

October Treasurer's Report
A Few Thoughts & Comments

Please read this and look over the entire report before Tuesday's meeting. That will save a lot of meeting time.

RECEIPTS & EXPENSES

- 83% of the year is over so when looking at % of budget keep that in mind.
- RECEIPTS: Year to date (YTD) operating income is right on target.
 - (1) GOOD NEWS – we got the Bixby distribution (4120 Bixby Trust Income \$11,124). This distributions was more than expected.
 - (2) I am optimistic that we will meet – or possibly exceed – our operating revenue goals.
- EXPENSES: Operating expenses for year to date we are a bit below expectations (81%). But remember, even if we hit expectations in both Operating Income & Operating Expenses we will run a deficit for the year; approximately \$18,000.
 - (1) Altar expenses are up for the year (5010 Altar Expenses \$827/ 110% of budget). Altar expenses of course are covered by a Bixby distribution specifically for altar. 3rd quarter Altar expenses have been transferred to the General Checking account.
 - (2) Overall Total Worship expense is slightly underbudget
 - (3) Total Building expenses are a bit above expectations. We did make our final Property Insurance payment (\$3,541 5115 Property Insurance Expense) which elevated expenses.
 - (4) Utilities remainover budget due to 5144 Water, Sewer 5145, and 5146 Alarm system issues. We not only have the Sentry contract but also the expense of a Verizon land line for the security system.
 - (5) Maintenance expenses are considerably lower than expectations thanks to Jeff.
 - (6) Office expenses are right on budget.
 - (7) Payroll is considerably below budget. This comes from a refund of Workman's comp from the excess we paid last year.
 - (8) Notice that Priest Expenses seem high. This because we sent 2 checks (September & October) to St. John's this month.. You will also notice that YTD we are at 90% of Budget. As it turns out St John's had some unexpected additions to their salary calculations last year after we had set the budget.
- NET OPERATING INCOME: Much smaller deficit than what we budgeted – 59% of budget.

SEPTEMBER RECEIPTS & EXPENSES CORRECTIONS. I typed in an incorrect amount for 4112 DIT 245 Distribution Guthrie. Also, (no panic) I forgot to enter all of the Interest, Dividends, Capital gains/losses, and fees for the 2nd quarter and did the 3rd quarter in October. So the series of income losses are all due to my lateness and the fact that there were capital losses in those 2 quarters. For the year however the DIT portfolio has increased by \$4,327 – thanks to a great 1st quarter.

RECEIPTS & EXPENSES OVER TIME – The pattern is very similar to what we have been seeing all year.

CHECK REGISTER – No comments

DEPOSITS & TRANSFERS – No comments.

OTHER ACCOUNTS – No comments

ASSETS – No comments.

WINDOW REPORT – No comments

Think about all of this and ask any questions that may arise.

Church of The Redeemer
Receipts & Expenses
October 2023

83% of the year is over

	October 2023	YTD	Annual Budget	% of Annual Budget
SUMMARY				
Operating Income	\$19,406	\$126,837	\$150,760	84%
Restricted Income	\$89	\$2,945	\$2,717	108%
Designated Income	\$2,021	\$8,223	\$10,500	78%
Total Operating, Restricted & Designated	\$21,516	\$138,005	\$163,977	84%
Other - Financial, Capital Projects, etc	\$1,808	\$16,331		
Total Income	\$23,324	\$154,336	\$163,977	
Operating Expenses	\$19,329	\$137,576	\$169,036	81%
Outreach	\$857	\$7,337	\$7,817	94%
Other Current Expenses	\$1,601	\$4,594	\$1,700	270%
Total Operating, Outreach, Other Current	\$21,788	\$149,506	\$178,553	84%
Long Term Capital Expenditures	\$0	\$6,340		
Total Expenses	\$21,788	\$155,846		
Net Operating Income	\$77	-\$10,739	-\$18,276	59%
Net Current non-Operating Income	-\$349	-\$762	\$3,700	-21%
Net Operating & Current non-Operating	-\$272	-\$11,501	-\$14,576	79%
Net Other Income	\$1,808	\$9,991		
Net Total Income	\$1,536	-\$1,510	\$163,977	
Income				
Operating Income				
Parish Giving				
4010 Initial Offering Income	\$0	\$58	\$50	116%
4011 Open Plate Income	224	1,149	500	230%
4012 Pledge Income	6,355	70,690	85,000	83%
Special Days				
4018 Thanksgiving	25	26	50	52%
Total Special Days	35	1,988	2,550	78%
Total Parish Giving	6,614	73,885	88,100	84%
Total DIT Distribution Income				
4120 Bixby Trust Income	11,124	11,124	9,000	124%
Total Other Endowment Income	11,124	17,586	13,100	134%
Total Endowment Income	11,124	44,108	48,463	91%
Total Community Support	0	1,750	9,200	19%
Total Operating Income - Misc	0	1,992		
Restricted Worship Income				
4510 Bixby Trust Altar Income	1,669	1,669	1,300	128%
Total Restricted Worship Income	1,669	5,102	4,997	102%
Total Operating Income	19,406	126,837	\$150,760	84%

