

## November 2025 Treasurer's Report A Few Thoughts & Comments

Please read this and look over the entire report. If you have any thoughts, comments or concerns please bring them to my attention.

### **RECEIPTS & EXPENSES**

- 92% of the year is over so when looking at “% of Annual Budget” keep that in mind.
- **RECEIPTS**: 2 major items to look at in Operating Income. First, pledges surged in November to \$8,752. Year-to-date pledge income is 96% of what we had budgeted. I have every reason to believe we will exceed the budgeted amount. Second, we received the Kresge distribution of \$4,500. As you look at account 4511 DIT 242 Distribution: Kresge you will notice that it is \$0. That isn't a mistake!! Kresge money is restricted in it's use and so it doesn't automatically enter the books as Operating Income. I must identify the movement from Restricted income to Operating income and that is accomplished by account 4250 Operations From Restricted Worship. If you look up 10 lines above Account 4551 you see the \$4,500 entered in account 4250. Overall Operating Income is 98% of what we had budgeted for the year. We most certainly will meet our target. There were no other receipts worthy of comment. Looking ahead we will be getting a DIT distribution in December.
- **EXPENSES**: Immediately you will see that it looks like we didn't pay Marcella and the Diocese for Pastor Melinda. Marcella's check was late so you will see 2 months of payments in December, and our portion of pastor Melinda's November salary was sent to the Diocese in October. If you look at utilities, you will see that we are far under budget in every category. That's partly due to our conservative way of establishing the budget – better to budget too much than not enough. Jeff and I agree that the huge reduction in electric usage stems from our replacing an electric hot water heater (which keeps 50 gallons of water hot 24/7/365) with an on-demand gas hot water heater. As you look at Operating Expenses, you notice that almost every account is below budget. In fact, Operating expenses overall are only 88% of what we budgeted. There are no other noteworthy expenses. In December we do have a property insurance premium due.
- **NET OPERATING INCOME**: For the month we had an operating surplus of \$6,715 and a Year-to-Date surplus of \$12,795. I am quite certain we will end the year with a surplus.

**RECEIPTS & EXPENSES CORRECTIONS**. There are no corrections to the November Statement of Activities.

**RECEIPTS & EXPENSES OVER TIME** – Once again this view points to the fact that we have had a good year. In every income category we are ahead of the 2023 and 2024 values, and below most of the 2023 and 2024 expenses. Altar expenses seem to really stand out but that comes from our purchase of altar linens and hangings. Remember that item is funded by the Bixby trust, not usual operating income streams. The other expenses comparison that stands out staff payroll. We are \$14,930 above 2023. Of course, in 2023 we employed Class A which was not on payroll. And the fact that we are \$1,470 above 2024 payroll is the COLA raises for Jerry and Maria.

**CHECK REGISTER** – No comments.

**DEPOSITS & TRANSFERS** – Sorry it's so long but all savings accounts got interest payments.

**OTHER ACCOUNTS** – No comments

**ASSETS** – No comments.

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

# Church of The Redeemer

## Receipts & Expenses

November 2025

92% of the year is over

	November 2025	2025 YTD	2025 Annual Budget	% of 2025 Annual Budget
<b>SUMMARY</b>				
<b>Operating Income</b>	<b>\$14,080</b>	<b>\$145,804</b>	<b>\$148,025</b>	<b>98%</b>
Restricted Income	357	10,341	9,598	108%
Designated Income	4,997	18,707	11,850	158%
Total Operating, Restricted & Designated	\$19,434	\$174,852	\$169,473	103%
Other Income - Capital Projects, etc	\$24,200	\$256,903	\$45,918	
<b>Operating Expenses</b>	<b>\$7,365</b>	<b>\$133,010</b>	<b>\$151,235</b>	<b>88%</b>
Non-Operating Expenses - Outreach	2,434	8,963	9,100	98%
Non-Operating Expenses - Other	736	7,732	6,820	113%
Total Operating & Non-Operating Expenses	\$10,535	\$149,705	\$167,155	90%
Other Expenses (Capital, Financial, etc)	\$29,088	\$108,946	\$0	
<b>Net Operating Income</b>	<b>\$6,715</b>	<b>\$12,795</b>	<b>(\$3,210)</b>	<b>-398.6%</b>
Net Non-Operating Income	2,184	12,353	5,528	223%
Net Operating & Non-Operating	\$8,899	\$25,147	\$2,318	1085%

