

December 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

- 100% of the year is over so when looking at “% of Annual Budget” keep that in mind.
- **RECEIPTS**: We ended the year strong! As expected, 4012 Pledges surged in December resulting in the 2025 pledge total of \$86,308, or 104% of what was budgeted. Coupled with very generous gifts (\$1,510) and a DIT distribution we ended the year with Total Operating Income of \$171,951 which is 16% above what was budgeted. As you look at the Statement of Accounts don't be alarmed at the negative value for December's restricted income. Remember that when we use restricted income for operations (Altar and Music) we must account for those funds moving from Restricted to Operating. In particular, we moved \$4,975 from the Altar Guild savings account to pay for the 4th quarter Altar expenditures, which resulted in the negative value for Restricted funds.
- **EXPENSES**: We have done a great job maintaining costs this year. At year end Operating Expenses were 99% of what we budgeted. If you look deeper, you see that all accounts were significantly below budget except for 2 accounts: Altar (which is funded by Restricted income) and Miscellaneous Building and Grounds expenses. The removal of 3 trees accounts for the vast majority of the Grounds expenses.
- **NET OPERATING INCOME**: For the month we had an operating surplus of \$9,637 and ended the year with a surplus of \$22,431!

RECEIPTS & EXPENSES CORRECTIONS. Two expenditures by St. Mary's Guild were booked late leading to a minor correction. This had no impact on either Operating Income or Operating Expenses.

RECEIPTS & EXPENSES OVER TIME – Again this view points to the fact that we have had a good year. Only Special Days is below the 2023 values and only Pledges and Other Investments are below the 2024 levels. Other investments are below the 2024 level because we took an arbitrary amount from the Bixby windfall using the remainder for Capital projects. Similarly we have run consistently below 2023 and 2024 expenses with few exceptions. Most prominent is Altar expenses but remember that is due to some major purchase of much needed altar furnishings. The other expenses comparison that stands out staff payroll. We are \$16,499 above 2023. Of course, in 2023 we employed Class A which was not on payroll. And the fact that we are \$1,576 above 2024 payroll is the COLA raises for Jerry and Maria.

CHECK REGISTER – No comments.

DEPOSITS & TRANSFERS – no comments.

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
December 2025

100% of the year is over

	December 2025	2025 YTD	2025 Annual Budget	% of 2025 Annual Budget
SUMMARY				
Operating Income	\$26,147	\$171,951	\$148,025	116%
Restricted Income	(4,122)	6,219	9,598	65%
Designated Income	1,264	19,971	11,850	169%
Total Operating, Restricted & Designated	\$23,289	\$198,141	\$169,473	117%
Other Income - Capital Projects, etc	\$29,538	\$286,441	\$45,918	
Operating Expenses	\$15,971	\$148,980	\$151,235	99%
Non-Operating Expenses - Outreach	1,176	10,439	9,100	115%
Non-Operating Expenses - Other	1,492	9,299	6,820	136%
Total Operating & Non-Operating Expenses	\$18,639	\$168,718	\$167,155	101%
Other Expenses (Capital, Financial, etc)	\$21,211	\$130,157	\$50,000	
Net Operating Income	\$10,177	\$22,971	(\$3,210)	-715.6%
Net Non-Operating Income	(5,526)	6,451	5,528	117%
Net Operating & Non-Operating	\$4,650	\$29,422	\$2,318	1269%