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	October 2023	YTD	Annual Budget	% of Annual Budget
Restricted Income - Discretionary Income				
Total Discretionary Income: Parishioner Use Only	0	906	1,209	75%
Discretionary Income: General Use In The Community				
4551 1st Sunday Open Plate Income	64	488	500	98%
4554 Discretionary Income - Other	25	411	250	164%
Total Discretionary Income: General Use In The Community	89	1,611	1,458	110%
Total Restricted Income - Discretionary Income	89	2,517	2,667	94%
Total Restricted Income - Other	0	428	50	856%
Total Restricted Income	89	2,945	2,717	108%
Designated Income				
4601 Cans & Mite Boxes Income	0	568	300	189%
4602 Sunday School Fundraising Income	0	524		
Total Sunday School Income	0	1,092	300	364%
4605 Youth Group Fundraising Income	0	190	250	76%
Total Youth Group Fundraising Income	0	190	250	76%
4610 Community Supper Income	304	2,774	1,500	185%
Total Community Supper Income	304	2,774	1,500	185%
Total Memorial Income	0	150	100	150%
4620 St. Mary's Guild Income	1,717	3,295	8,000	41%
Total St. Mary's Guild Income	1,717	3,295	8,000	41%
Total Flowers Income	0	625	300	208%
Total Interest Income - All Savings Accounts	0	96	50	192%
Total Designated Income - Misc	0	1		
Total Designated Income	2,021	8,223	10,500	78%
Other Income				
Special Capital Projects				
6000 Capital Projects Income - Windows	250	10,446	0	
6001 General Capital Savings	1,558	1,558	0	
Total Special Capital Projects	1,808	12,004	0	
DIT Returns				
6100 Investment Gains	0	4,327		
Total DIT Returns	0	4,327		
Total Other Income	1,808	16,331		
Total Revenues	23,324	154,336	\$163,977	94%

Expenses

Operating Expenses

Worship Expense

Altar Expense				
5010 Altar Expenses	42	827	\$750	110%
Total Altar Expense	42	827	750	110%
Music Expense				
5015 Organist Expense	465	6,350	8,320	76%
5016 Other Musicians Expense	310	465	500	93%
5017 Instrument Tuning	0	475	1,100	43%
5019 Music Expense - Misc	0	20	0	
Total Music Expense	775	7,310	9,920	74%
Diocesan Expense				
5025 Diocesan Assessment Expense	1,648	16,477	19,772	83%
5026 Diocesan Acceptance Expense	412	4,119	4,943	83%
5027 Diocesan Convention Expense	90	90	750	12%
Total Diocesan Expense	2,150	20,686	25,465	81%
Total Education Ministry Expense	0	301	2,450	12%

