



**INDIAN NATIONS PRESBYTERY  
PRESBYTERIAN CHURCH (U.S.A.)**

**Annual/Stated Meeting**

**October 11, 2024**

**Covenant Presbyterian Church, OKC**



**Business Packet 2**

FROM: Stated Clerk  
DATE: October 2024  
SUBJECT: Report

---

## INFORMATION

1. Pastoral Receipts and Dismissals to date 2024

Dismissed:

- Scott White to Heartland Presbytery

Received:

- Kathie Luke from Southern Kansas Presbytery

Pending dismissed:

- Thea McKee to Riverside Presbytery
- Devon Reynolds to John Knox Presbytery

Deceased:

- Michael D. Anderson, 5/19/24

2. Correspondence

- None

3. Presbytery's Minutes Read by Synod of the Sun

The minutes of 2023 were not reviewed this year.

4. Terms of Call

Terms of call report is included in this packet.

5. Insurance Coverage

Evidence of property and liability insurance coverage to protect facilities, programs, staff and elected and appointed officers (G-3.0112) is included in this packet.

6. Financial Review

An audit of the financial books and records for 2022 was completed in mid-2023. This was early due to the retirement of the previous accountant. A review of the financial books and records for 2023 will begin in the next few months.

7. Existence of Manual of Administrative Operations/Sexual Misconduct Policy/Child & Youth Protection Policy

In accordance with G-3.0106, 2019-2021 Book of Order, Indian Nations Presbytery has adopted and implemented a manual of administrative operations, standing rules and operation policies, including a sexual misconduct policy and a child and youth protection policy. The current Indian Nations Presbytery Manual may be found on the presbytery's website - [www.okinp.org](http://www.okinp.org) . The presbytery's sexual misconduct and child and youth protection policies may be found in the Manual of Operations' Policies and Procedures section, pages 8-17.

8. The Presbytery: Composition and Responsibilities (G-3.0301)

"The presbytery is the council serving as a corporate expression of the church within a certain district and is composed of all the congregations and teaching elders within that district. The presbytery shall adopt and communicate to the sessions a plan for determining how many ruling elders each session should elect as commissioners to presbytery, with a goal of numerical parity of teaching elders and ruling elders. This plan

shall require each session to elect at least one commissioner and shall take into consideration the size of congregations as well as a method to fulfill the principles of participation and representation found in F-1.0403 and G-3.0103. Ruling elders elected as officers of the presbytery shall be enrolled as members during the period of their service. A presbytery may provide by its own rule for the enrollment of ruling elders serving as moderators of committees or commissions. The minimum composition of a presbytery is ten duly constituted sessions and ten teaching elders.”

Based on year-end 2019 statistics as reported to the Stated Clerk of the General Assembly, ruling elder commissioners for Indian Nations Presbytery are as follows:

Churches with one commissioner (membership of 1-500)	38
Church with four commissioners (membership of 1501-2000)	
Westminster, OKC (1,576 members)	4
<b>Total:</b>	<b>42</b>

Teaching elders on the roll (as of 12/31/22)	47
Less Non-Resident and Non-Attending Honorably Retired Ministers	12
<b>Total:</b>	<b>35</b>

There being a greater number of ruling elders than teaching elders represented above, there is no imbalance to redress.

9. Permanent Judicial Commission Previous Member Roster

According to D-5.0206b, *Book of Order*, Part II of the Constitution of the Presbyterian Church, U.S.A.: “The stated clerk of the council shall keep a current roster of those members of the permanent judicial commission whose terms have expired within the past six years. The names shall be arranged alphabetically within classes beginning with the most recent class. Whenever the permanent judicial commission reports its inability to obtain a quorum, the stated clerk shall immediately select, by rotation from that roster, a sufficient number of former members of the permanent judicial commission to constitute a quorum. The stated clerk shall report the roster annually to the council.”

Roster of previous members:

Class of 2023: Brian Upp (RE), Sue Long, (TE)

Class of 2021: Sue Long (TE), Mark Heaney (TE)

Class of 2019: Melissa Gill (RE), Cheryl Pennington (RE)

10. Review of 2022 Session Minutes

The 2022 Session Minutes of has been completed. Stated Clerk Tracy Evans, and session clerks Paige Bass (Westminster, OKC), Jane Brown (Church of the Savior, OKC), Joan Cole (Memorial, Norman), and Robert Rennie (FPC, Pauls Valley) read submitted minutes from Indian Nations Presbytery’s congregations. A Session Records Review Form was provided for each Session, filled out by each church’s clerk and submitted to the Stated Clerk. The results of this process are set forth below.

For each church that submitted minutes, the minutes were judged to be in one of four categories: Approved, Approved with exception, Submitted Incomplete or Disapproved. If minutes were not received they are indicated by an “X”. Incomplete minutes which did not have a Session Records Review Form submitted could not be accurately assessed.

**Church**

**Approved/Approved with exception/**

**Disapproved/X=Did Not Submit for Review**

Ada, First	APPROVED
Altus, First	X
Ardmore, First	APPROVED
Bethany, Westlake	X
Byars, Dixon Chapel	X
Chandler, First	APPROVED
Chattanooga, Community	X
Chickasha, First	APPROVED, with exception
Colony, Columbian Memorial	X
Davenport, First United	X
Duncan, First	Incomplete
Edmond, Santa Fe	APPROVED
El Reno, First	APPROVED
Elk City, First	APPROVED
Grandfield, First	X
Hobart, First	APPROVED
Lawton, First	APPROVED
Lawton, Korean	X
Lawton, Westminster	APPROVED
Maud, Achena	X
Midwest City, First	APPROVED
Norman, First	X
Norman, Memorial	APPROVED
Oklahoma City, Church of the Savior	APPROVED
Oklahoma City, Covenant	APPROVED
Oklahoma City, First	APPROVED
Oklahoma City, Hillcrest	X
Oklahoma City, Korean First	X
Oklahoma City, Trinity	Incomplete
Oklahoma City, Westminster	APPROVED, with exception
Pauls Valley, First	APPROVED, with exception
Rosedale, First	APPROVED
Seminole, Cheyarha	X
Seminole, Tallahassee	X
Shawnee, United	APPROVED
Sulphur, Salem	X
Sulphur, Shepherd of the Hills	X
Temple, First	X
Walters, First	X
Weatherford, Federated	X
Wewoka, First	X
Wewoka, First Indian	X
Yukon, Chisolm Trail	APPROVED, with exception

11. Changes to Indian Nations Presbytery's Standing Rules

The following changes have been recommended by the Task Force on Presbytery Structure and will be voted upon at the February 2025 meeting of presbytery. The initial reading is October 2024. The following changes are to be considered:

- Change in Stated Meeting Dates:

Lines 28-33 change the set dates to flexible dates as determined by the Coordinating Council

- Addition to those who may serve on committees, commissions, and networks.  
Lines 54-55
- Update language from Interim Presbytery Pastor to Presbytery Pastor  
Lines 72-73, 92, 198, 203, 258, and 268
- Clarify language from “that” to “those”  
Line 207

The current Standing Rules with recommended changes are included in this packet.

Respectfully submitted,

Tracy L. Evans

**From:** Committee on Ministry  
**Date:** October 11, 2024  
**Subject:** Recommendations

---

**RECOMMENDATIONS:**

1. COM request that presbytery approve the request from Community Presbyterian Church, Chattanooga for waivers of the limitations on reelection of elders after six years for three additional years. This is in accordance with the Book of Order G-2.0404.

From: Committee on Ministry  
Date: October 11, 2024  
Subject: Actions

---

ACTIONS TAKEN ON BEHALF OF PRESBYTERY:  
(to be included in presbytery minutes)

1. COM approved the Covenant for Temporary Supply between the Randal Harold Scott and Church of the Savior from March 14, 2024 until March 14, 2025

Housing Allowance	\$42,000.00 per year
Paid Vacation Leave	4weeks
Incudes Continuing Education	2 weeks

2. COM approved the Covenant for Temporary Supply between the Rev. Mark Henslee and First Presbyterian, Duncan from May 1, 2024 to April 30, 2025

Salary	\$15,600.00
Housing Allowance	24,000.00
Ministry Expenses	6,500.00
Paid Vacation Leave	4weeks
Incudes Continuing Education	2 weeks

3. COM approved the Ministry Discernment Form from Santa Fe Presbyterian Church by e-vote on July 15, 2024

4. COM approved the request from the session at First, Norman to form a APNC and search for an associate pastor.

5. COM approved the Ministry Discernment Form for United, Shawnee

6. COM approved by e-vote on August 2, 2024 the Covenant for Temporary Supply between the First Presbyterian Church, Wewoka, OK and the Rev. Gregory Amen from August 1, 2024 to July 31, 2025

Housing Allowance	\$21,600.00 per year
Board of Pensions	2,160.00
Paid Vacation Leave	4weeks
Incudes Continuing Education	2 weeks

7. COM approved by e-vote on August 2, 20 the Covent with a Commissioned Ruling Elder between Westminster Presbyterian Church, OKC and CRE Kim Mitchell from January 1, 2024 until December 31, 2028

Salary	\$45,202.50 per year
--------	----------------------

See Attachment for Additional  
Benefits

Paid Vacation Leave	20 days
Includes Continuing Education	2 weeks

8. COM received the following reports:
  - a. Exit interview with Rev. Elizabeth Affsprung
  - b. Exit interview with United Presbyterian Church, Shawnee
9. COM appoints Elder Ernie Isch to moderate the congregational meeting at First Presbyterian, Chickasha on October 19, 2024
10. On motion made (Isch) and seconded, COM approved a request that COA include \$7,000 in the budget for elder training in January 2025
11. COM appoints the following administrative commission to close First Presbyterian Church in Grandfield. The commission has the authority to appoint/dismiss members as necessary.
  - Rev. Sue Long, Honorably Retired - Moderator
  - Rev. Jungsuk Seo, Korean Presbyterian Church, Lawton, OK
  - Elder Tara Brown, First Presbyterian Church, Temple
  - Elder Mike Archer, Westminster Presbyterian Church, Lawton
  - Elder Debbie Goode, First Presbyterian Church, Grandfield



<b>Indian Nations Presbytery</b>			
<b>INP Holding Account Financial Report</b>			
<b>Texas Presbyterian Foundation - Account #54477</b>			
<b>6/30/2024</b>			
<b>04/01/24</b>	<b>Beginning Account Market Value</b>		<b>1,767,329.71</b>
	Income	15,600.69	
	Distribution-To Beneficiary by request	(105,000.00)	
	Investment Gain/Loss	(12,105.25)	
<b>03/31/24</b>	<b>Ending Account Market Value</b>		<b>1,665,825.15</b>
<b>Account Performance:</b>		<b>6/30/19-6/30/24</b>	
	Total Account Return	<b>2.88%</b>	
	Composite Index Return	<b>2.78%</b>	

**From:** Committee on Administration

**Date:** October 11, 2024

**Subject:** Information

---

**INFORMATION:**

1. The Certificate of Interment Rights for the two plots in the Garden of Everlasting Life at Chapel Hill Memorial Gardens, Oklahoma City, OK, 73162, is now listed in the name of Indian Nations Presbytery.
2. The office converted to “the cloud” in August. We will not need to replace “the server”, a cost savings of approximately \$8,000.
3. A Budget sub-committee was formed by Moderator, Dan Junkin. In August, Elder Bob Rogers of the committee met with the Coordinating Council to discuss the report prepared by the sub-committee, “INP Budget Review and Recommendations”. The sub-committee recommends that suggested cost savings be considered for the 2025 Budget and the 2026 Budget may include structural and staffing changes and recommendations.
4. There was no change to the Presbytery Pastor’s Housing Allowance for 2024 that was approved by the Presbytery at the June meeting. The same Housing Allowance will remain in effect for 2025.
5. See attached page for the financial report from information from the Texas Presbyterian Foundation June 30, 2024 statement.