Income

Operating Income				
Parish Giving				
4010 Initial Offering Income	\$0	\$77	\$50	154%
4011 Open Plate Income	176	2,637	1,500	176%
4012 Pledge Income	6,706	86,308	83,000	104%
Special Days				
4016 Easter	\$0	\$2,077	\$1,500	138%
4017 Christmas	842	892	1,200	74%
4018 Thanksgiving	100	400	50	800%
Total Special Days	\$942	\$3,369	\$2,750	123%
Total Parish Giving	\$7,824	\$92,391	\$87,300	106%
Endowment Income				
DIT Distribution Income				
4111 Fund 217 Distributions: Packer	\$6,876	\$26,398	\$26,398	100%
4112 Fund 245 Distributions: Guthrie	3,632	13,937	13,937	100%
4113 Fund 289 Distributions: Stevens	141	540	540	100%
Total DIT Distribution Income	\$10,648	\$40,875	\$40,875	100%
Other Endowment Income				
4120 Bixby Trust Income	\$0	\$16,000	\$12,000	133%
4125 Tozer-Miller Income	637	7,045	5,500	128%
Total Other Endowment Income	\$637	\$23,045	\$17,500	132%
Total Endowment Income	\$11,286	\$63,920	\$58,375	109%
Community Support				
4210 Gift Income	\$1,510	\$1,797	\$250	719%
4215 Use of Building Income	480	1,520	1,000	152%
4220 Maintenance Income	0	289	100	289%
4235 Rummage Sale Income	0	73	1,000	7%
Total Community Support	\$1,990	\$3,679	\$2,350	157%
Operating Income - Misc				
4250 Operations From Restricted Worship	\$5,047	\$11,030	\$0	
4299 Operating Income - Misc	0	932	0	
Total Operating Income - Misc	\$5,047	\$11,961	\$0	
Total Operating Income	\$26,147	\$171,951	\$148,025	116%

Church of The Redeemer
Receipts & Expenses
December 2025

100% of the year is over

	December 2025	2025 YTD	2025 Annual Budget	% of 2025 Annual Budget
Restricted Income				
Discretionary Income: Parishioner Use Only				
4550 DIT Fund 230 Distribution: Guthrie	\$365	\$1,400	\$1,400	100%
Total Discretionary Income: Parishioner Use Only	\$365	\$1,400	\$1,400	100%
Discretionary Income: General Use In The Community				
4551 1st Sunday Open Plate Income	\$74	\$1,370	\$500	274%
4552 DIT Fund 231 Distribution: B. Meyer Discretionary	73	279	279	100%
4553 DIT Fund 288 Distribution: Stevens	141	540	540	100%
4554 Personal Discretionary Contributions	200	1,341	500	268%
Total Discretionary Income: General Use In The Community	\$488	\$3,531	\$1,819	194%
Restricted Worship Income				
4510 Bixby Trust Altar Income	(\$4,975)	\$1,263	\$1,600	79%
4511 DIT 242 Distribution: Kresge	0	0	4,500	0%
4512 DIT Fund 231 Distribution: B. Meyer Organ	0	0	279	0%
Total Restricted Worship Income	(\$4,975)	\$1,263	\$6,379	20%
Other Restricted Income				
4599 Restricted Income - Misc	\$0	\$25	\$0	
Total Other Restricted Income	\$0	\$25	\$0	
Total Restricted Income	(\$4,122)	\$6,219	\$9,598	65%
Designated Income				
4230 Parish Faire Income	\$0	\$6,700	\$4,000	167%
4516 Memorial Income	0	125	150	83%
4601 Cans & Mite Boxes Income	0	270	500	54%
4602 Sunday School Fundraising Income	0	520	250	208%
4605 Youth Group Fundraising Income	0	711	0	
4610 Community Supper Income	0	2,640	3,000	88%
4620 St. Mary's Guild Income	821	7,468	3,000	249%
4625 Flowers Income	443	811	700	116%
4630 Outreach Income: Credit Card Cash Back	0	149	0	
4650 Interest Income - All Savings Accounts	0	174	250	69%
4699 Designated Income - Misc	0	403	0	
Total Designated Income	\$1,264	\$19,971	\$11,850	169%
Other Income				
6348 DIT Fund 348 Distributions: Conklin	\$11,925	\$45,918	\$45,918	100%
Special Capital Projects Income				
6001 General Capital Savings Remainder of Bixby Trust Distribution	305	34,425	0	
6002 Mission Resources Grant	0	24,200	0	
Total Special Capital Projects Income	\$305	\$58,625	\$0	
DIT Returns				
6100 Unrestricted DIT Gains	\$15,727	\$168,168	\$0	
6101 Restricted DIT Gains	1,305	13,455	0	
Total DIT Returns	\$17,032	\$181,622	\$0	
Special Events Income				
6301 Public Concert Income	\$275	\$275	\$0	
Total Special Events Income	\$275	\$275	\$0	
Total Other Income	\$29,538	\$286,441	\$45,918	
Total Revenues	\$52,827	\$484,581	\$215,391	

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.