Church of The Redeemer
Receipts & Expenses
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	October 2023	YTD	Annual Budget	% of Annual Budget
Total Worship Expense - Misc	0	17	0	
Total Worship Expense	2,967	29,140	38,585	76%
Building Expense				
5110 DioBeth Loan Interest Expense	136	1,421	1,688	84%
5115 Property Insurance Expense	3,541	13,800	13,000	106%
Cleaning Expense				
5120 Cleaning Contractor Expense	912	9,785	10,950	89%
5121 Cleaning Supplies Expense	76	133	300	44%
Total Cleaning Expense	989	9,918	11,250	88%
Building Maintenance				
5131 Maintenance Supplies Expense	20	1,074	4,500	24%
Total Building Maintenance	20	2,965	7,500	40%
Utility Expense				
5140 Electric Expense	329	3,668	5,000	73%
5141 Heat Expense	520	6,687	8,000	84%
5142 Telephone Expense	37	364	450	81%
5143 Internet Expense	80	795	1,000	80%
5144 Water Expense	70	1,068	800	133%
5145 Sewer Expense	0	695	565	123%
5146 Alarm System Expense	315	985	325	303%
Total Utility Expense	1,349	14,261	16,140	88%
Total Grounds Expense	0	2,070	2,500	83%
Total Building Expense	6,035	44,435	52,128	85%
Office Expense				
5210 Office Supplies Expense	80	1,034	1,200	86%
5215 Dues & Subscriptions Expense	0	1,396	2,000	70%
5220 Copier Expense	22	387	500	77%
5225 Computer Expense	0	217	100	217%
5230 Postage Expense	145	870	1,200	72%
5235 Advertising Expense	0	130	300	43%
5240 Accounting Expense	0	735	925	79%
5245 Bank Fees Expense	0	27	40	66%
5299 Office Expense - Misc	0	268	0	
Total Office Expense	246	5,064	6,265	81%
Priest Expense				
5310 Priest Salary Expense	3,980	18,978	20,695	92%
5311 Housing Allowance Expense	1,716	8,226	8,924	92%
5312 Pension Contribution Expense	797	4,360	4,783	91%
5313 Health Insurance Expense	2,042	11,151	12,250	91%
5314 Self- Employment Tax Reimburse Expense	436	2,081	2,266	92%
5315 Life Insurance Expense	43	235	542	43%
5316 Workman's Compensation/Disability Expense	53	297	30	989%
Total Priest Expense	9,066	45,560	50,490	90%
Payroll Expense				
5410 Wage Expense Parish Administrator	833	11,688	14,444	81%
5411 Social Security Expense Parish Administrator	52	725	896	81%
5412 Medicare Expense Parish Administrator	12	170	210	81%
5413 Pension Expense Parish Administrator	42	584	722	81%
5414 Life Insurance Expense Parish Administrator	8	80	96	83%
5415 Workman's Compensation Expense Parish Administrator	-314	-252	200	-126%
Total Payroll Expense	633	12,994	16,568	78%

Church of The Redeemer
Receipts & Expenses
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	October 2023	YTD	Annual Budget	% of Annual Budget
Other Operating Expenses				
Fellowship Expense				
5453 Fellowship Expense - Misc	100	100	100	100%
Total Fellowship Expense	100	100	1,100	9%
Stewardship Expense				
5455 Stewardship Expense	283	283	250	0%
Total Stewardship Expense	283	283	250	113%
Total Other Operating Expenses	383	383	5,000	0%
Total Operating Expenses	19,329	137,576	\$169,036	81%
Outreach Expense				
5510 General Discretionary Expense	-500	228	650	35%
5511 Guthrie Discretionary Expense	0	2,809	500	562%
5512 The Bridge Discretionary Expense	975	1,285	967	133%
5513 Community Supper Expense	136	1,616	2,000	81%
5514 Heifer Project Expense	0	450	300	150%
5516 St. Mary's Guild Outreach Expense	246	775	3,200	24%
Total Outreach Expense	857	7,337	7,817	94%
Other Parish Expenses				
5562 St. Mary's Guild Expense	1,601	4,266	1,300	328%
Total Other Parish Expenses	1,601	4,594	1,700	270%
Other Expenses				
Capital Projects Expense				
7013 New Appliance Expense	0	1,125	\$0	
7014 Organ Repairs	0	5,215	\$0	
Total Capital Projects Expense	0	6,340	\$0	
Total Other Expenses	0	6,340	\$0	
Total Expenses	21,788	155,846	\$178,553	87%
Net Total	1,536	-1,510	-\$14,576	10%

Corrections from September 2023 Statement of Activities

10/31/2023

Income

1. \$0.20 Increase 4112 DIT 245 Distributions Guthrie - Posting error. (September & YTD)
2. \$0.20 Increase in Total DIT Income due to 1 above
3. \$0.20 Increase in Total Endowment Income due to 1. above
4. \$0.20 Increase in Total Operating Income due to 1. above