**From:** Committee on Nominations and Representation (CNR)  
Maribeth Culpepper, Moderator

**Date:** October 11, 2024

**Subject:** Information and Action

---

**INFORMATION**

CNR has been busy this last year, filling 3 committee vacancies throughout the year and coordinating with various sessions to fill 5 Coordinating Council (CC) vacancies.

CNR is required to fill 6 TE vacancies on CC annually (3 from the seniority list and 3 from the randomized list; to be eligible, the TE has to have attended an INP meeting in the previous year). After speaking with every eligible pastor in the presbytery who serves on less than two INP committees, CNR was unsuccessful in filling the 6 required TE vacancies for CC. There are currently 11 eligible pastors who are not serving on any INP committee. I didn't hear back from only 1 pastor and the other 10 declined due to full time jobs conflicting with committee meeting days/times (3 pastors), too overloaded (6 pastors), or needing a break (1 pastor). There is still one vacancy from each list. CNR suggests committees/boards consider a different meeting day/time to offer more opportunities for TE's to say yes to serving.

The CC appointed to CNR \*Carl Bosteels, class of 2025 and Dan MacLemore, class of 2027. CC still have 4 vacancies to fill on CNR. Both Mike Mize and \*Greg Amen have expressed an interest in serving on CNR.

CNR requested CC to made a motion to amend the Standing Rules to separate CNR into two separate committees – Nomination Committee (NC) and Committee on Representation (COR).

CNR requested CC to appoint a task force to consider our committees/boards and look at reducing the number of individuals on each committee/board so all committees can have a full slate. Indian Nations Presbytery does not have enough volunteers to fill the current requirements.

**ACTIONS**

**Slate of Officers** The Committee on Nominations and Representation (Maribeth Culpepper, Dave DeLana, Carol Waters, Chas Gowing, Carl Bosteels, Dan MacLemore, and Maribeth Culpepper) brings forward the Slate of Nominees with a motion to elect the following:

<b><u>Committee</u></b>	<b><u>Nominee</u></b>	<b><u>Class</u></b>
<b>Administration</b>	+Rex Daly, RE, Wewoka FPC	2026

1 remaining vacancy, class of 2026, need a TE for balance  
3 remaining vacancies, class of 2027, need both TE/RE

**Ministry**

+*Janet Ruark, HR	2026
*Mary Ellen Waychoff, HR (2 <sup>nd</sup> term)	2027
*Elizabeth Affsprung, HR	2027
Jane Brown, RE, OKC, Church of the Savior	2027

3 remaining vacancies, class of 2027, need 3 TE's

**Preparation for Ministry**

Charlotte Lovett, RE, Norman, Memorial	2025
Janet Mitchell, RE, OKC, Westminster (2 <sup>nd</sup> term)	2027
*David George, TE, Sulphur, Shepherd of the Hills	2027

**Board of Trustees – President to be elected by the INP**

+Mike Mize, RE, OKC, Westminster	2027
----------------------------------	------

**Foundation Board – President is elected by the Board**

Bill Blew, RE, Hobart, FPC	2026
Ronnie Patton, RE, Sulphur, Shepherd of the Hills	2027
*Carl Bosteels, HR	2027

2 remaining vacancies, 1 class of 2025 needs a TE, and 1 in class of 2027. This Board's representation of small, medium, and large church's is balanced.

*Foundation Board membership goal is to have an equal number from larger (over 100) and smaller (less than 100) churches, and from all regions to the extent possible. Goal of equal TEs and REs continues to apply.*

**INP Vice Moderator**

**Moderator**

*John McKinnon	2025
----------------	------

**KEY:**      \*Teaching Elder      +Committee/Board Moderator

## INSTALLATION OF MODERATOR (AND VICE-MODERATOR)

### SENTENCES OF SCRIPTURE

*Gal. 3:27–28, Eph. 4:1–6*

As many of you as were baptized into Christ have clothed yourselves with Christ.

**There is no longer Jew or Greek, there is no longer slave or free, there is no longer male and female; for all of you are one in Christ Jesus.**

Lead a life worthy of the calling to which you have been called, making every effort to maintain the unity of the Spirit in the bond of peace.

**There is one body and one Spirit, just as we were called to the one hope of our calling, one Lord, one faith, one baptism, one God and Father of all, who is above all and through all and in all.**

### CALL TO DISCIPLESHIP

We are called by God to be the church of Jesus Christ, a sign in the world today of what God intends for all humankind.

**The great ends of the church are  
the proclamation of the gospel for the salvation of humankind;  
the shelter, nurture, and spiritual fellowship of the children of God;  
the maintenance of divine worship;  
the preservation of the truth;  
the promotion of social righteousness;  
and the exhibition of the Kingdom of Heaven to the world.**

The call of Christ is to willing, dedicated discipleship. Our discipleship is a manifestation of the new life we enter through baptism. Discipleship is both a gift and a commitment, an offering and a responsibility.

John, the grace bestowed on you in baptism is sufficient for your calling because it is God's grace. By God's grace we are saved, and enabled to grow in the faith and to commit our lives in ways which serve Christ. God has called you to particular service. Show your purpose by answering these questions.

### QUESTIONS TO THE OFFICERS ELECT

Who is your Lord and Savior?

**Jesus Christ is my Lord and Savior.**

Will you be Christ's faithful disciple, obeying his word and showing his love?

**I will, with God's help.**

Do you welcome the responsibility of this service because you are determined to follow the Lord Jesus, to love neighbors, and to work for the reconciling of the world?

**I do.**

Will you serve the people with energy, intelligence, imagination, and love, relying on God's mercy and rejoicing in the power of the Holy Spirit?

**I will, with God's help.**

## QUESTIONS TO THE PRESBYTERY

Do you, members of Indian Nations Presbytery confirm the call of God to John to serve as moderator, in the service of Jesus Christ?

**We do.**

Will you support and encourage *him* in this ministry?

**We will.**

## INSTALLATION PRAYER

Faithful God, in baptism you claimed us; and by your Holy Spirit you are working in our lives, empowering us to live a life worthy of our calling. We thank you for leading John to this time and place. Establish *him* in your truth, and guide *him* by your Holy Spirit, that in your service *he* may grow in faith, hope, and love, and be faithful a disciple of Jesus Christ, to whom, with you and the Holy Spirit, be honor and glory, now and forever.

**Almighty God, in Jesus Christ you called disciples and, by the Holy Spirit, made them one church to serve you. Let your Spirit rule your church, so that we may be joined in love and service to Jesus Christ, who, having gone before us, is coming to meet us in the promise of your kingdom. Amen.**

## CHARGE

*Col. 3:17*

John, you are installed to service as moderator in Indian Nations Presbytery. Whatever you do, in word or deed, do everything in the name of the Lord Jesus, giving thanks to God through him.

## BLESSING

*1 Thess. 5:23*

May the God of peace make you holy in every way, and keep your whole being, spirit, soul, and body, free from every fault at the coming of our Lord Jesus Christ.

**Amen.**

# PRESBYTERY OF INDIAN NATIONS

## STANDING RULES

### ARTICLE I • DESCRIPTION OF THE PRESBYTERY

The Presbytery of Indian Nations is a council of the Presbyterian Church (U.S.A.) subject to the Constitution of the Church.

The presbytery bears responsibility for ministry within the boundaries of the following counties in the State of Oklahoma: Beckham, Caddo, Canadian, Carter, Cleveland, Comanche, Cotton, Custer, Garvin, Grady, Greer, Harmon, Hughes, Jackson, Jefferson, Johnston (except the townships of Myrick and Thomas), Kiowa, Lincoln, Love, Marshall, McClain, Murray, Oklahoma, Pontotoc, Pottawatomie, Roger Mills, Seminole, Stephens, Tillman, and Washita.

The presbytery is incorporated under the laws of the State of Oklahoma.

### ARTICLE II • MEMBERS, MEETINGS & OFFICERS

#### MEMBERS

##### Minister Members

Continuing members of presbytery are teaching elders (ministers), as described in the *Book of Order* (G-2.05). Ministers of other denominations, who qualify under the provisions of G-2.0507, shall be enrolled as temporary members for the duration of their service within the presbytery.

##### Voting Privileges for Members & Commissioners

Continuing and temporary members of presbytery, commissioners elected by their respective sessions, and ruling elders serving as officers of the presbytery and moderators of continuing committees, who are ruling elders, are entitled to vote on matters coming before the presbytery.

##### Corresponding Members & Visitors

Corresponding members and visitors are welcome to attend presbytery meetings. The presbytery may grant voice but not vote to corresponding members and visitors.

#### MEETINGS

The presbytery will hold three stated meetings each year:

~~February~~ ~~The last Friday and the following Saturday~~

~~June~~ ~~The first Saturday~~

~~October~~ ~~The Friday following the first Monday~~ Coordinating Council will plan the three Stated presbytery meetings and programming as seen appropriate, and that the next year's meeting dates will be finalized before the fall meeting.

The October meeting shall be the annual meeting of the corporation.

Special meetings may be called upon notice being sent at least ten days in advance to each minister and to the session of every church.

#### Quorum for presbytery meetings

The quorum for meetings of the presbytery shall be six (6) ministers and an equal number of ruling elders from at least six (6) churches.

#### Officers

42 The officers of the presbytery are moderator, vice moderator, stated clerk and treasurer.  
43 The moderator and vice moderator shall serve one-year terms. Upon completion of a term  
44 as vice moderator, the vice moderator shall become the moderator.  
45 The stated clerk and treasurer shall be elected to five-year terms in accordance with the  
46 personnel policies of the presbytery.

