; they think “we are going to Hell because of our recent decisions”; we are “too liberal.” Several feel the community views us as “snobby” and “rich.” By contrast, a minority of responses think the community sees us as “a very accepting church,” an “open” church and a church with “varied programs.”

Drawing firm conclusions from so many disparate responses is difficult, especially when we don’t know who the respondents are. Perhaps it is safe to say that a transitional period is always difficult, that there are just many disparate voices within the congregation, and that those who are part of established groups in the church are more positive about the church’s current position and future than those who are not part of those groups.

Sources

The financial information for the church is from the audited financials from 2009 to 2014 and from the PNC Investment Portfolio document from fall 2014. Both are official financial documents from either the auditor, Mark Mehlenbacher, or from PNC.

Comparison information about the church and Lake Erie Presbytery is from the Research Services of the Presbyterian Church, U.S.A. The link is <https://www.presbyterianmission.org/ministries/research/services/>.

The economic and demographic information comes from the U.S. census bureau. It is either from the 2010 census or from the American Community Survey of 2013. That data can be accessed at factfinder.census.gov.

The top employer information comes from the Titusville Redevelopment Authority.

Information from the congregation comes from the surveys that were distributed and focus groups that were conducted in May 2015.

Appendix A

TOP EMPLOYERS IN TITUSVILLE				
Business	FT	PT	Industry	Comments
Titusville Area Hospital	280		Healthcare	Includes 25 physicians
Titusville Area School District	259	23	Education	
BSI Financial Services	168		Banking	includes 3 interns
Homerwood	85		Wood	
Oil Creek Plastics	81	2	Plastics	Includes 18 seasonal
AlturnaMATS	80		Plastics	includes 15 temp to hires
Baillie Lumber	76	1	Wood	
Charter Plastics	74		Plastics	
University of Pittsburgh at Titusville	71	22	Education	
Roser Technologies Inc.	71		Steel	
Golden Living Center	65	12	Healthcare	
NW PA Hardwoods	58		Wood	plus 12.5 contracted laborers
IGI	49		Petroleum	
Grand Valley Manufacturing	48	1	Steel	
Universal Stainless & Alloy	32		Steel	
Horne Textile	30		Textile	
Commercial Fluid Power	30		Steel	
Titusville Dairy	26	3	Dairy	
Queen Cutlery	26		Knife Mfg	
Buffalo Structural Steel	24		Steel	
Great Eastern Cutlery	21		Knife Mfg	
Schwann's Food Services	21		Food service	
Precision Manufacturing	15		Steel	
Ellwood Titusville Machine			Steel	
Southwoods			Healthcare	
Giant Eagle			Retail food	
Walmart	see notes		Retail	175 - 35% FT 65% PT