DONT Panic over what follows

5. -\$40,936 Decrease in September 2023 6100 Investment gais (September) to late posting of 2nd & 3rd quarter DIT Interest, Dividends, Realized Capital Gains(losses), Unrealized Capital gains (losses). Distributions, and Fees.
6. -\$19,750 Decrease in YTD 2023 6100 Investment gais (September) to late posting of 2nd & 3rd quarter DIT Interest, Dividends, Realized Capital Gains(losses), Unrealized Capital gains (losses). Distributions, and Fees.
7. -\$40,936 Decrease in September Total DIT Returns due to 5 above
8. -\$19,750 Decrease in YTD Total DIT Returns due to 6 above
9. -\$40,936 Decrease in September Total Other Income due to 5 above
10. -\$19,750 Decrease in YTD Total Other Income due to 7 above
10. -\$40,936 Decrease in September Total Income due to 5 above
11. -\$19,750 Decrease in YTD Total Income due to 7 above

Net Effect
Operating \$0.20 .2 increase in Total Revenue due to 1. above

Expenses

1. \$0.00 No changes

Net Effect:
Expenses \$0.00 no changes

Net Income \$0.20 increase in net income due to 1. above
-\$40,935.50 Decrease in September NetIncome due to 5 above
-\$19,749.74 Decrease in YTD Net Income due to 7 above

Receipts & Expenses
Comparisons Over Time
October 31, 2023

Receipts	Current Month - October			Year to Date		
	2021	2022	2023	2021	2022	2023
Plate	\$129	\$50	\$224	\$373	\$614	\$1,149
Pledge	\$4,893	\$7,737	\$6,335	\$66,967	\$79,697	\$70,690
Special Days	\$0	\$0	\$35	\$1,633	\$1,600	\$1,988
Discretionary	\$0	\$1	\$89	\$1,779	\$2,812	\$2,517
DIT	\$0	\$0	\$0	\$25,412	\$26,538	\$26,522
Other Invest	\$8,170	\$10,033	\$11,124	\$15,283	\$17,402	\$17,586
Operating Income			\$19,406			\$126,837
Total Receipts	\$15,731	\$21,596	\$21,516	\$120,222	\$146,118	\$138,005

Expenses

Altar	\$196	\$0	\$42	\$1,155	\$695	\$827
Music	\$0	\$465	\$775	\$6,725	\$6,232	\$7,310
Diocese	\$1,920	\$1,830	\$2,150	\$19,197	\$18,381	\$20,686
Cleaning & Supplies	\$869	\$869	\$989	\$8,885	\$8,994	\$9,918
Property Insurance	\$2,963	\$0	\$3,541	\$11,712	\$9,316	\$13,800
Repairs & Maintenance	\$348	\$275	\$20	\$3,141	\$2,200	\$2,965
Utilities	\$860	\$990	\$1,349	\$8,674	\$9,751	\$14,261
Clergy	\$4,800	\$4,830	\$9,006	\$47,801	\$40,455	\$45,560
Outreach	\$197	\$253	\$857	\$1,509	\$5,993	\$7,337
Office Expense	\$466	\$608	\$246	\$4,564	\$5,314	\$5,064
Payroll	\$1,095	\$1,162	\$633	\$11,250	\$13,050	\$12,994
Operating Expenses			\$19,329			\$137,576
Total Expenses	\$14,332	\$11,436	\$21,788	\$132,975	\$129,663	\$155,846

Net Operating Income			\$77			-\$10,739
Net Income	\$1,399	\$10,161	-\$272	-\$12,753	\$16,455	-\$11,501

NOTE: Capital/financial income & capital expenses are no longer included.

NOTE: Total Receipts = Total Operating + Restricted Income + Designated income
Total Expenses = Operating Expenses + Outreach + Other Current Expenses
Net Income = Total Receipts - Total Expenses