### 47 **ARTICLE III • ORGANIZATION FOR MISSION**

#### 48 **Committees, Commissions & Networks**

49 The work of the presbytery shall be coordinated by a Coordinating Council and by  
50 committees, and commissions. All committees, commissions and networks may have  
51 one non-ordained church member who will be granted voice and not vote in their work on  
52 committees, commissions, and networks. This is an effort to be inclusive and allow diverse  
53 representation within the INP committees, commissions and networks. Presbytery  
54 committees and commissions shall be composed of elders ([which can include a non-elder  
55 representative from the 'united' churches within INP congregations](#)) and ministers in  
56 numbers as nearly equal as possible. Administrative commissions shall be composed of  
57 no fewer than seven (7) members, and with not more than one (1) of its ruling elder  
58 members from any one church; with the following exception: an administrative commission  
59 for the ordination and/or installation of a minister may be composed of five (5) members  
60 with no more than one (1) of the ruling elders from any one church. Presbytery shall elect  
61 members of all committees and commissions; and shall elect moderators of those bodies,  
62 with the following exceptions:

- 63 a) Each permanent judicial commission shall meet and elect from its members a  
64 moderator and a clerk (D-5.0201).
- 65 b) The Indian Nations Presbytery Foundation elects officers in accordance with the  
66 bylaws of the foundation.
- 67 c) The committee on ministry is authorized to appoint administrative commissions for the  
68 ordination and installation of ministers of Word and Sacrament, and to designate the  
69 moderator of each commission, provided that the committee reports its action at the  
70 next stated meeting of the presbytery.

71 Members of committees and commissions shall be continuing members of Indian Nations  
72 Presbytery or members of the presbytery's constituent churches. The ~~Interim Presbytery~~  
73 ~~Pastor~~ [Presbytery Pastor](#) is an ex officio member (without vote) of presbytery committees.

#### 74 **Terms of Service**

75 Unless otherwise required by the *Book of Order*, committees, with the exception of the  
76 Coordinating Council, shall be organized into three classes, with each class serving a  
77 three-year term. Insofar as possible, classes shall be of equal size. Election of new  
78 classes will occur at the October stated meeting; election of persons to fill vacancies may  
79 occur at any meeting. Unless otherwise specified, terms of service begin immediately  
80 upon election. No one may serve for more than six consecutive years on any committee,  
81 work group or unit. Persons eligible to serve may be elected to unexpired terms, provided  
82 that consecutive service does not exceed six years. Insofar as possible, committees and  
83 commissions shall reflect broad geographical representation.

#### 84 **Quorum for Committees, Commissions & Work Groups**

85 A majority of elected members constitutes a quorum. No unit may conduct business  
86 without a quorum.



87 **Coordinating Council**

88 The Coordinating Council (CC) shall be composed of twelve (12) ruling elders and six (6)  
89 ministers of word and sacrament at large. Moderators of the Committee on Ministry,  
90 Committee on Preparation for Ministry, Committee on Administration, and Committee on  
91 Nominations and Representation shall serve as members of the Coordinating Council.  
92 The ~~Interim Presbytery Pastor~~ Presbytery Pastor, Stated Clerk, Moderator and vice  
93 moderator of presbytery shall serve ex officio with voice but without vote.

94

95 Representatives of other Committees, Boards, Networks, and Commissions may attend  
96 or be invited to attend meetings of the CC, and may be granted voice when the CC deems  
97 it to be appropriate.

98

99 The immediately previous serving moderator of the Presbytery shall serve as the  
100 moderator of the Coordinating Council. The Stated Clerk shall record and preserve the  
101 minutes of each meeting. The Coordinating Council shall elect from its members a vice-  
102 moderator to serve in that role in the event that the moderator of the coordinating council  
103 is unwilling or unable to serve. This person shall be a member in their second year of  
104 service but not the moderator of a committee.

105

106 The eighteen (18) at Large Members shall each serve a two-year term in two classes  
107 and be selected on a rotating basis as described below:

108

109 Ministers of Word and Sacrament (Teaching Elders), assembled on two lists; three (3)  
110 by seniority and three (3) randomly selected, shall be invited to serve on the council for  
111 two years. If the individual chooses to decline, the next pastor on the list shall be asked  
112 to serve. The Teaching Elder must have attended a presbytery meeting in the previous  
113 12 months to be eligible. New pastor members of the presbytery shall be added to the  
114 bottom of the seniority list but must be a member of the presbytery a minimum of two  
115 years prior to service on the Coordinating Council.

116

117 Ruling elders shall be selected by their respective Sessions as their congregation is  
118 offered a position on the Coordinating Council according to the rotation model described  
119 as follows: Congregations shall be apportioned into 6 (roughly) geographical regions,  
120 each containing 7 to 8 churches. (for the purpose of this apportionment, the three  
121 members of the Southwest Oklahoma Presbyterian Parish, Grandfield, Temple, and  
122 Walters, are combined)- Within each region, the congregations are listed in alphabetical  
123 order and in turn are asked to send a representative of their congregation (being  
124 ordained as a ruling elder) to serve on CC. If the offer is declined the next congregation  
125 is asked. Each region will be represented by two REs from two different congregations.

126

127 The regions shall be apportioned as follows:

128 (1) Elk City, Weatherford Federated, Hobart, Colony, El Reno, Yukon, Altus

129 (2) Southwest Oklahoma Presbyterian Parish, Chattanooga, Chickasha, Duncan,  
130 Lawton First, Lawton Korean, Lawton Westminster

131 (3) Chandler, Davenport, Achena, Shawnee United, Cheyarha, Tallahassee, Wewoka  
132 First, Wewoka First Indian

133 (4) Ardmore, Ada, Byars, Pauls Valley, Rosedale, Salem, Shepherd of the Hills

134 (5) Westlake, Church of the Savior, Central, Covenant, First OKC, Santa Fe,

135 Westminster OKC

- 136 (6) Hillcrest, Korean First OKC, Memorial, Midwest City, Norman First, Southminster,  
137 Trinity  
138 The Coordinating Council serves as the strategic decision-making body of the presbytery  
139 between stated and called meetings of the presbytery:
- 140 1. It provides a forum for coordination of the various aspects of the presbytery's work,  
141 either on recommendation from sessions, committees, networks, or at the  
142 initiative of the council itself
  - 143 2. It has oversight of all presbytery work
  - 144 3. It encourages strategic thinking about mission in the presbytery
  - 145 4. It is responsible for the funding of presbytery work
  - 146 5. It sets the presbytery agenda
  - 147 6. It ensures that training for the effective functioning of the presbytery be offered at  
148 every level
  - 149 7. As the presbytery lives into the experience of this new structure, Coordinating  
150 Council and other groups will recommend to presbytery the proper location of  
151 other functions formerly assigned to Mission Strategy Group
  - 152 8. This council will ensure regular evaluations of the structure and leadership  
153 functions of presbytery and provide for study or recommendations for ways to  
154 adapt these functions to the current needs of presbytery  
155 a. the first review will begin 2 years after the adoption of these Standing Rules  
156 b. subsequent evaluations should be initiated every three.
  - 157 9. The Coordinating Council shall encourage and approve the formation of ministry  
158 Networks. Provide start-up grants, and authorize the Committee on  
159 Administration (COA) to include Networks in the annual budget.  
160

#### 161 **Continuing Committees & Permanent Judicial Commission**

##### 162 **Permanent Judicial Commission**

163 The permanent judicial commission shall be composed of seven (7) members, according  
164 to terms and organization outlined in D-5.0102 and D-5.0201. The permanent judicial  
165 commission shall handle all matters referred to it under the *Rules of Discipline*.

##### 166 **Committee on Nominations and Representation**

167 The Committee on Nominations and Representation shall be composed of six (6)  
168 members, who shall be nominated by the Coordinating Council and elected by presbytery,  
169 in accordance with the provisions of the *Book of Order* (G-3.0111). The committee shall  
170 be responsive to the church's commitment to diversity (F-1.0403).

##### 171 **Committee on Ministry**

172 The committee on ministry shall be composed of eighteen (18) members, evenly divided  
173 between ministers and ruling elders.

174 The committee on ministry shall have authority to perform those functions detailed in the  
175 Operational Procedures portion of the presbytery manual and in D-9.0101a. The  
176 committee also may appoint administrative commissions for the ordination and/or  
177 installation of teaching elders. In addition, the committee has authority to appoint  
178 moderators for churches where there is no pastor, or where the pastor has been placed  
179 on administrative leave. The committee appoints persons to serve on the response  
180 coordination team, created under the presbytery's sexual misconduct policy.

##### 181 **Committee on Preparation for Ministry**

182 The committee on preparation for ministry shall be composed of six (6) members,  
183 including at least three (3) ministers and three (3) ruling elders.

184 The committee shall be responsible for all aspects of the care and oversight of inquirers  
185 and candidates, including authority to dismiss candidates, enroll inquirers, and certify  
186 candidates as ready for examination for ordination, with the provision that all such actions  
187 be reported to the next stated meeting of the presbytery. The committee nominates  
188 readers (and alternates) for the Presbyteries' Cooperative Committee examinations.

189 The committee shall administer an educational program for persons seeking to serve as  
190 commissioned ruling elders. Upon completion of basic courses, the committee shall certify  
191 to presbytery persons ready to be commissioned.

### 192 **Committee on Administration**

193 The Committee on Administration shall be composed of nine (9) members chosen at-  
194 large. The committee shall coordinate personnel matters in accordance with presbytery  
195 policies and shall recommend changes to policies, as needed.

196 The committee will develop and administer the mission and administrative budgets and  
197 oversee financial operations of the presbytery in coordination with the CC. The presbytery  
198 treasurer, accountant and ~~interim presbytery pastor~~ Presbytery Pastor will serve ex-officio  
199 and without vote.

200 The committee shall conduct annual evaluations of the presbytery staff.

### 201 **Board of Trustees**

202 The board of trustees shall be composed of three (3) members, including at least one (1)  
203 ruling elder and one (1) minister. The ~~Interim Presbytery Pastor~~ Presbytery Pastor and  
204 stated clerk shall serve ex officio and without vote. The stated clerk shall record and  
205 preserve the minutes of each meeting. Legal signatories shall be any two (2) trustees or  
206 any trustee and the secretary of the corporation, provided that the board shall have  
207 approved the action and shall have ordered ~~that legal documents~~ those legal documents  
208 be signed. The presbytery shall elect the president of the corporation annually from  
209 among the trustees. For purposes of state filings, the stated clerk and treasurer of the  
210 presbytery shall be the secretary and treasurer of the corporation.