### Income

<b>Operating Income</b>				
<b>Parish Giving</b>				
4011 Open Plate Income	313	2,461	1,500	164%
4012 Pledge Income	8,752	79,602	83,000	96%
Special Days				
4017 Christmas	25	50	1,200	4%
4018 Thanksgiving	300	300	50	600%
Total Special Days	\$325	\$2,427	\$2,750	88%
<b>Total Parish Giving</b>	<b>\$9,390</b>	<b>\$84,567</b>	<b>\$87,300</b>	<b>97%</b>
<b>Endowment Income</b>				
<b>Total DIT Distribution Income</b>	<b>\$0</b>	<b>\$30,227</b>	<b>\$40,875</b>	<b>74%</b>
<b>Total Other Endowment Income</b>	<b>\$0</b>	<b>\$22,407</b>	<b>\$17,500</b>	<b>128%</b>
<b>Total Endowment Income</b>	<b>\$0</b>	<b>\$52,634</b>	<b>\$58,375</b>	<b>90%</b>
<b>Community Support</b>				
4210 Gift Income	\$50	\$287	\$250	115%
4215 Use of Building Income	140	1,040	1,000	104%
<b>Total Community Support</b>	<b>\$190</b>	<b>\$1,689</b>	<b>\$2,350</b>	<b>72%</b>
<b>Operating Income - Misc</b>				
4250 Operations From Restricted Worship	\$4,500	\$5,982	\$0	
<b>Total Operating Income - Misc</b>	<b>\$4,500</b>	<b>\$6,914</b>	<b>\$0</b>	
<b>Total Operating Income</b>	<b>\$14,080</b>	<b>\$145,804</b>	<b>\$148,025</b>	<b>98%</b>

<b>Restricted Income</b>				
<b>Total Discretionary Income: Parishioner Use Only</b>	<b>\$0</b>	<b>\$1,035</b>	<b>\$1,400</b>	<b>74%</b>
<b>Discretionary Income: General Use In The Community</b>				
4551 1st Sunday Open Plate Income	\$232	\$1,296	\$500	259%
4554 Personal Discretionary Contributions	125	1,141	500	228%
<b>Total Discretionary Income: General Use In The Community</b>	<b>\$357</b>	<b>\$3,043</b>	<b>\$1,819</b>	<b>167%</b>
<b>Restricted Worship Income</b>				
4511 DIT 242 Distribution: Kresge	0	0	4,500	0%
<b>Total Restricted Worship Income</b>	<b>\$0</b>	<b>\$6,237</b>	<b>\$6,379</b>	<b>98%</b>
<b>Total Other Restricted Income</b>	<b>\$0</b>	<b>\$25</b>	<b>\$0</b>	
<b>Total Restricted Income</b>	<b>\$357</b>	<b>\$10,341</b>	<b>\$9,598</b>	<b>108%</b>

# Church of The Redeemer

## Receipts & Expenses

November 2025

92% of the year is over

	November 2025	2025 YTD	2025 Annual Budget	% of 2025 Annual Budget
<b>Designated Income</b>				
4610 Community Supper Income	144	2,640	3,000	88%
4620 St. Mary's Guild Income	4,818	6,647	3,000	222%
4650 Interest Income - All Savings Accounts	34	174	250	69%
<b>Total Designated Income</b>	<b>\$4,997</b>	<b>\$18,707</b>	<b>\$11,850</b>	<b>158%</b>
<b>Other Income</b>				
<b>Special Capital Projects Income</b>				
6002 Mission Resources Grant	24,200	24,200	0	
<b>Total Special Capital Projects Income</b>	<b>\$24,200</b>	<b>\$58,320</b>	<b>\$0</b>	
<b>Total DIT Returns</b>	<b>\$0</b>	<b>\$164,590</b>	<b>\$0</b>	
<b>Total Other Income</b>	<b>\$24,200</b>	<b>\$256,903</b>	<b>\$45,918</b>	
<b>Total Revenues</b>	<b>\$43,634</b>	<b>\$431,754</b>	<b>\$215,391</b>	

NOTE: 2025 Bixby Trust Distribution was \$50,085. Of that, \$16,000 went to operations (account 4120) and \$34,085 went to General Capital Savings (account 6001) for future Capital Projects.