1000 - General Checking

October 2023

Date	Type	Payee	Description	Amount	Balance
9/30			Reported closing Balance		\$20,604.24
9/30	Journal Entry		DIT #245 Distribution Posting error	0.20	20,604.44
10/1			Corrected September Closing Balance		20,604.44
10/2	Deposit		Weekend of 09/30-10/02/2023	820.00	21424.44
10/2	EFT	Internal Revenue Service	September 2023 Federal Tax Deposit	-288.70	21135.74
10/2	EFT	Pa Department Of Revenue	September 2023 Pa State Income Tax Deposit	-42.65	21093.09
10/3	Bank Transfer		Q3 Altar & Worship Expenses	371.47	21464.56
10/3	Bank Transfer		August Community Supper Expenses	346.32	21810.88
10/3	EFT	W.B. Mason Co., INC.	One 36 count box of AA Batteries for Mics. etc.	-39.99	21770.89
10/3	Check #11568	St. John Lutheran Church	Assistant Pastors Salary	-3,919.74	17851.15
10/5	EFT	Sentry Alarms, LLC.	Service calls & monitoring Charge	-268.25	17582.9
10/6	Check #11569	Geraldine Evans	Jerry's Pay Period 9/23-9/29/2023	-228.57	17354.33
10/11	Bank Transfer		10/7-10/8 & Bixby Deposited into wrong account	13,291.89	30646.22
10/11	EFT	Berkheimer	Q3 Local EIT Tax Payment	-54.21	30592.01
10/11	Check #11571	Valley United Presbyterian Church	Use of Hall for Advent Retreat	-100.00	30492.01
10/13	Check #11570	Geraldine Evans		-228.57	30263.44
10/16	Deposit		Weekend of 10/14 & 10/15/2023	695.00	30958.44
10/17	Debit Card	DigiKey Electronics	two 1/2 aa Batteries for sensor in Sacristy	-20.01	30938.43
10/17	EFT	Diocese Of Bethlehem	November Principal & Interest (FCCB #10000206)	-724.21	30214.22
10/17	EFT	Diocese Of Bethlehem	Oct. Assessment & Acceptance (FCCB #10000207)	-2,059.60	28154.62
10/17	EFT	Aqua Pennsylvania, INC.	Billing Period 8/29-9/26/2023	-69.88	28084.74
10/17	EFT	EBE Officesource, Inc.	Cost per copy for 9/5-10/2/23 (FCCB #10000204)	-21.78	28062.96
10/17	EFT	Verizon	Dedicated line for Alarm bill October	-46.55	28016.41
10/17	EFT	Empire Access		-116.10	27900.31
10/17	EFT	Episcopal Church Clergy & Employees' Benefit Trust (ECCEBT)	October Life insurance (FCCB #10000205)	-8.00	27892.31
10/17	EFT	Valley Energy	Monthly Budget Amount for period 9/1-10/2/23	-520.00	27372.31
10/18	Check #11572	Mary Rhodes	2 bottles of wine for Communion	-41.96	27330.35
10/20	Check #11573	Geraldine Evans		-228.57	27101.78
10/21	Bank Transfer		November 2023 Loan Payment (#38)	588.66	27690.44
10/23	Deposit		Weekend of 10/21 - 10/22/2023	2,355.00	30045.44
10/24	EFT	M&T Bank (Credit Card Payment Processing	Credit Card Billing Period 9/20-9/29/2023	-90.00	29955.44
10/24	EFT	M&T Bank (Credit Card Payment Processing	Credit Card Billing Period 9/20-9/29/2023	-280.71	29674.73
10/24	EFT	Class A	September Cleaning Services (FCCB #10002008)	-912.45	28762.28
10/24	EFT	Penelec	Billing Period 9/20-10/18/2023	-328.67	28433.61
10/24	EFT	Class A	Can Liners & Tissue (FCCB #10000209)	-76.44	28357.17
10/24	Check #11574	One Write	2024 Pledge Envelopes	-283.40	28073.77
10/24	Check #11575	Susan Stearns	Supply Organist for 10/22/2023	-155.00	27918.77
10/26	Check #11577	St. John Lutheran Church		-5,146.07	22772.7
10/30	Deposit		Weekend of 10/28 & 10/29/2023	890.00	23662.7
10/30	EFT	W.B. Mason Co., INC.	2 reams of cardstock	-39.58	23623.12
10/30	EFT	Church Insurance Agency Corporation	60 day billing plan for 7/23-7/24 (FCCB #10000210)	-3,541.00	20082.12
10/30	Check #11578	Marcella Chaykosky	4 Sundays in October	-620.00	19462.12
10/31			Closing Balance		\$19,462.12