### 211 **Indian Nations Presbytery Foundation**

212 Indian Nations Presbytery Foundation exists to raise money above the normal budgetary  
213 process in order to meet the future needs of the presbytery. The foundation is managed  
214 by a board of six (6) directors elected by the presbytery, with the following provisions:  
215 composition of the board shall be, as nearly as possible, one-third ministers and two-thirds  
216 laypersons; no director may serve more than two consecutive three-year terms; all  
217 directors shall be active members of the Presbyterian Church (U.S.A.).

### 218 **Temporary Committees & Task Forces**

219 The moderator may appoint temporary committees, as needed, for the duration of a  
220 presbytery meeting. Such committees shall report before adjournment of the meeting at  
221 which they are appointed.

222 The presbytery moderator shall appoint investigating committees, as needed, after  
223 consultation with the stated clerk and the moderator of the committee on ministry. Should  
224 one or more of these persons be named in a particular allegation, the vice moderator of

225 presbytery (as first alternate) and council moderator (as second alternate) may appoint  
226 the investigating committee.

227 The moderator, after consultation with the stated clerk, also shall appoint committees of  
228 counsel.

229 Presbytery may appoint temporary (ad hoc) committees and task forces to complete  
230 specific tasks within a specified period of time, at the conclusion of which they shall cease  
231 to exist. Temporary (ad hoc) committees and task forces shall report to the presbytery at  
232 least annually. Presbytery action is required to extend the time limit set at election.

233 Presbytery committees may appoint task forces and ministry teams as needed to complete  
234 specific tasks. Such appointment shall not exceed one year.

### 235 **Networks**

236 Networks shall be the gathering of representatives of no less than three congregations  
237 or entities focused on a common mission or ministry enhancing the work of the  
238 presbytery. Networks shall invite members to serve as needed, depending on their  
239 work. They shall elect a moderator from within their network who may serve for a term  
240 of 3 years and no more than 2 terms consecutively. Networks should be approved by  
241 the Coordinating Council and are required to submit annual reports to the Coordinating  
242 Council for oversight. Approved Networks may request and receive mission grants for  
243 their work. The moderator is invited to attend the CC meetings without voice or vote but  
244 may be granted the privilege of voice if the CC so desires.  
245

## 246 **ARTICLE IV • RELATED ENTITIES**

### 247 **Presbyterian Women in the Presbytery of Indian Nations**

248 The primary focus of Presbyterian Women in the Presbytery of Indian Nations is to provide  
249 support and network for Presbyterian Women in congregations, and relates to the synod  
250 and national Presbyterian Women.

### 251 **Urban Mission**

252 Urban Mission is governed by an independent board of directors. Although no formal ties  
253 exist between Urban Mission and the presbytery, many churches provide financial support  
254 and volunteer work groups.

### 255 **Dwight Mission**

256 Dwight Mission is supported by the three Oklahoma presbyteries. Indian Nations  
257 Presbytery elects three (3) persons to serve on the boards that provide oversight to the  
258 camp and its program; the ~~Interim Presbytery Pastor~~Presbytery pastor may serve as an  
259 ex officio member of the boards.

### 260 **Goodland Academy**

261 Goodland Academy, formerly known as Goodland Presbyterian Children's Home, is  
262 governed by an independent board of directors. Although no formal ties exist between  
263 Goodland and the presbytery, many churches provide financial support and volunteer  
264 work groups.  
265

### 266 **Oklahoma Faith Network (formerly Oklahoma Conference of Churches)**

267 The Oklahoma Faith Network fosters ecumenical ministry within the State of Oklahoma.  
268 Three (3) voting members – the ~~Interim Presbytery Pastor~~Presbytery Pastor, and two (2)

269 representatives appointed by the presbytery Coordinating Council – represent the  
270 Presbytery of Indian Nations at the OFN board of directors.

271 **ARTICLE V • PRESBYTERY STAFF**

272 Presbytery employs staff as deemed necessary in order to fulfill its mission. Policies  
273 governing employment are contained in the presbytery personnel manual.

274 **ARTICLE VI • SUSPENSION AND REVISION OF STANDING RULES**

275 The standing rules may be suspended or amended by a two-thirds majority of presbyters  
276 present and voting, provided that proposed amendments have been submitted in writing  
277 at the previous stated meeting or have been distributed in written form in connection with  
278 the call for the meeting.

279 When changes in the *Book of Order* occur that place these standing rules in contradiction,  
280 the *Book of Order* prevails.

281 In accordance with the *Form of Government* (G-3.0106) and in order for the Presbytery of  
282 Indian Nations to have a basis for administrative procedures and understandings by which  
283 it functions, operational procedures are approved as a companion to the standing rules.



Indian Nations Presbytery  
**Balance Sheet**  
As of July 31, 2024

	<u>Jul 31, 24</u>
<b>ASSETS</b>	
<b>Current Assets</b>	
<b>Checking/Savings</b>	
1100 · First Fidelity Bank, General	43,441.40
1104 · First Fidelity Bank-Debit Card	1,035.41
<b>Total Checking/Savings</b>	<u>44,476.81</u>
<b>Other Current Assets</b>	
1010 · Petty Cash	100.00
1510 · TPF Investment-INP Mission Fu...	955,112.11
1511 · TPF Investment-Grant Fund	118,753.32
1512 · TPF Investment-Comm Grant F...	187,725.90
1513 · TPF Investment-Holding Account	1,665,825.15
1530 · Presbyterian Invest & Loan Prgm	140,548.62
<b>Total Other Current Assets</b>	<u>3,068,065.10</u>
<b>Total Current Assets</b>	<u>3,112,541.91</u>
<b>Fixed Assets</b>	
1600 · Furniture & Equipment	35,885.98
1650 · Leasehold Improvements	51,673.66
1690 · Accumulated Depreciation	-85,019.44
<b>Total Fixed Assets</b>	<u>2,540.20</u>
<b>TOTAL ASSETS</b>	<u><u>3,115,082.11</u></u>
<b>LIABILITIES &amp; EQUITY</b>	
<b>Liabilities</b>	
<b>Current Liabilities</b>	
<b>Other Current Liabilities</b>	
2010 · Social Security	830.90
2020 · Medicare	194.22
2030 · Federal Withholding	820.00
2040 · Oklahoma State Withholding	151.30
<b>Total Other Current Liabilities</b>	<u>1,996.42</u>
<b>Total Current Liabilities</b>	<u>1,996.42</u>
<b>Total Liabilities</b>	1,996.42

10:15 AM  
 09/12/24  
 Cash Basis

Indian Nations Presbytery  
**Balance Sheet**  
 As of July 31, 2024

	<u>Jul 31, 24</u>
<b>Equity</b>	
3100 · Operating Fund	-950,468.81
3200 · Church Development Fund	10,091.19
32000 · Unrestricted Net Assets	-968,840.29
3300 · Fixed Asset Fund	3,176.52
3500 · Strategic Initiative fund	1,643,270.07
3511 · Grant Fund	-3,950.00
9000 · Dedicated Accounts-	
9654 · Triennium	24,947.66
9670 · Small Church Development	18,447.05
9683 · Camp Hoya Principal	17,686.47
9691 · COM/CPM Emergency Fund	10,831.25
9700 · Peace and Global Witness Offer	16,745.69
9750 · Trustee Fund	8,439.00
9765 · Proceeds/Sale of Closed Church	3,260,835.24
9910 · Tri-Presbytery Meeting	-30.00
	<hr/>
Total 9000 · Dedicated Accounts-	3,357,902.36
Net Income	21,904.65
	<hr/>
Total Equity	3,113,085.69
	<hr/>
<b>TOTAL LIABILITIES &amp; EQUITY</b>	<b><u><u>3,115,082.11</u></u></b>



11:35 AM  
09/17/24  
Accrual BasisIndian Nations Presbytery  
Profit & Loss YTD Comparison

July 2024

	Jul 24	Jan - Jul 24
<b>Ordinary Income/Expense</b>		
<b>Income</b>		
4100 · General Mission	3,559.99	51,320.61
4180 · Designated Mission-GA	472.34	16,521.25
4185 · Designated Mission-Other	4.51	4,484.37
4190 · Other Donations	0.00	0.00
4210 · Interest Income	501.47	1,886.66
46400 · Other Types of Income	0.00	1,976.52
4701 · Div/Int Income-Mission Fund	0.00	17,920.02
4702 · Invest Gain/Loss-Mission Fund	0.00	49,792.21
4711 · Div/Int Income-Grant Fund	0.00	2,589.48
4721 · Div/Int Income-Comm Grant Fund	0.00	3,494.34
4722 · Invest Gain/Loss-Com Grant Fund	0.00	9,688.56
4731 · Div/Int Income-Holding Acct	0.00	32,053.32
4732 · Invest Gain/Loss-Holding Acct	0.00	91,223.81
<b>Total Income</b>	<b>4,538.31</b>	<b>282,951.15</b>
<b>Gross Profit</b>	<b>4,538.31</b>	<b>282,951.15</b>
<b>Expense</b>		
5110 · GA Mission Giving	913.71	1,775.23
5120 · GA Per Capita	3,913.46	27,394.22
5125 · Designated Giving to GA	2,012.18	16,496.40
5130 · Synod Mission Giving	1,170.80	2,314.95
5150 · Urban Mission	1,000.00	7,000.00
5170 · Goodland Academy	833.33	5,833.31
5180 · Designated Giving-Other	0.00	10,000.00
5212 · Youth Leader Development	0.00	1,500.00
5319 · Retreats	0.00	0.00
5401 · OK Conference of Churches	208.33	1,458.31
5403 · Support of Campus Ministry	874.97	6,124.79
6103 · Oklahoma Presbyterian Network	0.00	2,258.96
6411 · PP Salary	7,353.76	50,549.02
6412 · PP Pension/Medical	2,924.58	20,350.63
6413 · PP Professional & Travel	1,153.46	4,633.47
6421 · Stated Clerk Salary	2,292.34	15,979.62

11:35 AM  
09/17/24  
Accrual BasisIndian Nations Presbytery  
Profit & Loss YTD Comparison