### Expenses

<b>Operating Expenses</b>				
<b>Worship Expense</b>				
5010 Altar Expenses	\$69	\$5,858	\$1,700	345%
<b>Music Expense</b>				
5015 Organist Expense	0	6,105	7,590	80%
5017 Instrument Tuning	365	710	1,400	51%
<b>Total Music Expense</b>	<b>\$365</b>	<b>\$7,069</b>	<b>\$9,650</b>	<b>73%</b>
<b>Diocesan Expense</b>				
5025 Diocesan Assessment Expense	\$1,583	\$17,414	\$18,997	92%
5026 Diocesan Acceptance Expense	396	4,353	4,749	92%
5027 Diocesan Convention Expense	141	371	750	50%
<b>Total Diocesan Expense</b>	<b>\$2,120</b>	<b>\$22,138</b>	<b>\$24,496</b>	<b>90%</b>
<b>Education Ministry Expense</b>				
5031 Sunday School Expense	42	47	200	24%
<b>Total Education Ministry Expense</b>	<b>\$42</b>	<b>\$933</b>	<b>\$1,150</b>	<b>81%</b>
<b>Total Worship Expense - Misc</b>	<b>\$0</b>	<b>\$53</b>	<b>\$0</b>	
<b>Total Worship Expense</b>	<b>\$2,596</b>	<b>\$36,051</b>	<b>\$36,996</b>	<b>97%</b>
<b>Building Expense</b>				
5110 DioBeth Loan Interest Expense	\$98	\$1,159	\$1,255	92%
<b>Utility Expense</b>				
5140 Electric Expense	\$394	\$3,932	\$5,500	71%
5141 Heat Expense	427	4,451	5,000	89%
5142 Telephone Expense	37	407	480	85%
5143 Internet Expense	80	875	1,000	87%
5144 Water Expense	89	911	1,000	91%
5146 Alarm System Expense	167	740	1,250	59%
<b>Total Utility Expense</b>	<b>\$1,193</b>	<b>\$11,754</b>	<b>\$14,830</b>	<b>79%</b>
<b>Total Grounds Expense</b>	<b>\$0</b>	<b>\$3,901</b>	<b>\$2,550</b>	<b>153%</b>
<b>Total Building Maintenance</b>	<b>\$0</b>	<b>\$1,311</b>	<b>\$4,000</b>	<b>33%</b>
<b>Total Building Expense</b>	<b>\$1,291</b>	<b>\$31,357</b>	<b>\$40,176</b>	<b>78%</b>
<b>Office Expense</b>				
5210 Office Supplies Expense	\$259	\$1,155	\$1,500	77%
5215 Dues & Subscriptions Expense	295	2,454	2,700	91%
5220 Copier Expense	140	1,032	525	197%
5240 Accounting Expense	38	455	444	102%
5245 Bank Fees Expense	3	32	35	93%
<b>Total Office Expense</b>	<b>\$734</b>	<b>\$6,242</b>	<b>\$7,054</b>	<b>88%</b>