Deposits & Transfers October 2023

10/31/2023

Date	Description	Account Description	Amount
10/2	Weekend of 09/30-10/02/2023	1000 General Checking	\$820.00
		4012 Pledge Income	820.00
			<u>820.00</u>
10/2	Weekend of 09/30-10/02/2023	1010 General Discretionary	\$64.00
		4551 1st Sunday Open	64.00
			<u>\$64.00</u>
10/2	1 donation - Weekend of 09/30-10/02/2023	1030 Capital Funds	\$35.00
		6000 Capital Project	35.00
			<u>\$35.00</u>
10/2	1 donation - Weekend of 09/30-10/02/2023	1050 Community Supper	\$30.00
		4610 Community Supper	30.00
			<u>\$30.00</u>
10/2	In Memory of Shirley Rhodes	1080 Memorial Saving	\$20.00
		6000 Capital Project	20.00
			<u>\$20.00</u>
10/3	Funds Transfer - In Memory of Shirley Rhodes	1080 Memorial Saving	-\$20.00
		1030 Capital Funds	20.00
10/3	Funds Transfer - Q3 Altar & Worship Expenses	1040 Altar Guild Savings	-\$371.47
		1000 General Checking	371.47
10/3	Funds Transfer - August Community Supper Expenses	1050 Community Supper	-\$346.32
		1000 General Checking	346.32
10/6	Deposit Start up Cash	1110 St. Mary's Guild	\$200.00
		5562 St. Mary's Guild	200.00
			<u>\$200.00</u>
10/9	Weekend of 10/7 - 10/8/2023	1010 General Discretionary	\$13,291.89
		4011 Open Plate Income	38.00
		4012 Pledge Income	2,130.00
		4120 2023 Bixby Trust Income	11,123.89
			<u>\$13,291.89</u>
10/9	2 Donations - Weekend of 10/7 - 10/8/2023	1030 Capital Funds	\$55.00
		6000 Capital Project	50.00
		6000 Capital Project	5.00
			<u>\$55.00</u>

Deposits & Transfers October 2023

10/31/2023

Date	Description	Account Description	Amount
10/9	September 2023 Donations	1050 Community Supper	\$69.00
		4610 Community Supper	69.00
			<u>\$69.00</u>
10/9	2023 Bixby Trust Distribution	1040 Altar Guild Savings	\$1,668.58
		4510 Bixby Trust Altar Income	1,668.58
			<u>\$1,668.58</u>
10/10	Rummage Sale	1110 St. Mary's Guild	\$20.00
		4620 St. Mary's Guild	20.00
			<u>\$20.00</u>
10/10	Rummage Sale	1110 St. Mary's Guild	\$1,696.50
		4620 St. Mary's Guild	1,696.50
			<u>\$1,696.50</u>
10/11	Funds Transfer - 10/7-10/8 Deposit made to wrong account	1010 General Discretionary	-\$13,291.89
		1000 General Checking	\$13,291.89
			<u>\$13,291.89</u>
10/14	Funds Transfer - Bridge Donation made from wrong account	1010 General Discretionary	-\$500.00
		1020 Guthrie Meyer Discretionary	\$500.00
10/16	Weekend of 10/14 & 10/15/2023	1000 General Checking	\$695.00
		4011 Open Plate Income	60.00
		4012 Pledge Income	635.00
			<u>\$635.00</u>
10/16	Weekend of 10/14 & 10/15/2023 2 Donations	1030 Capital Funds	\$1,658.00
		6000 Capital Project	100.00
		6001 General Capital	1,558.00
			<u>\$1,658.00</u>
10/21	Funds Transfer - November 2023 Loan Payment (#38)	Transfer from 1030 Capital Funds	-\$588.66
		Transfer to 1000 General Checking	\$588.66
10/23	Weekend of 10/21 - 10/22/2023	1000 General Checking	\$2,355.00
		4011 Open Plate Income	66.00
		4012 Pledge Income	1,975.00
		5415 Workman's Compensation	314.00
			<u>\$2,355.00</u>
10/23	Weekend of 10/21 - 10/22/2023 - 1 donation	1030 Capital Funds	\$10.00
		6000 Capital Project	10.00
			<u>\$10.00</u>