Church of The Redeemer
Receipts & Expenses
December 2025

100% of the year is over

	December 2025	2025 YTD	2025 Annual Budget	% of 2025 Annual Budget
Expenses				
Operating Expenses				
Worship Expense				
5010 Altar Expenses	\$392	\$6,250	\$1,700	368%
Music Expense				
5015 Organist Expense	1,650	7,755	7,590	102%
5016 Other Musicians Expense	0	165	660	25%
5017 Instrument Tuning	423	1,133	1,400	81%
5019 Music Expense - Misc	0	89	0	
Total Music Expense	\$2,073	\$9,142	\$9,650	95%
Diocesan Expense				
5025 Diocesan Assessment Expense	\$1,583	\$18,997	\$18,997	100%
5026 Diocesan Acceptance Expense	396	4,749	4,749	100%
5027 Diocesan Convention Expense	0	371	750	50%
Total Diocesan Expense	\$1,979	\$24,117	\$24,496	98%
Education Ministry Expense				
5030 Adult Education Expense	\$0	\$616	\$200	308%
5031 Sunday School Expense	0	47	200	24%
5032 Vacation Bible School Expense	0	270	450	60%
Total Education Ministry Expense	\$0	\$933	\$1,150	81%
Worship Expense - Misc				
5099 Worship Expense - Misc	\$163	\$216	\$0	
Total Worship Expense - Misc	\$163	\$216	\$0	
Total Worship Expense	\$4,607	\$40,658	\$36,996	110%
Building Expense				
5110 DioBeth Loan Interest Expense	\$96	\$1,255	\$1,255	100%
5115 Property Insurance Expense	4,175	16,521	17,291	96%
5121 Cleaning Supplies Expense	0	153	250	61%
5199 Building Expense - Misc	0	732	0	
Utility Expense				
5140 Electric Expense	\$473	\$4,405	\$5,500	80%
5141 Heat Expense	427	4,878	5,000	98%
5142 Telephone Expense	37	444	480	93%
5143 Internet Expense	80	954	1,000	95%
5144 Water Expense	192	1,103	1,000	110%
5145 Sewer Expense	146	584	600	97%
5146 Alarm System Expense	0	740	1,250	59%
Total Utility Expense	\$1,354	\$13,108	\$14,830	88%
Grounds Expense				
5150 Snow Removal Expense	\$130	\$2,185	\$2,500	87%
5159 Gounds Expense - Misc	0	1,846	0	
Total Grounds Expense	\$130	\$4,031	\$2,550	158%
Building Maintenance				
5130 Maintenance Services	\$0	\$961	\$2,000	48%
5131 Maintenance Supplies Expense	161	510	2,000	26%
Total Building Maintenance	\$161	\$1,472	\$4,000	37%
Total Building Expense	\$5,916	\$37,274	\$40,176	93%
Office Expense				
5210 Office Supplies Expense	\$162	\$1,317	\$1,500	88%
5215 Dues & Subscriptions Expense	102	2,556	2,700	95%
5220 Copier Expense	125	1,157	525	220%
5230 Postage Expense	0	913	1,300	70%
5235 Advertising Expense	0	200	450	44%
5240 Accounting Expense	38	493	444	111%
5245 Bank Fees Expense	3	35	35	101%
Total Office Expense	\$430	\$6,672	\$7,054	95%