# Church of The Redeemer

## Receipts & Expenses

November 2025

92% of the year is over

	November 2025	2025 YTD	2025 Annual Budget	% of 2025 Annual Budget
<b>Priest Expense</b>				
5310 Priest Salary Expense	\$0	\$27,500	\$30,000	92%
5317 Travel Allowance Expense	54	292	200	146%
5319 Supply Priests Expense	170	1,455	3,230	45%
<b>Total Priest Expense</b>	<b>\$224</b>	<b>\$29,247</b>	<b>\$33,680</b>	<b>87%</b>
<b>Payroll Expense</b>				
5410 Staff Wage Expense	\$2,204	\$25,983	\$28,524	91%
5411 Staff Social Security Expense	137	1,611	1,768	91%
5412 Staff Medicare Expense	32	377	414	91%
5413 Pension Expense Parish Administrator	60	704	767	92%
5414 Life Insurance Expense Parish Administrator	0	80	96	83%
5415 Staff Workman's Compensation Expense	0	241	68	354%
5416 Payroll Service	88	1,117	1,692	66%
<b>Total Payroll Expense</b>	<b>\$2,520</b>	<b>\$30,112</b>	<b>\$33,329</b>	<b>90%</b>
<b>Total Operating Expenses</b>	<b>\$7,365</b>	<b>\$133,010</b>	<b>\$151,235</b>	<b>88%</b>
<b>Non-Operating Expenses</b>				
5562 St. Mary's Guild Expense	736	3,076	3,000	103%
<b>Total Fellowship Expense</b>	<b>\$0</b>	<b>\$91</b>	<b>\$0</b>	
<b>Total Non-Operating Expenses</b>	<b>\$736</b>	<b>\$7,732</b>	<b>\$6,820</b>	<b>113%</b>
<b>Outreach Expense</b>				
5510 General Discretionary Expense	\$500	\$895	\$1,200	75%
5512 The Bridge Discretionary Expense	1,510	2,485	3,000	83%
5513 Community Supper Expense	373	3,116	3,000	104%
<b>Total Outreach Expense</b>	<b>\$2,434</b>	<b>\$8,963</b>	<b>\$9,100</b>	<b>98%</b>
<b>Other Expenses</b>				
<b>Capital Projects Expense</b>				
7017 AV System	29,088	29,088	0	
<b>Total Capital Projects Expense</b>	<b>\$29,088</b>	<b>\$108,346</b>	<b>\$0</b>	
<b>Total Special Events Expenses</b>	<b>\$0</b>	<b>\$600</b>	<b>\$0</b>	<b>0%</b>
<b>Total Other Expenses</b>	<b>\$29,088</b>	<b>\$108,946</b>	<b>\$0</b>	<b>0%</b>
<b>Total Expenses</b>	<b>\$39,623</b>	<b>\$258,651</b>	<b>\$167,155</b>	<b>0%</b>
<b>Net Total</b>	<b>\$4,011</b>	<b>\$173,103</b>	<b>\$48,236</b>	<b>0%</b>

# Corrections to October 2025 Statement of Activities

11/30/2025

There are no corrections to Report

## Income

1.

Net Effect Total

Operating Funds

Received

Net Effect

Restricted Revenue

Net Effect Total

Revenue

## Expenses

### Operating Expenses

### Non-Operating Expenses

1.

Net Effect: Total

Operating Expenses

Net Effect: Total

Operating & Non-  
operating Expenses

### Net Income

Net operating

Income

Net Operating &

Non-Operating

Net Income

Receipts & Expenses  
Comparisons Over Time  
November 30, 2025

Receipts	Current Month - November			Year to Date				
	2023	2024	2025	2023	2024	2025	2025 vs 2023 (2025 - 2023)	2025 vs 2024 (2025 - 2024)
Plate	\$121	\$190	\$313	\$1,270	\$1,645	\$2,461	\$1,191	\$816
Pledge	\$4,855	\$5,469	\$8,752	\$75,545	\$77,168	\$79,602	\$4,057	\$2,435
Special Days	\$160	\$256	\$325	\$2,148	\$2,073	\$2,427	\$279	\$354
Discretionary	\$195	\$194	\$357	\$2,712	\$2,665	\$4,079	\$1,366	\$1,414
DIT	\$0	\$0	\$0	\$26,522	\$26,790	\$30,227	\$3,705	\$3,437
Other Invest	\$0	\$0	\$0	\$17,586	\$19,307	\$22,407	\$4,821	\$3,100
Operating Income	\$5,276	\$7,485	\$14,080	\$126,573	\$132,829	\$145,804	\$19,231	\$12,975
Total Receipts	\$10,352	\$11,631	\$19,434	\$148,358	\$154,423	\$174,852	\$26,494	\$20,429