Deposits & Transfers October 2023

10/31/2023

Date	Description	Account Description	Amount
10/23	Sayre Christian Church Sponsor	1050 Community Supper	\$100.00
		4610 Community Supper	100.00
			<u>100.00</u>
			\$100.00
10/23	In Memory of Shirley Rhodes	1080 Memorial Saving	\$25.00
		6000 Capital Project	25.00
			<u>25.00</u>
			\$25.00
10/24	Funds Transfer - In Memory of Shirley Rhodes	1080 Memorial Saving	-\$25.00
		1030 Capital Funds	\$25.00
10/30	Weekend of 10/28 & 10/29/2023	1000 General Checking	\$890.00
		4011 Open Plate Income	60.00
		4012 Pledge Income	795.00
		4018 Thanksgiving	25.00
		4017 Christmas	10.00
			<u>10.00</u>
			\$890.00
10/30	Weekend of 10/28 & 10/29/23 - 1 donation	1030 Capital Funds	\$5.00
		6000 Capital Project	5.00
			<u>5.00</u>
			\$5.00
10/30	Weekend of 10/28 & 10/29/23 - 1 donation	1010 General Discretionary	\$25.00
		4554 Discretionary Income - Other	25.00
			<u>25.00</u>
			\$25.00
10/30	October Donations	1050 Community Supper	\$105.00
		4610 Community Supper	105.00
			<u>105.00</u>
			\$105.00

1010 - General Discretionary Checking
October 2023

Date	Check Number	Description	Amount	Balance
10/1		Beginning Balance		\$6,506.47
10/2		Weekend of 09/30-10/02/2023	64.00	6,570.47
10/9		10/7-10/8 Deposit was made into the wrong account	13,291.89	19,862.36
10/11		Bank Transfer - Correcting 10/9 deposit	-13,291.89	6,570.47
10/12	542	The Bridge - 3rd Quarter Offering	-475.00	6,095.47
10/14		Bank Transfer - 2nd Quarter Bridge Donation made from wrong account	-500.00	5,595.47
10/30		Weekend of 10/28 & 10/29/2023 - 1 donation	25.00	5,620.47
10/31		Closing Balance		5,620.47

1020 - Guthrie Discretionary Checking
October 2023

Date	Check Number	Description	Amount	Balance
10/1		Beginning Balance		\$7,142.58
10/14		Bank Transfer - 2nd Quarter Bridge Donation made from wrong account	500.00	7,642.58
10/31		Closing Balance		7,642.58

1050 - Community Supper Savings
October 2023

Date	Check Number	Description	Amount	Balance
10/1		Beginning Balance		\$4,444.76
10/2		1 donation - Weekend of 09/30-10/02/2023	30.00	4,474.76
10/3		August Community Supper Expenses	-346.32	4,128.44
10/9		September 2023 Donations	69.00	4,197.44
10/23		Sayre Christian Church Sponsor	100.00	4,297.44
10/30		October Donations	105.00	4,402.44
10/31		Closing Balance		4,402.44

1040 - Altar Guild Savings
October 2023

Date	Check Number	Description	Amount	Balance
10/1		Beginning Balance		7,672.94
10/3		Q3 Altar & Worship Expenses	-\$371.47	\$7,301.47
10/9		2023 Bixby Trust Distribution	1,668.58	\$8,970.05
10/31		Closing Balance		\$8,970.05

1010 - General Discretionary Checking
 October 2023

1080 - Memorial Savings
 October 2023

Date	Check Number	Description	Amount	Balance
10/1		Beginning Balance		\$4,239.27
10/2		In Memory of Shirley Rhodes	20.00	4,259.27
10/3		Bank Transfer - In Memory of Shirley Rhodes	-20.00	4,239.27
10/23		In Memory of Shirley Rhodes	25.00	4,264.27
10/24		Bank Transfer - In Memory of Shirley Rhodes	-25.00	4,239.27
10/31		Closing Balance		\$4,239.27

1030 - Capital Fund Savings
 October 2023

Date	Check Number	Description	Amount	Balance
10/1		Beginning Balance		#####
10/2		1 donation - Weekend of 09/30-10/02/2023	35.00	55,726.11
10/3		Bank Transfer - in Memory of Shirley Rhodes	20.00	55,746.11
10/9		2 Donations - Weekend of 10/7 - 10/8/2023	55.00	55,801.11
10/16		2 Donations - Weekend of 10/14 & 10/15/2023	1,658.00	57,459.11
10/21		Bank Transfer - November 2023 Loan Payment (#38)	-588.66	56,870.45
10/23		1 donation - Weekend of 10/21 - 10/22/2023	10.00	56,880.45
10/24		Bank Transfer in Memory of Shirley Rhodes	25.00	56,905.45
10/30		1 donation - Weekend of 10/28 & 10/29/2023	5.00	56,910.45
10/31		Closing Balance		56,910.45