July 2024

	<u>Jul 24</u>	<u>Jan - Jul 24</u>
6422 · Stated Clerk Social Security	175.34	1,222.28
6423 · Stated Clerk Benefit Plan	882.05	6,174.35
6431 · Admin Asst Salary	2,865.46	19,974.76
6432 · Admin Asst Social Security	219.18	1,527.93
6441 · Accountant Salary	1,544.00	10,196.37
6442 · Accountant Social Security	118.10	779.91
6443 · Accountant Benefit Plan	0.00	0.00
6490 · INP Staff Travel	1,991.05	2,927.20
6501 · Rent	1,567.50	10,972.50
6502 · Supplies	177.96	1,734.40
6503 · Telephone & Internet	640.78	4,491.20
6504 · Postage	0.00	289.45
6505 · Postage Meter Lease	87.30	307.75
6506 · Copier Lease	435.74	3,050.18
6507 · Software & Support	965.50	6,066.49
6508 · Equipment Expense	0.00	348.39
6510 · Presbytery Meeting Expense	0.00	-365.76
6511 · Insurance	0.00	4,341.50
6513 · Miscellaneous	25.00	292.24
6514 · Misc Resale/Reimbursement	-8.00	245.00
6515 · Subscriptions/Membership Dues	57.45	263.45
6517 · Website/Newsletter	30.00	4,038.00
7000 · Grant Distributions	0.00	8,500.00
<b>Total Expense</b>	<b>36,425.33</b>	<b>261,046.50</b>
<b>Net Ordinary Income</b>	<b>-31,887.02</b>	<b>21,904.65</b>
<b>Net Income</b>	<b>-31,887.02</b>	<b>21,904.65</b>

**Indian Nations Presbytery**  
**Statement of Cash Flows**  
 January through July 2024

	Jan - Jul 24
<b>OPERATING ACTIVITIES</b>	
Net Income	21,904.65
Adjustments to reconcile Net Income to net cash provided by operations:	
1510 · TPF Investment-INP Mission Fund	-49,828.73
1511 · TPF Investment-Grant Fund	-20,472.98
1512 · TPF Investment-Comm Grant Fund	-4,682.90
1513 · TPF Investment-Holding Account	-18,277.13
1530 · Presbyterian Invest & Loan Prgm	-1,351.99
2010 · Social Security	70.49
2020 · Medicare	16.42
2040 · Oklahoma State Withholding	-194.60
<b>Net cash provided by Operating Activities</b>	<b>-72,816.77</b>
<b>FINANCING ACTIVITIES</b>	
9654 · Triennium	1,500.00
9670 · Small Church Development	804.65
9700 · Peace and Global Witness Offer	1,548.40
9910 · Tri-Presbytery Meeting	-30.00
<b>Net cash provided by Financing Activities</b>	<b>3,823.05</b>
<b>Net cash increase for period</b>	<b>-68,993.72</b>
<b>Cash at beginning of period</b>	<b>113,470.53</b>
<b>Cash at end of period</b>	<b>44,476.81</b>

**Indian Nations Presbytery**  
**Profit & Loss Budget vs. Actual**  
**July 2024**

	Jul 24	Budget	\$ Over Budget	% of Budget
<b>Ordinary Income/Expense</b>				
<b>Income</b>				
4100 · General Mission	3,559.99	10,666.66	-7,106.67	33.4%
4180 · Designated Mission-GA	472.34			
4185 · Designated Mission-Other	4.51			
4210 · Interest Income	501.47	75.00	426.47	668.6%
4732 · Invest Gain/Loss-Holding Acct	0.00	9,333.33	-9,333.33	0.0%
<b>Total Income</b>	<b>4,538.31</b>	<b>20,074.99</b>	<b>-15,536.68</b>	<b>22.6%</b>
<b>Gross Profit</b>	<b>4,538.31</b>	<b>20,074.99</b>	<b>-15,536.68</b>	<b>22.6%</b>
<b>Expense</b>				
5110 · GA Mission Giving	913.71	500.00	413.71	182.7%
5120 · GA Per Capita	3,913.46	4,079.25	-165.79	95.9%
5125 · Designated Giving to GA	2,012.18			
5130 · Synod Mission Giving	1,170.80	662.50	508.30	176.7%
5150 · Urban Mission	1,000.00	1,000.00	0.00	100.0%
5170 · Goodland Academy	833.33	833.33	0.00	100.0%
5180 · Designated Giving-Other	0.00	416.66	-416.66	0.0%
5212 · Youth Leader Development	0.00	250.00	-250.00	0.0%
5222 · Church Support & Development	0.00	41.66	-41.66	0.0%
5311 · Workshops	0.00	83.33	-83.33	0.0%
5314 · Retired Church Professionals	0.00	25.00	-25.00	0.0%
5316 · Emergency Assistance	0.00	83.33	-83.33	0.0%
5319 · Retreats	0.00	41.66	-41.66	0.0%
5401 · OK Conference of Churches	208.33	208.33	0.00	100.0%
5403 · Support of Campus Ministry	874.97	1,083.33	-208.36	80.8%
6101 · Coordinating Council Expense	0.00	33.33	-33.33	0.0%
6103 · Oklahoma Presbyterian Network	0.00	166.66	-166.66	0.0%
6202 · Committee on Administration	0.00	4.16	-4.16	0.0%
6212 · Nominations & Representations	0.00	4.16	-4.16	0.0%
6301 · Perm Judicial Commission	0.00	625.00	-625.00	0.0%
6302 · Trustees	0.00	4.16	-4.16	0.0%
6303 · Audit	0.00	625.00	-625.00	0.0%
6304 · Administrative Commissions	0.00	4.16	-4.16	0.0%
6411 · PP Salary	7,353.76	7,277.00	76.76	101.1%
6412 · PP Pension/Medical	2,924.58	2,841.75	82.83	102.9%
6413 · PP Professional & Travel	1,153.46	708.33	445.13	162.8%
6414 · PP Continuing Education	0.00	41.66	-41.66	0.0%
6421 · Stated Clerk Salary	2,292.34	2,288.66	3.68	100.2%
6422 · Stated Clerk Social Security	175.34	170.25	5.09	103.0%
6423 · Stated Clerk Benefit Plan	882.05	881.00	1.05	100.1%
6431 · Admin Asst Salary	2,865.46	2,860.83	4.63	100.2%
6432 · Admin Asst Social Security	219.18	212.83	6.35	103.0%
6441 · Accountant Salary	1,544.00	1,287.50	256.50	119.9%
6442 · Accountant Social Security	118.10	96.25	21.85	122.7%
6443 · Accountant Benefit Plan	0.00	37.16	-37.16	0.0%
6490 · INP Staff Travel	1,991.05	208.33	1,782.72	955.7%
6491 · INP Staff Professional Expense	0.00	25.00	-25.00	0.0%
6501 · Rent	1,567.50	1,567.50	0.00	100.0%
6502 · Supplies	177.96	291.66	-113.70	61.0%
6503 · Telephone & Internet	640.78	625.00	15.78	102.5%
6504 · Postage	0.00	116.66	-116.66	0.0%
6505 · Postage Meter Lease	87.30	31.25	56.05	279.4%
6506 · Copier Lease	435.74	500.00	-64.26	87.1%
6507 · Software & Support	965.50	658.33	307.17	146.7%
6508 · Equipment Expense	0.00	125.00	-125.00	0.0%
6510 · Presbytery Meeting Expense	0.00	41.66	-41.66	0.0%
6511 · Insurance	0.00	558.33	-558.33	0.0%
6512 · Printing	0.00	83.33	-83.33	0.0%
6513 · Miscellaneous	25.00	83.33	-58.33	30.0%
6514 · Misc Resale/Reimbursement	-8.00	70.83	-78.83	-11.3%
6515 · Subscriptions/Membership Dues	57.45	41.66	15.79	137.9%
6516 · Moderator Expense	0.00	70.83	-70.83	0.0%

11:36 AM  
 09/17/24  
 Accrual Basis

**Indian Nations Presbytery**  
**Profit & Loss Budget vs. Actual**  
**July 2024**

	Jul 24	Budget	\$ Over Budget	% of Budget
6517 · Website/Newsletter	30.00	361.16	-331.16	8.3%
6602 · Depreciation Expense	0.00	211.66	-211.66	0.0%
<b>Total Expense</b>	<b>36,425.33</b>	<b>35,149.75</b>	<b>1,275.58</b>	<b>103.6%</b>
<b>Net Ordinary Income</b>	<b>-31,887.02</b>	<b>-15,074.76</b>	<b>-16,812.26</b>	<b>211.5%</b>
<b>Net Income</b>	<b>-31,887.02</b>	<b>-15,074.76</b>	<b>-16,812.26</b>	<b>211.5%</b>