Expenses	Current Month - November			Year to Date				
	2023	2024	2025	2023	2024	2025	2025 vs 2023 (2025 - 2023)	2025 vs 2024 (2025 - 2024)
Altar	\$0	\$553	\$69	\$827	\$915	\$5,858	\$5,031	\$4,943
Music	\$620	\$800	\$365	\$7,930	\$7,291	\$7,069	(\$861)	(\$222)
Diocese	\$2,290	\$2,129	\$2,120	\$22,976	\$21,989	\$22,138	(\$837)	\$150
Cleaning & Supplies	\$0	\$165	\$0	\$9,918	\$1,465	\$153	(\$9,765)	(\$1,312)
Property Insurance	\$0	\$0	\$0	\$13,800	\$15,521	\$12,346	(\$1,453)	(\$3,175)
Repairs & Maintenance	\$345	\$347	\$0	\$3,310	\$2,202	\$1,311	(\$1,999)	(\$892)
Utilities	\$647	\$628	\$1,193	\$14,908	\$11,437	\$11,754	(\$3,155)	\$317
Clergy	\$3,920	\$324	\$224	\$49,479	\$29,179	\$29,247	(\$20,232)	\$69
Outreach	\$654	\$1,743	\$2,434	\$8,091	\$8,102	\$8,963	\$872	\$860
Office Expense	\$1,127	\$213	\$734	\$6,191	\$6,334	\$6,242	\$51	(\$92)
Payroll	\$1,307	\$2,359	\$2,520	\$14,614	\$28,642	\$30,112	\$15,498	\$1,470
Operating Expenses	\$10,434	\$7,670	\$7,365	\$147,939	\$129,010	\$133,010	(\$14,930)	\$4,000
Total Expenses	\$11,448	\$11,190	\$10,535	\$161,367	\$144,106	\$149,705	(\$11,663)	\$5,599
Net Operating Income	(\$5,158)	(\$185)	\$6,715	(\$21,366)	\$3,819	\$12,795	\$34,160	\$8,975
Net Income	(\$1,096)	\$441	\$8,899	(\$13,009)	\$10,317	\$25,147	\$38,156	\$14,830

1000 - General Checking  
November 2025

Date	Transaction Type	Payee	Description	Amount	Balance
11/1			November Opening Balance		\$55,915.19
11/3	Deposit		Weekend of 11/1 - 11/2/2025	\$1,219.00	\$57,134.19
11/3	Direct Payment	Aqua PA	Billing period 9/25-10/23/2025	(\$88.96)	\$57,045.23
11/3	Check 11824	Concordia Supply	1 case of communion cups	(\$22.98)	\$57,022.25
11/5	Direct Payment	W.B. Mason Co.,	Office supplies	(\$53.91)	\$56,968.34
11/5	Check 11825	Post Companies, LLC	Annual Website Hosting 12/25-11/26	(\$180.00)	\$56,788.34
11/6	Check 11826	Horace King	Supply clergy & Milage for 11/9/2025	(\$224.46)	\$56,563.88
11/7	Direct Payment	ADP	Net Payroll	(\$860.22)	\$55,703.66
11/7	Direct Payment	ADP	Total Tax Payment	(\$330.85)	\$55,372.81
11/11	Bank Transfer		A/V System Down Payment	\$29,088.00	\$84,460.81
11/11	Deposit		Weekend of 11/8 - 11/9/2025	\$1,443.00	\$85,903.81
11/11	Direct Payment	Valley Energy	Monthly Budget amount for 10/1-10/31/25	(\$427.00)	\$85,476.81
11/11	Direct Payment	Empire Access	November internet & Phone 2025	(\$116.57)	\$85,360.24
11/11	Check 11827	OnCor Technologies	Down payment for new AV system	(\$29,088.00)	\$56,272.24
11/11	Check 11828	Mrs. Alice Bennett	Community supper expenses for October	(\$196.09)	\$56,076.15
11/11	Check 11829	Forward Movement	4th qtr. mailing of large & small print.	(\$30.00)	\$56,046.15
11/12	Direct Payment	Diocese Of Bethlehem	Dec. 2025 loan Prin & Int (FCCB #1000034)	(\$724.21)	\$55,321.94
11/12	Direct Payment	Diocese Of Bethlehem	Nov. 2025 Assessment & Acceptance (FCCB #10000342)	(\$1,978.84)	\$53,343.10
11/13	Bank Transfer		DioBeth Loan Payment #63 Dec 2025	\$626.57	\$53,969.67
11/14	Direct Payment	ADP	Payroll Fee period end 11/07 Invoice #704835916	(\$39.64)	\$53,930.03
11/17	Deposit		Weekend of 11/15 - 11/16/2025	\$2,607.00	\$56,537.03
11/18	Direct Payment	M&T Bank Credit Card	Billing cycle 10/20-11/8/2025	(\$463.39)	\$56,073.64
11/18	Direct Payment	Sentry Alarms	12/1/25-2/28/26	(\$167.25)	\$55,906.39
11/18	Check 11830	Forward Movement	Extra Advent calendars as per Melinda	(\$22.95)	\$55,883.44
11/18	Direct Payment	EBE Officesource	Shipping cost for toner (FCCB #10000343)	(\$15.00)	\$55,868.44
11/19	Direct Payment	W.B. Mason Co	Ink x's 2 printers 2026 desk calendar	(\$204.70)	\$55,663.74
11/19	Check 11831	Lauren A. Peckham & Son	Organ tuning & chime repairs	(\$365.00)	\$55,298.74
11/21	Direct Payment	ADP	Net Payroll	(\$852.08)	\$54,446.66
11/21	Direct Payment	ADP	Total Tax Payment	(\$329.05)	\$54,117.61
11/21	Direct Payment	ADP	Additional State Month ending 10/31 Inv # 705364803	(\$8.95)	\$54,108.66
11/24	Deposit		Weekend of 11/22 - 11/23/2025	\$5,536.81	\$59,645.47
11/24	Direct Payment	Penelec	Billing period 10/21-11/19/2025	(\$393.60)	\$59,251.87
11/24	Direct Payment	De Lage Landen Financial Services	Lease period 11/15-12/14/2025 (FCCB #10000344)	(\$125.00)	\$59,126.87
11/25	Direct Payment	Fidelity Investments	Jerry's November Pension	(\$59.50)	\$59,067.37
11/25	Check 11832	Concordia Supply	Bible life teacher & Student books	(\$41.61)	\$59,025.76
11/28	Bank Fee		November Bill Pay Fee	(\$2.95)	\$59,022.81
11/28	Direct Payment	ADP	Payroll Fee period end 11/21 Invoice #705785300	(\$39.64)	\$58,983.17
11/30	Deposit		Weekend of 11/29 - 11/30 (Deposit made 12/1)	\$3,362.00	\$62,345.17
11/30			November Closing Balance		\$62,345.17