Church of The Redeemer
Receipts & Expenses
December 2025

100% of the year is over

	December 2025	2025 YTD	2025 Annual Budget	% of 2025 Annual Budget
Priest Expense				
5310 Priest Salary Expense	\$2,500	\$30,000	\$30,000	100%
5317 Travel Allowance Expense	0	292	200	146%
5319 Supply Priests Expense	0	1,455	3,230	45%
Total Priest Expense	\$2,500	\$31,747	\$33,680	94%
Payroll Expense				
5410 Staff Wage Expense	\$2,194	\$28,177	\$28,524	99%
5411 Staff Social Security Expense	136	1,747	1,768	99%
5412 Staff Medicare Expense	32	409	414	99%
5413 Pension Expense Parish Administrator	59	763	767	100%
5414 Life Insurance Expense Parish Administrator	8	88	96	92%
5415 Staff Workman's Compensation Expense	0	241	68	354%
5416 Payroll Service	88	1,205	1,692	71%
Total Payroll Expense	\$2,518	\$32,630	\$33,329	98%
Total Operating Expenses	\$15,971	\$148,980	\$151,235	99%
Non-Operating Expenses				
5460 Parish Faire Expense	0	2,769	2,000	138%
5562 St. Mary's Guild Expense	1,182	4,333	3,000	144%
5563 Flowers Expense	0	1,081	750	144%
5565 Sunday School Fundraising Expenses	0	189	150	126%
5566 Youth Group Fundraising Expenses	0	108	0	
5598 Non-Operating Expense-Misc	310	727	0	
Fellowship Expense				
5453 Fellowship Expense - Misc	0	91	0	
Total Fellowship Expense	\$0	\$91	\$0	
Total Non-Operating Expenses	\$1,492	\$9,299	\$6,820	136%
Outreach Expense				
5510 General Discretionary Expense	\$800	\$1,695	\$1,200	141%
5512 The Bridge Discretionary Expense	0	2,485	3,000	83%
5513 Community Supper Expense	325	3,441	3,000	115%
5514 Heifer Project Expense	0	360	300	120%
5516 St. Mary's Guild Outreach Expense	51	1,387	1,100	126%
5519 Vestry Quarterly Donation	0	1,000	0	
5559 Outreach Expense - Misc	0	71	0	
Total Outreach Expense	\$1,176	\$10,439	\$9,100	115%
Other Expenses				
Capital Projects Expense				
7012 HVAC Project	0	8,100	0	
7015 Security Ssystem	0	25,233	0	
7016 Parking Lot	0	45,925	0	
7017 AV System	21,011	50,099	50,000	
Total Capital Projects Expense	\$21,011	\$129,357	\$50,000	
Special Events Expenses				
7301 Public Concert Expenses	\$200	\$800	\$0	
Total Special Events Expenses	\$200	\$800	\$0	0%
Total Other Expenses	\$21,211	\$130,157	\$50,000	0%
Total Expenses	\$39,850	\$298,876	\$217,155	0%
Net Total	\$12,977	\$185,706	(\$1,764)	0%

Corrections to November 2025 Statement of Activities
12/31/2025

Income

1.

Net Effect Total
Operating Funds
Received
Net Effect
Restricted Revenue
Net Effect Total
Revenue

Expenses

Operating Expenses

Non-Operating Expenses

- | | | |
|----|----------|---|
| 1. | \$75.00 | Increase 5562 St. Mary's Guild Expense - late posting of check at bank (Nov & YTD) |
| 2. | \$75.00 | Increase Total Non-operating Expenses due to 1 above |
| 3. | \$300.00 | Increase 5516 St. Mary's Guild Outreach Expense - late posting of check at bank (Nov & YTD) |
| 4. | \$300.00 | Increase Total Outreach Expense due to 3 above |

Net Effect: Total
Operating Expenses

Net Effect: Total Operating & Non- operating Expenses	\$375.00	Increase due to 1 & 3 above
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Net Income