11:36 AM

09/17/24

Accrual Basis

**Indian Nations Presbytery**  
**Profit & Loss Budget vs. Actual**  
**January through July 2024**

	Jan - Jul 24	Budget	\$ Over Budget	% of Budget
<b>Ordinary Income/Expense</b>				
<b>Income</b>				
4100 · General Mission	51,320.61	74,666.62	-23,346.01	68.7%
4180 · Designated Mission-GA	16,521.25			
4185 · Designated Mission-Other	4,484.37			
4190 · Other Donations	0.00			
4210 · Interest Income	1,886.66	525.00	1,361.66	359.4%
46400 · Other Types of Income	1,976.52			
4701 · Div/Int Income-Mission Fund	17,920.02			
4702 · Invest Gain/Loss-Mission Fund	49,792.21			
4711 · Div/Int Income-Grant Fund	2,589.48			
4721 · Div/Int Income-Comm Grant Fund	3,494.34			
4722 · Invest Gain/Loss-Com Grant Fund	9,688.56			
4731 · Div/Int Income-Holding Acct	32,053.32			
4732 · Invest Gain/Loss-Holding Acct	91,223.81	65,333.31	25,890.50	139.6%
<b>Total Income</b>	<b>282,951.15</b>	<b>140,524.93</b>	<b>142,426.22</b>	<b>201.4%</b>
<b>Gross Profit</b>	<b>282,951.15</b>	<b>140,524.93</b>	<b>142,426.22</b>	<b>201.4%</b>
<b>Expense</b>				
5110 · GA Mission Giving	1,775.23	3,500.00	-1,724.77	50.7%
5120 · GA Per Capita	27,394.22	28,554.75	-1,160.53	95.9%
5125 · Designated Giving to GA	16,496.40			
5130 · Synod Mission Giving	2,314.95	4,637.50	-2,322.55	49.9%
5150 · Urban Mission	7,000.00	7,000.00	0.00	100.0%
5170 · Goodland Academy	5,833.31	5,833.31	0.00	100.0%
5180 · Designated Giving-Other	10,000.00	2,916.62	7,083.38	342.9%
5212 · Youth Leader Development	1,500.00	1,750.00	-250.00	85.7%
5222 · Church Support & Development	0.00	291.62	-291.62	0.0%
5311 · Workshops	0.00	583.31	-583.31	0.0%
5314 · Retired Church Professionals	0.00	175.00	-175.00	0.0%
5316 · Emergency Assistance	0.00	583.31	-583.31	0.0%
5319 · Retreats	0.00	291.62	-291.62	0.0%
5401 · OK Conference of Churches	1,458.31	1,458.31	0.00	100.0%
5403 · Support of Campus Ministry	6,124.79	7,583.31	-1,458.52	80.8%
6101 · Coordinating Council Expense	0.00	233.31	-233.31	0.0%
6103 · Oklahoma Presbyterian Network	2,258.96	1,166.62	1,092.34	193.6%
6202 · Committee on Administration	0.00	29.12	-29.12	0.0%
6212 · Nominations & Representations	0.00	29.12	-29.12	0.0%
6301 · Perm Judicial Commission	0.00	4,375.00	-4,375.00	0.0%
6302 · Trustees	0.00	29.12	-29.12	0.0%
6303 · Audit	0.00	4,375.00	-4,375.00	0.0%
6304 · Administrative Commissions	0.00	29.12	-29.12	0.0%
6411 · PP Salary	50,549.02	50,939.00	-389.98	99.2%
6412 · PP Pension/Medical	20,350.63	19,892.25	458.38	102.3%
6413 · PP Professional & Travel	4,633.47	4,958.31	-324.84	93.4%
6414 · PP Continuing Education	0.00	291.62	-291.62	0.0%
6421 · Stated Clerk Salary	15,979.62	16,020.62	-41.00	99.7%
6422 · Stated Clerk Social Security	1,222.28	1,191.75	30.53	102.6%
6423 · Stated Clerk Benefit Plan	6,174.35	6,167.00	7.35	100.1%
6431 · Admin Asst Salary	19,974.76	20,025.81	-51.05	99.7%
6432 · Admin Asst Social Security	1,527.93	1,489.81	38.12	102.6%
6441 · Accountant Salary	10,196.37	9,012.50	1,183.87	113.1%
6442 · Accountant Social Security	779.91	673.75	106.16	115.8%
6443 · Accountant Benefit Plan	0.00	260.12	-260.12	0.0%
6490 · INP Staff Travel	2,927.20	1,458.31	1,468.89	200.7%
6491 · INP Staff Professional Expense	0.00	175.00	-175.00	0.0%
6501 · Rent	10,972.50	10,972.50	0.00	100.0%
6502 · Supplies	1,734.40	2,041.62	-307.22	85.0%
6503 · Telephone & Internet	4,491.20	4,375.00	116.20	102.7%
6504 · Postage	289.45	816.62	-527.17	35.4%
6505 · Postage Meter Lease	307.75	218.75	89.00	140.7%
6506 · Copier Lease	3,050.18	3,500.00	-449.82	87.1%
6507 · Software & Support	6,066.49	4,608.31	1,458.18	131.6%
6508 · Equipment Expense	348.39	875.00	-526.61	39.8%

11:36 AM

09/17/24

Accrual Basis

**Indian Nations Presbytery**  
**Profit & Loss Budget vs. Actual**  
**January through July 2024**

	Jan - Jul 24	Budget	\$ Over Budget	% of Budget
6510 · Presbytery Meeting Expense	-365.76	291.62	-657.38	-125.4%
6511 · Insurance	4,341.50	3,908.31	433.19	111.1%
6512 · Printing	0.00	583.31	-583.31	0.0%
6513 · Miscellaneous	292.24	583.31	-291.07	50.1%
6514 · Misc Resale/Reimbursement	245.00	495.81	-250.81	49.4%
6515 · Subscriptions/Membership Dues	263.45	291.62	-28.17	90.3%
6516 · Moderator Expense	0.00	495.81	-495.81	0.0%
6517 · Website/Newsletter	4,038.00	2,528.12	1,509.88	159.7%
6602 · Depreciation Expense	0.00	1,481.62	-1,481.62	0.0%
7000 · Grant Distributions	8,500.00			
<b>Total Expense</b>	<b>261,046.50</b>	<b>246,048.25</b>	<b>14,998.25</b>	<b>106.1%</b>
<b>Net Ordinary Income</b>	<b>21,904.65</b>	<b>-105,523.32</b>	<b>127,427.97</b>	<b>-20.8%</b>
<b>Net Income</b>	<b>21,904.65</b>	<b>-105,523.32</b>	<b>127,427.97</b>	<b>-20.8%</b>



12/1/2023

PRESBYTERY OF INDIAN NATIONS  
1001 N.W. 25 SUITE 206  
OKLAHOMA CITY, OK 73106

Dear Ministry Partner,

We are pleased to provide your renewal package for the policy period that will begin January 1, 2024. Enclosed are the Coverage Summary and the Memorandums of Insurance (MOI) that detail your insured locations, coverages, limits, and deductibles for the upcoming program year. New in 2024, a Renewal Toolkit is included that contains information and resources on offerings within our program. Your first invoice for the 2024 program year will be sent separately and will be due 1/1/2024.

The Coverage Summary indicates the coverages you have selected through the Insurance Board program. You may see "Not Included" beside certain coverages. If you are interested in adding these coverages, please contact your agent, Sovereign Insurance Group at (800) 222-4478.

The MOI lists the insured property values and type of construction for each building you have covered through the program. In order to keep pace with increased construction costs and building materials inflation, property limits are 5% above the values in the current period. Please review the schedule of locations and the insured values. If you notice anything that needs to be corrected or changed, please advise your agent as soon as possible.

**WC and Automobile:** Participants with Workers' Compensation (WC) and Automobile Coverage will receive their invoices directly from the insurance provider. If you carry either WC or Automobile through the Insurance Board program, you should have already received renewal information.

Continuing for 2024, only package participants are eligible for Excess Owned Auto, Excess Hired and Non-owned auto liability. Coverage provides excess limits for Employers Liability (Stop Gap) for participants in North Dakota, Ohio, Washington State, and Wyoming; and for Employers Liability insured under a standard Workers' Compensation policy in all other states, and D.C., subject to minimum primary limits of \$1M Each Accident; \$1M per Employee for Disease; and \$1M Aggregate Limit for Disease. The primary limit may be satisfied for participants insured under the Insurance Board Workers' Compensation insurance program; or with any other carriers, subject to the minimum required primary limits.

We appreciate that you have chosen us for your property and casualty insurance, and for being in partnership with thousands of churches and ministries within the denominations we serve. If you've not done so recently, we encourage you to visit our website at [www.InsuranceBoard.org](http://www.InsuranceBoard.org). In addition to numerous resources and links, you may sign up for our quarterly newsletters.

Faithfully,

Timothy S. Harris, CPCU  
President and CEO



**THIS PAGE INTENTIONALLY LEFT BLANK**

# 2024 RENEWAL TOOLKIT

For over 38 years, Insurance Board has been committed to ensuring ministries receive exceptional coverage and top tier service. At Insurance Board, reducing risk and claims directly translates to lowering the cost of insurance for all churches. We understand that you have many insurance options, and as the only non-profit insurance program exclusively serving five denominations, we operate as a financial ministry and are here to serve you. This distinction sets us apart from any other property & liability insurance provider. The purpose of our financial ministry is to protect your church, its assets, and its people from the financial impact of insurance loss. We build sacred relationships with our participants through mutual trust and shared responsibility. We partner with our participants to reduce their risks and build long-term sustainability for their congregations.

## OUR INSURANCE SERVES YOU SO YOU CAN SERVE GOD

As a ministry leader you are entrusted with the well-being and security of your congregation as well as the financial future of your church. Who you choose to help manage that risk can be one of your most important decisions. We are a financial ministry focused on providing the best church property and liability insurance available. **Thank you for choosing Insurance Board.**

We understand churches are seeking stable insurance premiums. For this reason, risk management and loss control strategies are essential. By completing risk assessments, prioritizing maintenance, preventing water damage and providing a safe environment for your congregation, you are doing your part to reduce the potential for claims. Our website offers insight into fire protection, preventing crime and abuse, transportation liability, activity planning and more. Need additional resources for your ministry? Have questions? Give us a call at 1.800.437.8830 or email questions to [LossControl@InsuranceBoard.org](mailto:LossControl@InsuranceBoard.org) and visit our resource page at [www.InsuranceBoard.org/safety-central](http://www.InsuranceBoard.org/safety-central).

We invite you to tell a friend and their ministry about your experience with Insurance Board. As a reminder, our insurance serves you so you can serve God. We appreciate your referrals.

## ADDITIONAL COVERAGES

Your church is a special place for your members, guests, and staff. In addition to property and liability insurance, we offer additional coverages to address the needs of your ministry. Contact your agent for more information or a quote today.

**AUTOMOBILE INSURANCE** Your staff and volunteers spend a lot of time on the road traveling for church purposes, delivering food, and making visits to the sick. Be sure that these drivers and the church are protected by coverage that keeps your mission alive with church automobile insurance.

**WORKERS' COMPENSATION** If you need to cover medical expenses due to an employee's work-related injury or perhaps there's a need for ongoing care, then consider this coverage.

**TULIP (TENANTS & USERS LIABILITY INSURANCE PROGRAM)** This coverage allows the Tenant or User entity to purchase a low-cost general liability product to cover their liability protecting the entity as well as the church for one-time or recurring events.

*Our insurance serves you so you can serve God.*

*Serve God*

1468 West 9th Street, Suite 350  
Cleveland, OH 44113  
PH: 800.437.8830 | FAX: 216.736.3239  
[www.InsuranceBoard.org](http://www.InsuranceBoard.org)



# INSURANCE TRENDS

According to global reinsurer, Swiss Re, a turbulent market, natural catastrophes, and geopolitical changes are putting pressure on the risk profiles of insurers. According to National Centers for Environmental Information (NCEI's) Global Annual Temperature Outlook and data through September, there is a greater than 99% probability that 2023 will rank as the warmest year on record. And according to the National Oceanic Atmospheric Administration (NOAA), September 2023 was Earth's warmest September in their 174-years of record-keeping. For the insurance industry, these weather events including floods, severe storms, hail, wildfire, hurricanes, and winter storms are having an impact on insurance costs.



## INSURANCE BOARD CLAIM TRENDS IMPACTING PREMIUMS

From Oct 2022 to Oct 2023

### 10 FIRE

\$8.4M Total Incurred Losses  
\$840K Avg. Incurred Losses

### 182 WATER/PLUMBING/BURST PIPE

\$8.1M Total Incurred Losses  
\$45K Avg. Incurred Losses

### 43 HAIL

\$3M Total Incurred Losses  
\$69K Avg. Incurred Losses

### 15 LIGHTNING

\$1.6M Total Incurred Losses  
\$109K Avg. Incurred Losses

### 18 STRUCTURE COLLAPSE

\$167K Total Incurred Losses  
\$9K Avg. Incurred Losses

### 69 WIND

\$1M Total Incurred Losses  
\$16K Avg. Incurred Losses

Over the past several years, the insurance industry as a whole has experienced severe and adverse claim trends. When churches make the conscious decision to actively engage in maintenance and repair, they are doing their part to mitigate and prevent losses, and to help lower the cost of insurance for all.