## Deposits & Transfers November 2025

November 30, 2025

Date	Description	Account Description	Amount
11/3	Weekend of 11/1 - 11/2/2025	1000 General Checking	\$1,219.00
		4012 Pledge Income	\$1,219.00
11/3	Weekend of 11/1 - 11/2/2025	1010 General Discretionary Checking	\$257.00
	1st Sunday in November	4551 1st Sunday Open Plate	\$232.00
		4554 Personal Discretionary Contributions	\$25.00
11/3	October Donations	1050 Community Supper Savings	\$144.00
		4610 Community Supper Income	\$144.00
11/3	Donation for Fall Fair	1110 St. Mary's Guild Checking	\$75.00
		4620 St. Mary's Guild Income	\$75.00
11/3	Donation for Fall Fair	1110 St. Mary's Guild Checking	\$100.00
	Donation for Fall Fair	4620 St. Mary's Guild Income	\$100.00
11/11	Funds Transfer: A/V System Down Payment		
	Transfer From:	1030 Capital Funds Savings	(\$29,088.00)
	Transfer To:	1000 General Checking	\$29,088.00
11/11	Weekend of 11/8 - 11/9/2025	1000 General Checking	\$1,443.00
		4011 Open Plate Income	\$60.00
		4012 Pledge Income	\$1,208.00
		4018 Thanksgiving	\$25.00
		4210 Gift Income	\$50.00
	Bradford County Board of Elections	4215 Use of Building	\$100.00
11/11	Weekend of 11/8 - 11/9/2025	1010 General Discretionary Checking	\$35.00
		4554 Personal Discretionary Contributions	\$35.00
11/13	Funds Transfer: DioBeth Loan Payment #63 Dec 2025		
	Transfer From:	1030 Capital Funds Savings	(\$626.57)
	Transfer To:	1000 General Checking	\$626.57
11/14	Re-Deposit Start up Cash	1110 St. Mary's Guild Checking	\$600.00
		4620 St. Mary's Guild Income	\$600.00
11/14	Fall Fair Gross Income Deposit	1110 St. Mary's Guild Checking	\$3,723.95
		4620 St. Mary's Guild Income	\$3,723.95