Net operating
Income

Receipts & Expenses
Comparisons Over Time
December 31, 2025

Receipts	Current Month - December			Year to Date			2025 vs 2023 (2025 - 2023)	2025 vs 2024 (2025 - 2024)
	2023	2024	2025	2023	2024	2025		
Plate	\$177	\$90	\$176	\$1,447	\$1,735	\$2,637	\$1,190	\$902
Pledge	\$7,305	\$9,271	\$6,706	\$82,850	\$86,439	\$86,308	\$3,458	(\$130)
Special Days	\$1,895	\$831	\$942	\$4,043	\$2,904	\$3,369	(\$674)	\$465
Discretionary	\$1,435	\$560	\$852	\$4,148	\$3,224	\$4,931	\$784	\$1,707
DIT	\$8,841	\$8,930	\$10,648	\$35,363	\$35,720	\$40,875	\$5,512	\$5,155
Other Invest	\$684	\$4,180	\$637	\$18,270	\$23,488	\$23,045	\$4,774	(\$443)
Operating Income	\$26,607	\$29,620	\$26,147	\$153,180	\$162,449	\$171,951	\$18,771	\$9,502
Total Receipts	\$29,559	\$32,637	\$23,289	\$177,917	\$187,060	\$198,141	\$20,224	\$11,081

Expenses	Current Month - December			Year to Date			2025 vs 2023 (2025 - 2023)	2025 vs 2024 (2025 - 2024)
	2023	2024	2025	2023	2024	2025		
Altar	\$279	\$20	\$392	\$1,106	\$935	\$6,250	\$5,145	\$5,315
Music	\$2,038	\$1,599	\$2,073	\$9,968	\$8,890	\$9,142	(\$826)	\$252
Diocese	\$2,060	\$1,974	\$1,979	\$25,035	\$23,963	\$24,117	(\$918)	\$154
Cleaning & Supplies	\$1,850	\$9	\$4,715	\$11,768	\$1,474	\$153	(\$11,614)	(\$1,321)
Property Insurance	\$0	\$0	\$4,715	\$13,800	\$15,521	\$17,061	\$3,262	\$1,541
Repairs & Maintenance	\$480	\$0	\$161	\$3,790	\$2,202	\$1,472	(\$2,318)	(\$730)
Utilities	\$916	\$1,745	\$1,354	\$15,824	\$13,182	\$13,108	(\$2,716)	(\$74)
Clergy	\$3,920	\$5,192	\$2,500	\$53,399	\$34,370	\$31,747	(\$21,652)	(\$2,623)
Outreach	\$705	\$1,054	\$1,176	\$8,796	\$9,156	\$10,439	\$1,644	\$1,283
Office Expense	\$502	\$236	\$430	\$6,693	\$6,570	\$6,672	(\$21)	\$102
Payroll	\$1,517	\$2,412	\$2,518	\$16,131	\$31,054	\$32,630	\$16,499	\$1,576
Operating Expenses	\$13,694	\$13,363	\$16,511	\$161,634	\$142,373	\$149,520	(\$12,113)	\$7,148
Total Expenses	\$20,253	\$15,529	\$19,179	\$181,620	\$159,635	\$169,258	(\$13,536)	\$8,450

Net Operating Income	\$12,913	\$16,257	\$9,637	(\$8,453)	\$20,076	\$22,431	\$30,884	\$2,355
Net Income	\$9,306	\$17,108	\$4,110	(\$3,703)	\$27,425	\$28,882	\$32,585	\$1,457