## ADDITIONAL RESOURCES

Visit our website for details available on the following resources.

**LOSS CONTROL RESOURCES** - <https://www.insuranceboard.org/safety-central/>

**SUBMITTING A CLAIM INSTRUCTIONS** - <https://www.insuranceboard.org/claims/report-a-claim/>

**ACH ENROLLMENT AND PAYMENT INSTRUCTIONS** - <https://www.insuranceboard.org/make-a-payment/>

*Our insurance serves you so you can serve God.*

*Serve God*

1468 West 9th Street, Suite 350  
Cleveland, OH 44113  
PH: 800.437.8830 | FAX: 216.736.3239  
[www.InsuranceBoard.org](http://www.InsuranceBoard.org)



**INSURANCE BOARD**  
Partners in Protection

**PACKAGE POLICY COVERAGE SUMMARY**

**NAME AND MAILING ADDRESS OF INSURED**

PRESBYTERY OF INDIAN NATIONS  
1001 N.W. 25 SUITE 206  
OKLAHOMA CITY, OK 73106

**Your Agent:** Sovereign Insurance Group  
**Telephone:** (800) 222-4478  
**Paperless:** Yes

**MEMORANDUM NO./IB NO.** PKP008089216 / P000400292

**POLICY PERIOD** From: 1/1/2024 To: 1/1/2025

12:01 AM Standard Time at your address shown above.

This document is to evidence that the organization named above is or will be an insured under master policies issued to United Church Insurance Association (aka Insurance Board). Churches and affiliated entities and organizations of Protestant denominations covenantally aligned with the United Church of Christ are eligible to participate in this insurance program administered by Insurance Board. Coverage is for the stated time period and the coverages shown below. A detailed Memorandum of Insurance is attached. This document is for informational purposes only and does not amend or alter the terms, exclusions and conditions of the master policies. Any restatement below of limits of insurance shown elsewhere in the policy does not increase your limits of insurance.

**COVERAGE PART DESCRIPTION**

<b>PROPERTY</b>	.....	Included
	<i>Property Limit – Total Value</i>	\$470,288
	<i>Deductible</i>	\$2,500
<b>INLAND MARINE</b>	.....	Not Included
	<i>Scheduled Fine Arts:</i>	
	<i>Scheduled Commercial Articles &amp; Miscellaneous Equipment:</i>	
<b>CRIME</b>	.....	Included
<b>GENERAL LIABILITY</b>	.....	Included
<b>UMBRELLA</b>	.....	Included
<b>ABUSIVE ACTS &amp; PASTORAL LIABILITY</b>	.....	Included
<b>DIRECTORS &amp; OFFICERS LIABILITY</b>	.....	Included
<b>OWNED AND LEASED AUTOMOBILE</b>	.....	Not Included
<b>HIRED &amp; NON-OWNED AUTOMOBILE LIABILITY</b>	.....	Included
	<b>TOTAL PACKAGE POLICY PREMIUM:</b>	\$7,357
	<i>(see separate invoice for payment instructions)</i>	

\* Coverage for Owned or Leased Vehicles, if insured through the IB Program, is on a separate Memorandum of Insurance or IB Program related Insurance Summary.

Date Issued: 12/1/2023

**PROPERTY PROGRAM  
MEMORANDUM OF INSURANCE**

---

**NAME AND MAILING ADDRESS OF INSURED**

PRESBYTERY OF INDIAN NATIONS  
1001 N.W. 25 SUITE 206  
OKLAHOMA CITY, OK 73106

**Your Agent:** Sovereign Insurance Group  
**Telephone:** (800) 222-4478

**MEMORANDUM NO./IB NO.** PKP008089216 / P000400292

**OTHER NAMED INSURED(S)**

**PRESBYTERY OF INDIAN NATIONS / PRESBYTERY OF INDIAN NATIONS**

---

This document is to evidence that the organization named above is or will be an insured under a master policy issued to United Church Insurance Association (aka Insurance Board). Churches and affiliated entities and organizations of Protestant denominations covenantally aligned with the United Church of Christ are eligible to participate in this insurance program administered by Insurance Board. The organization named above is or will be an insured as of the beginning of the stated policy period and for the coverages shown below. A copy of the master policy is available for your review. This document is for informational purposes only and does not amend or alter the terms, exclusions and conditions of the policy.

**POLICY PERIOD**

**From: 1/1/2024 To: 1/1/2025**

12:01 AM Standard Time at your address shown above.

*Any restatement below of limits of insurance shown elsewhere in the policy does not increase your limits of insurance.*

---

**To report a claim, call your agent or <https://www.insuranceboard.org/claims/report-a-claim/>**

Date Issued: 12/1/2023

PKP008089216 / P000400292

**COMMERCIAL PROPERTY  
(EQUIPMENT BREAKDOWN INCLUDED)**

**Limit - Total Values:**  
**Deductible:**

\$470,288  
\$2,500

---

---

**PROPERTY SCHEDULE**

---

---

Loc #/Bldg #	Address	Description of Premises	Applicable Coverages	Construction Type	Building Value	Contents Value
001-001	1001 NW 25 St., (Contents Only) Oklahoma City, OK 73106	Office - Contents Only	GS FL EQ	Frame	\$00	\$470,288

---

To report a claim, call your agent or <https://www.insuranceboard.org/claims/report-a-claim/>

Date Issued: 12/1/2023

PKP008089216 / P000400292

**SPECIAL COVERAGES – DEDUCTIBLES AND RESTRICTIONS**

Note: in the preceding schedule under 'Applicable Coverage', the following endorsements and coverage options may apply as indicated: FL means Flood; EQ means Earth Movement; FV means Functional Building Value; RL means Roof Surfacing (ACV) Endorsement; GS means Gold Seal.

**Flood**

Election of the "Flood" coverage option must be indicated on the Participant's Memorandum of Insurance for coverage to apply  
As scheduled in individual Memorandum of Insurance, coverage not to exceed \$1,000,000 per occurrence and annual aggregate during any policy year.

See Schedule

Deductible is the same as for all other perils except Earth Movement, Hurricane & Named Storm. Deductible is as shown on page 1 of this Memorandum of Insurance.

Note: Coverage is unavailable for locations in Federal Flood Zones starting with A or V.

**Earth Movement (EQ)**

Election of the "Earth Movement" coverage option must be indicated on the Participant's Memorandum of Insurance for coverage to apply.

See Schedule

Deductible is 3% of stated values at each location, and for each occurrence in all states, except for locations in CA, the deductible is 5%.

**Hail**

Hail means precipitation consisting of concentric layers of clear ice and compacted snow. However, direct physical loss, damage or destruction arising from fire, explosion and Sprinkler Leakage not otherwise excluded caused by such Hail shall not be considered Hail within the terms and conditions of this definition.

See Schedule

**Hurricane & Named Storm**

Deductible is a percentage of the stated values for each location and for each occurrence in the following localities:

Included for All Locations

1. 5 percent deductible for entire state of Florida, and the following counties/cities/parishes by state:

- |                 |  |
|-----------------|--|
| Alabama:        | Baldwin, Mobile;   |
| Georgia:        | Bryan, Camden, Chatham, Glynn, Liberty, McIntosh;  |
| Louisiana:      | Calcasieu, Cameron, Iberia, Jefferson, Lafourche, Livingston, Orleans, Plaquemines, St. Mary, St. Bernard, St. Charles, St. James, St. John the Baptist, St. Tammany, Terrebonne, Vermilion; |
| Mississippi:    | Hancock, Harrison, Jackson;  |
| North Carolina: | Beaufort, Bertie, Brunswick, Camden, Carteret, Chowan, Craven, Currituck, Dare, Hyde, Jones, New Hanover, Onslow, Pamlico, Pasquotank, Pender, Perquimans, Tyrrell, Washington;              |
| South Carolina: | Beaufort, Berkeley, Charleston, Georgetown, Horry, Jasper;   |
| Texas:          | Aransas, Brazoria, Calhoun, Cameron, Chambers, Galveston, Jefferson, Kenedy, Kleberg, Liberty, Matagorda, Newton, Nueces, Orange, Refugio, San Patricio, Victoria, Willacy.                  |

---

To report a claim, call your agent or <https://www.insuranceboard.org/claims/report-a-claim/>

Date Issued: 12/1/2023

PKP008089216 / P000400292

2. 2 percent deductible for entire state of Hawaii, and the following counties/cities/parishes by state:

- Georgia: Brantley, Charlton, Effingham, Long, Wayne;
- Louisiana: Acadia, Ascension, East Baton Rouge, Iberville, Jefferson Davis, Lafayette, Tangipahoa, Washington, West Baton Rouge;
- Mississippi: George, Pearl River, Stone;
- North Carolina: Bladen, Columbus, Duplin, Hertford, Lenoir, Martin, Pitt;
- South Carolina: Colleton, Dorchester, Williamsburg;
- Texas: Bee, Brooks, Fort Bend, Goliad, Hardin, Harris, Hidalgo, Jackson, Jim Wells, Wharton;
- Virginia: Accomack, Chesapeake City, Gloucester, Hampton City, Isle of Wight, James City, Lancaster, Mathews, Middlesex, Newport News, Norfolk City, Northampton, Northumberland, Poquoson City, Portsmouth City, Suffolk City, Surry, Virginia Beach City, Westmoreland, Williamsburg City, York;

Business Income, including	Actual Loss Sustained - Up to \$500,000
Extra Expense	Included
Tuition & Fees (one year from date of restoration)	Included
Upgrade to Green Coverage	Up to \$50,000
Terrorism Coverage	Included
Unscheduled Fine Arts	\$25,000
Valuable Papers and Records	\$25,000
Accounts Receivable	\$25,000
Electronic Data & Media	\$25,000
Ordinance or Law	\$500,000

---

To report a claim, call your agent or <https://www.insuranceboard.org/claims/report-a-claim/>

Date Issued: 12/1/2023

PKP008089216 / P000400292





1468 W. 9<sup>th</sup> Street, Suite 350  
Cleveland, OH 44113  
(800)437-8830 Fax (216)736-3239  
[www.InsuranceBoard.org](http://www.InsuranceBoard.org)

**COMMERCIAL CRIME  
MEMORANDUM OF INSURANCE**

**NAME AND MAILING ADDRESS OF INSURED**

PRESBYTERY OF INDIAN NATIONS  
1001 N.W. 25 SUITE 206  
OKLAHOMA CITY, OK 73106

**Your Agent:** Sovereign Insurance Group  
**Telephone:** (800) 222-4478

**MEMORANDUM NO./IB NO.** PKP008089216 / P000400292

**OTHER NAMED INSURED(S)**

**PRESBYTERY OF INDIAN NATIONS / PRESBYTERY OF INDIAN NATIONS**

This document is to evidence that the organization named above is or will be an insured under a master policy issued to United Church Insurance Association (aka Insurance Board). Churches and affiliated entities and organizations of Protestant denominations covenantally aligned with the United Church of Christ are eligible to participate in this insurance program administered by Insurance Board. The organization named above is or will be an insured as of the beginning of the stated policy period and for the coverages shown below. A copy of the master policy is available for your review. This document is for informational purposes only and does not amend or alter the terms, exclusions and conditions of the policy.