## Deposits & Transfers November 2025

November 30, 2025

Date	Description	Account Description	Amount
11/17	Weekend of 11/15 - 11/16/2025	1000 General Checking	\$2,607.00
		4011 Open Plate Income	\$70.00
		4012 Pledge Income	\$2,537.00
11/17	2 contributions: Weekend of 11/15 - 11/16/2025	1010 General Discretionary Checking	\$25.00
		4554 Personal Discretionary Contributions	\$25.00
11/24	Mission Resources Grant - For A/V Project	1030 Capital Funds	\$24,200.00
		6002 Mission Resources Grant	\$24,200.00
11/24	1 Personal Discretionary Contribution	1010 General Discretionary Checking	\$40.00
		4554 Personal Discretionary Contributions	\$40.00
11/24	Weekend of 11/22 - 11/23/2025	1000 General Checking	\$5,536.81
		4011 Open Plate Income	\$60.00
		4012 Pledge Income	\$744.00
		4018 Thanksgiving	\$105.00
	TOPS #899 - November	4215 Use of Building	\$40.00
	2025 Kresge Distribution	DIT 242 Distribution: Kresge	\$4,500.00
	St. Mary's Guild Fall Fair Exp's on Church Visa	1199 Due from Other Groups	\$87.81
11/28	Fall Fair	1110 St. Mary's Guild Checking	\$265.00
		4620 St. Mary's Guild Income	\$265.00
11/30	Q4 Interest - Altar Guild Savings	1040 Altar Guild Sav	\$6.60
		4650 Interest Income	\$6.60
11/30	Q4 Interest - Sunday School Savings	1060 Sunday School Savings	\$1.22
		4650 Interest Income	\$1.22
11/30	Q4 Interest - Community Supper Savings	r Savings	\$2.60
		4650 Interest Income	\$2.60
11/30	Q4 Interest - Hollingshead Savings	1100 Hollingshead Savings	\$8.09
		4650 Interest Income	\$8.09
11/30	Q4 Interest - Youth Group Savings	1070 Youth Group Savings	\$0.84
		4650 Interest Income	\$0.84

## Deposits & Transfers November 2025

November 30, 2025

Date	Description	Account Description	Amount
11/30	Q4 Interest - Memorial Savings	1080 Memorial Savings	\$1.75
		4650 Interest Income	\$1.75
11/30	Q4 Interest - Capital Funds Savings	1030 Capital Funds Savings	\$13.25
		4650 Interest Income	\$13.25
11/30	Q4 Interest - Bereavement Savings	1090 Bereavement Savings	\$0.11
		4650 Interest Income	\$0.11
11/30	Weekend of 11/29 - 11/30 (Deposit made 12/1)	1000 General Checking	\$3,362.00
		4011 Open Plate Income	\$123.00
		4012 Pledge Income	\$3,044.00
		4018 Thanksgiving	\$170.00
		4017 Christmas	\$25.00

## 1010 - Capital Savings

November 2025

Date	Transaction Type	Payee	Description	Amount	Balance
			November Opening Balance		\$4,938.21
11/3	Deposit		1st Sunday in November	\$257.00	\$5,195.21
11/10	Check 551	The Bridge	Q2 + Q3 Contribution	(\$1,509.88)	\$3,685.33
11/11	Deposit		Weekend of 11/8 - 11/9/2025	\$35.00	\$3,720.33
11/13	Debit Card	Cash	Cash For Gift Cards	(\$500.00)	\$3,220.33
11/17	Deposit		2 Personal Discretionary Contribution	\$25.00	\$3,245.33
11/24	Deposit		1 Personal Discretionary Contribution	\$40.00	\$3,285.33
11/30			November Closing Balance		\$3,285.33