1000 - General Checking
December 2025

Date	Transaction Type	Payee	Description	Amount	Balance
12/1			December Opening Balance		\$62,345.17
12/1	Direct Payment	ECCEBT	December Life insurance	(\$8.00)	\$62,337.17
12/1	Check 11833	Marcella Chaykosky	5 Sunday's in November	(\$825.00)	\$61,512.17
12/2	Deposit		Tozer Miller Supplemental Distribution	\$637.33	\$62,149.50
12/3	Direct Payment	W.B. Mason Co	Laminating pouches for pew music etc.	(\$30.30)	\$62,119.20
12/3	Direct Payment	Aqua Pennsylvania	Billing period 10/23-11/20/2025	(\$102.84)	\$62,016.36
12/3	Check 11834	Margaret Cole	6 new wreath hangers	(\$37.80)	\$61,978.56
12/3	Direct Payment	Dio Of Beth	December Canon Salary Package (FCCB #10000345)	(\$2,500.00)	\$59,478.56
12/5	Direct Payment	ADP	Net Payroll	(\$852.07)	\$58,626.49
12/5	Direct Payment	ADP	Total Tax Payment	(\$329.06)	\$58,297.43
12/8	Direct Payment	Church Insurance Agency Corporation	4th Qtr. payment	(\$4,715.00)	\$53,582.43
12/9	Deposit		Weekend of 12/6 - 12/7/2025	\$1,356.00	\$54,938.43
12/11	Check 11835	Ted Davenport	For Organ & Harp Concert	(\$200.00)	\$54,738.43
12/11	Check 11836	OnCor Technologies	Final Payment of New AV system	(\$19,392.00)	\$35,346.43
12/12	Direct Payment	ADP	Payroll fee period ending 12/5 Invoice #706985303	(\$39.64)	\$35,306.79
12/16	Direct Payment	Empire Access	December phone & internet	(\$116.57)	\$35,190.22
12/16	Direct Payment	Valley Energy	Monthly budget amount for 10/31-12/01/2025	(\$427.00)	\$34,763.22
12/16	Check 11838	Nick's Landscaping	salting lot 11/11 & 11/28	(\$130.00)	\$34,633.22
12/16	Direct Payment	Dio Of Beth	January 2026 Loan Payment (FCCB #10000346)	(\$724.21)	\$33,909.01
12/16	Direct Payment	Dio Of Beth	Dec 2025 Assessment & Acceptance (FCCB#10000347)	(\$1,978.84)	\$31,930.17
12/17	Bank Transfer		DioBeth Loan Payment #64 January 2026	\$628.14	\$32,558.31
12/17	Deposit		Weekend of 12/13 - 12/14/2025	\$2,630.00	\$35,188.31
12/17	Deposit		Strong Women Strone Bones	\$440.00	\$35,628.31
12/18	Direct Payment	W.B. Mason Co	Post cards, copier paper & envelopes	(\$131.65)	\$35,496.66
12/18	Check 11838	Mountain Lake Electric	New outlets etc. for AV system	(\$1,618.80)	\$33,877.86
12/19	Direct Payment	ADP	Net Payroll	(\$852.09)	\$33,025.77
12/19	Direct Payment	ADP	Total Tax Payment	(\$329.04)	\$32,696.73
12/22	Bank Transfer		Completion of A/V System	\$19,392.00	\$52,088.73
12/22	Deposit		Weekend of 12/20 - 12/21/2025	\$2,444.00	\$54,532.73
12/23	Direct Payment	M&T Credit Card	11/10-12/8/2025 Billing cycle	(\$835.36)	\$53,697.37
12/23	Check 11839	Charles Mayer	Piano tuning x's 2 and new pads	(\$298.00)	\$53,399.37
12/23	Check 11840	Margaret Cole	Xmas tree & Breakfast pizza	(\$140.00)	\$53,259.37
12/26	Direct Payment	ADP	ADP Invoice #707883048	(\$48.59)	\$53,210.78
12/29	Deposit		Weekend of 12/27 - 12/28/2025	\$3,662.00	\$56,872.78
12/29	Deposit		DIT #217 Packer Q4 Distribution	\$6,875.99	\$63,748.77
12/29	Deposit		DIT #245 Guthrie Q4 Distribution	\$3,631.56	\$67,380.33
12/29	Deposit		DIT #289 Stevens Q4 Distribution	\$140.83	\$67,521.16
12/29	Direct Payment	Penelec	Billing period 11/20-12/18/2025	(\$472.86)	\$67,048.30
12/29	Direct Payment	Fidelity Investments	Jerry's December Pension	(\$59.04)	\$66,989.26
12/29	Check 11841	Lauren A. Peckham	Repair of broken chime.	(\$125.00)	\$66,864.26
12/29	Check 11842	Marcella Chaykosky	4 Sunday's in December & Xmas Eve	(\$825.00)	\$66,039.26
12/29	Direct Payment	Borough Of Sayre	Billing period 10/1-12/31/2025 (FCCB #10000348)	(\$146.00)	\$65,893.26
12/30	Bank Transfer		1/2 of Meyer Discretion to Operating Income Music	\$72.81	\$65,966.07
12/30	Bank Transfer		4th Quarter Community Supper Expenses	\$926.41	\$66,892.48
12/30	Bank Transfer		4th Quarter Altar Expenses	\$4,974.63	\$71,867.11
12/30	Direct Payment	Aqua Pennsylvania	11/20-12/22/25 Billing period	(\$88.96)	\$71,778.15
12/30	Direct Payment	De Lage Landen	12/15/2025-1/14/2026 Billing period	(\$125.00)	\$71,653.15
12/30	Check 11843	Mrs. Alice Bennett	Community Supper Supplies Dec. 2025	(\$256.04)	\$71,397.11
12/31	Check 11844	Margaret Cole	Christmas Gifts & Tree	(\$310.00)	\$71,087.11
12/31	Bank Fee		December Bill Pay Fee	(\$2.95)	\$71,084.16
12/31			December Closing Balance		\$71,084.16