Asset Values

10/31/2023

Current Assets

Checking/Savings	September 30, 2023	October 31, 2023
Deposits at 1st Citizens Bank (FCCB)		
Church General Fund Checking	\$20,604.24	\$19,462.12
General Discretionary Fund (Checking)	6,506.47	5,620.47
Guthrie Meyer Discretion Fund (Checking)	7,142.58	7,642.58
Altar Guild (Savings)	7,672.94	8,970.05
Sunday School (Savings)	2,661.51	2,661.51
Youth Group (Savings)	1,740.54	1,740.54
Bereavement (Savings)	307.23	307.23
Capital Funds Account (Savings)	55,691.11	56,910.45
Memorial Fund Account (Savings)	4,239.27	4,239.27
St. Mary's Checking	5,161.02	5,030.22
St. Mary's Savings	3,444.34	3,444.34
Community Supper	4,444.76	4,402.44
Hollingshead	12,900.35	12,900.35
Total Current Assets	<u>\$132,516.36</u>	<u>\$133,331.57</u>

Long Term Assets

DIT Assets as of Quarter ending 09/30/2023

Restricted to Discretionary

DIT Fund 230 Guthrie Discretion	\$26,140.57	\$26,140.57
DIT Fund 231 B. Meyer Discretion	10,433.42	10,433.42
DIT Fund 288 Stevens Discretion	10,090.64	10,090.64

Restricted to Music

DIT Fund 242 Kresge	74,753.61	74,753.61
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Unrestricted

DIT Fund 217 Mary Pack Cummings	\$492,349.17	\$492,349.17
DIT Fund 245 Guthrie/Baker	260,197.82	260,197.82
DIT Fund 289 Stevens General	10,090.64	10,090.64

Total Restricted DIT Funds 121,418.24 121,418.24

Total Unrestricted DIT Funds 762,637.63 762,637.63

Total DIT Assets \$884,055.87 \$884,055.87

TOTAL FINANCIAL ASSETS \$1,016,572.23 \$1,017,387.44

Stained Glass Window Restoration Project

10/31/2023

Fundraising

Memorials & Donations	\$32,361.54
Adoptions (received)	39,494.00
Fundraisers	4,703.68
Long Name Grant	5,000.00
Hollingshead	10,454.97
Memorial Account	5,000.00
Altar Guild (adoption)	1,540.00
Dio Beth Compensation	8,337.00
Total Received	<u>\$106,891.19</u>
Outstanding Pledges	<u>\$3,300.00</u>
Total Raised	<u>\$110,191.19</u>
Total Project Cost	\$107,430.00
Funds still needed	<u><u>-\$2,761.19</u></u>

Capital Funds Account

Date	Deposit	Withdrawal	Balance	Comments
1/1/23			\$49,529.89	2023 Beginning Balance
1st Quarter 2023	\$2,082.68	\$1,731.05	\$49,881.52	
2nd Quarter 2023	\$6,497.66	\$1,744.56	\$54,634.62	
3rd Quarter 2023	\$2,813.66	\$1,757.17	\$55,691.11	
10/13/23		\$588.66	\$55,102.45	November 2023 Principal
10/31/23	\$1,808.00		\$56,910.45	Deposits & Transfers
2023 Total	\$13,202.00	\$5,821.44	\$56,910.45	Capital Funds account balance 10/31/2023

NOTE - \$1558 donation made for general Capital Funds purposes.

Loan From Diocese of Bethlehem

Originated:	August 25, 2020
First payment due	October 1, 2020
Amount:	\$75,000.00
Term:	10 Years
Interest rate:	3.00%
Payment	\$724.21 Due the 1st of the month

Loan Repayment

Date	Interest	Principal	Balance	Comments
10/1/20			\$75,000.00	Beginning Principal
01/01/23			\$59,453.55	Principal Value
1st Quarter 2023	\$441.58	\$1,731.05	\$57,722.49	Loan Payments 29, 30, & 31 made. EFT
2nd Quarter 2023	\$428.57	\$1,744.06	\$55,978.43	Loan Payments 32, 33 & 34 made. EFT
3rd Quarter 2023	\$415.46	\$1,757.17	\$54,221.26	Loan Payments 35, 36, 37 made. EFT
10/13/23	\$135.55	\$588.66	\$53,632.60	Loan Payment 38 made. EFT
Totals To Date 2023	\$1,421.15	\$5,820.95		
Totals since October 2020	\$6,152.79	\$21,367.19		