## 1030 - Capital Savings

November 2025

Date	Transaction Type	Payee	Description	Amount	Balance
11/1			November Opening Balance		\$45,853.87
11/11	Bank Transfer		A/V System Down Payment	(\$29,088.00)	\$16,765.87
11/13	Bank Transfer		DioBeth Loan Payment #63 Dec 2025	(\$626.57)	\$16,139.30
11/24	Deposit		Mission Resources Grant - For A/V Project	\$24,200.00	\$40,339.30
11/30	Bank Interest		Q4 Interest - Capital Funds Savings	\$13.25	\$40,352.55
11/30			November Closing Balance		\$40,352.55

## 1050 - Community Supper Savings

November 2025

Date	Transaction Type	Payee	Description	Amount	Balance
11/1			November Opening Balance		\$6,838.71
11/3	Deposit		October Donations	\$144.00	\$6,982.71
11/30	Bank Interest		Q4 Interest - Community Supper Savings	\$2.60	\$6,985.31
11/30			November Closing Balance		\$6,985.31

## 1110 - St. Mary's Guild Checking

November 2025

Date	Transaction Type	Payee	Description	Amount	Balance
11/1			November Opening Balance		\$6,261.27
11/3	Deposit		Donation for Fall Fair	\$75.00	\$6,336.27
11/3	Deposit		Donation for Fall Fair	\$100.00	\$6,436.27
11/12	Check 589	Cash	Fall Fair Start-up Cash	(\$600.00)	\$5,836.27
11/14	Deposit		Re-Deposit Start up Cash	\$600.00	\$6,436.27
11/14	Deposit		Fall Fair Gross Income Deposit	\$3,723.95	\$10,160.22
11/14	Check 590	WalMart	Fall Fair Expense	(\$31.57)	\$10,128.65
11/14	Check 591	Glenda Hinsman	Fall Fair Dunkin Donuts	(\$25.00)	\$10,103.65
11/14	Check 592	Betsy Schumacher	Fall Fair Food Basket Winner	(\$25.00)	\$10,078.65
11/24	Check 593	Church Of The Redeemer	Fall Fair (Kitchen & Dining ) Charged to Church Credit Card	(\$87.81)	\$9,990.84
11/24	Direct Payment	Compassion International	.November 2925	(\$51.00)	\$9,939.84
11/28	Deposit		Fall Fair	\$265.00	\$10,204.84
11/30			November Closing Balance		\$10,204.84

## Asset Values

11/30/2025

### Current Assets

#### Checking/Savings

October 31, 2025    November 30, 2025

#### Deposits at 1st Citizens Bank (FCCB)

Church General Fund Checking	\$55,915.19	\$62,345.17
General Discretionary Fund (Checking)	4,938.21	3,285.33
Guthrie Discretion Fund (Checking)	9,506.64	9,506.64
Altar Guild (Savings)	16,578.43	16,585.03
Sunday School (Savings)	3,247.55	3,248.77
Youth Group (Savings)	2,228.68	2,229.52
Bereavement (Savings)	308.16	308.27
Capital Funds Account (Savings)	45,853.87	40,352.55
Memorial Fund Account (Savings)	4,717.54	4,719.29
St. Mary's Checking	6,261.27	10,204.84
Community Supper	6,838.71	6,985.31
Hollingshead	12,964.99	12,973.08
Total Current Assets	\$169,359.24	\$172,743.80

### Long Term Assets

#### DIT Assets as of Quarter ending 9/30/2025

#### Restricted to Discretionary

DIT Fund 230 Guthrie Discretion	\$33,229.90	\$33,229.90
DIT Fund 231 B. Meyer Discretion	13,262.92	13,262.92
DIT Fund 288 Stevens Discretion	12,827.27	12,827.27

#### Restricted to Music

DIT Fund 242 Kresge	95,026.85	95,026.85
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#### Unrestricted

DIT Fund 217 Mary Pack Cummings	\$625,759.31	\$625,759.31
DIT Fund 245 Guthrie/Baker	330,763.62	330,763.62
DIT Fund 289 Stevens General	12,827.27	12,827.27
DIT Fund 348 Conklin	1,001,226.25	1,001,226.25

Total Restricted DIT Funds	154,346.94	154,346.94
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Total Unrestricted DIT Funds	1,970,576.45	1,970,576.45
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Total DIT Assets	\$2,124,923.39	\$2,124,923.39
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TOTAL FINANCIAL ASSETS	\$2,294,282.63	\$2,297,667.19
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