**POLICY PERIOD**

**From:** 1/1/2024 **To:** 1/1/2025

12:01 AM Standard Time at your address shown above.

*Any restatement below of limits of insurance shown elsewhere in the policy does not increase your limits of insurance.*

**COMMERCIAL CRIME COVERAGE PART**

Employee Theft	\$1,000,000
Forgery or Alteration	\$1,000,000
Inside the Premises – Theft of Money and Securities	\$1,000,000
Inside the Premises – Robbery or Safe Burglary of Other Property	\$1,000,000
Outside the Premises	\$1,000,000
Computer Fraud	\$1,000,000
Funds Transfer Fraud	\$1,000,000
Money Orders and Counterfeit Currency	\$1,000,000
Clients' Property	\$250,000
Impersonation Fraud (Social Engineering)	\$250,000
Investigative Costs	\$25,000
Telephone Fraud	\$250,000

Deductible: \$1,000

**To report a claim, call your agent or <https://www.insuranceboard.org/claims/report-a-claim/>**

Date Issued: 12/1/2023

PKP008089216 / P000400292

**LIABILITY PROGRAM  
MEMORANDUM OF INSURANCE**

**NAME AND MAILING ADDRESS OF INSURED**

PRESBYTERY OF INDIAN NATIONS  
1001 N.W. 25 SUITE 206  
OKLAHOMA CITY, OK 73106

**Your Agent:** Sovereign Insurance Group  
**Telephone:** (800) 222-4478

**MEMORANDUM NO./IB NO.** PKP008089216 / P000400292

**OTHER NAMED INSURED(S)**

PRESBYTERY OF INDIAN NATIONS / PRESBYTERY OF INDIAN NATIONS

This document is to evidence that the organization named above is or will be an insured under a master policy issued to United Church Insurance Association (aka Insurance Board). Churches and affiliated entities and organizations of Protestant denominations covenantally aligned with the United Church of Christ are eligible to participate in this insurance program administered by Insurance Board. The organization named above is or will be an insured as of the beginning of the stated policy period and for the coverages shown below. A copy of the master policy is available for your review. This document is for informational purposes only and does not amend or alter the terms, exclusions and conditions of the policy.

**POLICY PERIOD**

**From:** 1/1/2024 **To:** 1/1/2025

12:01 AM Standard Time at your address shown above.

**COMMERCIAL LIABILITY COVERAGE PART**

**Commercial General Liability\***

Each Occurrence Limit	\$2,000,000
Damage to Premises Rented to You	\$1,000,000 any one premises
Medical Expense Limit	\$10,000 any one person
Personal & Advertising Injury Limit	\$2,000,000
Products/Completed Operations Aggregate Limit	\$5,000,000
General Aggregate Limit	\$5,000,000
Included in General Aggregate Limit:	
Nurses Professional Liability*	Included
Cemetery Professional Liability*	Included
Employee Benefit Liability (Claims Made)*	
Retroactive Date: 6/1/2003	Included
Privacy Breach Protection*	\$100,000 each occurrence
	\$100,000 aggregate
	\$500 Deductible

**DESIGNATED EXCLUDED OPERATIONS**

*To report a claim, call your agent or <https://www.insuranceboard.org/claims/report-a-claim/>*

Date Issued: 12/1/2023

PKP008089216 / P000400292

**CRISIS RESPONSE & CRISIS MANAGEMENT**

Crisis Response Limit of Insurance	\$50,000 per participant
Crisis Management Limit of Insurance	\$50,000 per participant
Crisis Response and Crisis Management Combined	\$50,000 aggregate per participant

**PROFESSIONAL LIABILITY**

Pastoral Counseling Liability and Sexual Misconduct Liability are covered unless indicated as "Not Covered".

<b>Pastoral Counseling Liability (Claims Made)*</b>	\$2,000,000 each claim
Retroactive Date: 6/1/2003	
<b>Sexual Misconduct Liability (Claims Made)*</b>	\$2,000,000 each victim
Retroactive Date: 6/1/2003	

**DIRECTORS & OFFICERS LIABILITY**

<b>Directors &amp; Officers Liability (Claims Made)*</b>	\$3,000,000 each loss
Including Employment Practices Liability	\$4,500,000 annual limit (subject to agg.)
Including Educators Professional Liability	
Retroactive Date: 6/1/2003	

**COMMERCIAL AUTOMOBILE (NON-OWNED)**

<b>Hired and Non-Owned Automobile Liability*</b>	\$2,000,000 any one accident
<b>Hired Automobile Physical Damage*</b>	\$100,000 per vehicle
	\$1,000 ded. per occurrence
<b>Owned, Licensed Trailers Absent a Power Unit- Liability*</b>	\$2,000,000 any one accident
<b>Physical Damage</b>	\$50,000 each trailer
	\$1,000 ded. per occurrence
<b>Garagekeepers*</b>	\$35,000 each occurrence
<b>Comprehensive &amp; Collision</b>	\$1,000 ded. per occurrence

**These automobile coverages apply excess of any other valid and collectible insurance and are included in the CGL General Aggregate Limit.**

\*Indicates which coverages are included in the CGL General Aggregate Limit (per participant).

To report a claim, call your agent or <https://www.insuranceboard.org/claims/report-a-claim/>

Date Issued: 12/1/2023

PKP008089216 / P000400292

**ADDITIONAL INTERESTS  
MEMORANDUM OF INSURANCE**

**NAME AND MAILING ADDRESS OF INSURED**

PRESBYTERY OF INDIAN NATIONS  
1001 N.W. 25 SUITE 206  
OKLAHOMA CITY, OK 73106

**Your Agent:** Sovereign Insurance Group  
**Telephone:** (800) 222-4478

**MEMORANDUM NO./IB NO.** PKP008089216 / P000400292

**OTHER NAMED INSURED(S)**

**PRESBYTERY OF INDIAN NATIONS / PRESBYTERY OF INDIAN NATIONS**

This document is to evidence that the organization named above is or will be an insured under a master policy issued to United Church Insurance Association (aka Insurance Board). Churches and affiliated entities and organizations of Protestant denominations covenantally aligned with the United Church of Christ are eligible to participate in this insurance program administered by Insurance Board. The organization named above is or will be an insured as of the beginning of the stated policy period and for the coverages shown below. A copy of the master policy is available for your review. This document is for informational purposes only and does not amend or alter the terms, exclusions and conditions of the policy.

**POLICY PERIOD**

**From:** 1/1/2024 **To:** 1/1/2025

12:01 AM Standard Time at your address shown above.

**ADDITIONAL INTERESTS**

<b>Name and Mailing Address</b>	<b>Loc-Bldg</b>	<b>Type of Interest</b>
Pitney Bowes 27 Waterview Dr Shelton, CT 06484	#00001-#00001	Loss Payee

**To report a claim, call your agent or <https://www.insuranceboard.org/claims/report-a-claim/>**

Date Issued: 12/1/2023

PKP008089216 / P000400292

**EXCESS and/or UMBRELLA PROGRAM  
MEMORANDUM OF INSURANCE**

**NAME AND MAILING ADDRESS OF INSURED**

PRESBYTERY OF INDIAN NATIONS  
1001 N.W. 25 SUITE 206  
OKLAHOMA CITY, OK 73106

**Your Agent:** Sovereign Insurance Group  
**Telephone:** (800) 222-4478

**MEMORANDUM NO./IB NO.** PKP008089216 / P000400292

**OTHER NAMED INSURED(S)**

**PRESBYTERY OF INDIAN NATIONS / PRESBYTERY OF INDIAN NATIONS**

This document is to evidence that the organization named above is or will be an insured under a master policy issued to United Church Insurance Association (aka Insurance Board). Churches and affiliated entities and organizations of Protestant denominations covenantally aligned with the United Church of Christ are eligible to participate in this insurance program administered by Insurance Board. The organization named above is or will be an insured as of the beginning of the stated policy period and for the coverages shown below. A copy of the master policy is available for your review. This document is for informational purposes only and does not amend or alter the terms, exclusions and conditions of the policy.

**POLICY PERIOD**

**From:** 1/1/2024 **To:** 1/1/2025

12:01 AM Standard Time at your address shown above.

**COMMERCIAL EXCESS LIABILITY COVERAGE PART**

There are **Distinct Excess Liability Parts** within the Insurance Board Program.

**\$30,000,000 Each Occurrence/ \$30,000,000**

**general aggregate per participant**

Coverage provides excess limits for **Commercial General Liability; Employee Benefits Liability; Cemetery Professional Liability; Automobile Liability for Owned Autos** insured under the Insurance Board Program; and for **Commercial Hired and Non-Owned Automobile Liability**.

Coverage provides excess limits for **Pastoral Counseling Liability**. (See note below regarding **exceptions**.)

**To report a claim, call your agent or <https://www.insuranceboard.org/claims/report-a-claim/>**

Date Issued: 12/1/2023

PKP008089216 / P000400292

Stop Gap coverages are provided to participants in North Dakota, Ohio, Washington State, and Wyoming. For all other states, Excess Employers Liability is available to package participants subject to minimum primary limits of \$1M Each Accident; \$1M per Employee for Disease; and \$1M Aggregate Limit for Disease.

Coverage provides excess limits for Owned Automobile Liability for Automobiles insured under the Insurance Board Program for Owned Automobiles. Coverage for excess limits is not provided for Owned Automobiles insured elsewhere.

**\$5,000,000 Per Participant Annual Limit for Sexual Misconduct Liability. (See note below regarding exceptions.)**

If any one or more "Memoranda of Insurance" applies to the same occurrence, incident, claim or accident, the limit will not exceed the highest limit available under any one "Memorandum of Insurance."

**Note:** The limits provided above for Pastoral Counseling Liability and Sexual Misconduct Liability apply excess of coverage carried in the Primary Liability Programs. If the Primary Liability Memorandum of Insurance indicates "Not Covered", the limits provided above do not apply.

---

---

*To report a claim, call your agent or <https://www.insuranceboard.org/claims/report-a-claim/>*

Date Issued: 12/1/2023

PKP008089216 / P000400292