Deposits & Transfers December 2025

December 30, 2025

Date	Description	Account Description	Amount
12/2	Tozer Miller Supplemental Distribution	1000 General Checking 4125 Tozer-Miller Income	\$637.33 \$637.33
12/9	Weekend of 12/6 - 12/7/2025	1000 General Checking 4012 Pledge Income	\$1,356.00 \$1,356.00
12/9	1st Sunday of December	1010 General Discretionary Checking 4551 1st Sunday Open Plate Income	\$74.00 \$74.00
12/17	Funds Transfer: DioBeth Loan Payment #64 January 2026		
	Transfer From:	1030 Capital Funds Savings	(\$628.14)
	Transfer To:	1000 General Checking	\$628.14
12/17	Weekend of 12/13 - 12/14/2025	1000 General Checking 4011 Open Plate Income 4012 Pledge Income 4018 Thanksgiving 4017 Christmas 4625 Flowers Income 6301 Public Concert Income	\$2,630.00 \$90.00 \$1,740.00 \$100.00 \$5.00 \$420.00 \$275.00
	Organ & Harp Concert Free Will Offering		
12/17	Strong Women Strone Bones	1000 General Checking 4215 Use of Building	\$440.00 \$440.00
12/17	Christmas Party	1110 St. Mary's Guild Checking 4620 St. Mary's Guild	\$720.00 \$720.00
12/22	Funds Transfer: Completion of A/V System		
	Transfer From:	1030 Capital Funds Savings	(\$19,392.00)
	Transfer To:	1000 General Checking	\$19,392.00
12/22	Weekend of 12/20 - 12/21/2025	1000 General Checking 4011 Open Plate Income 4012 Pledge Income 4017 Christmas 4625 Flowers Income 4210 Gift Income	\$2,444.00 \$35.00 \$1,276.00 \$100.00 \$23.00 \$1,010.00
12/22	Gift from SJLC in honor of their 135th year	1030 Capital Funds Savings 6001 General Capital Savings	\$135.00 \$135.00
12/22	Fall Fair	1110 St. Mary's Guild Checking 4620 St. Mary's Guild	\$101.00 \$101.00
12/29	Weekend of 12/27 - 12/28/2025	1000 General Checking 4011 Open Plate Income 4012 Pledge Income 4017 Christmas 4210 Gift Income 4215 Use of Building	\$3,662.00 \$51.00 \$2,334.00 \$737.00 \$500.00 \$40.00
	TOPS #899		

Deposits & Transfers December 2025

December 30, 2025

Date	Description	Account Description	Amount
12/29	Donation 12/29	1010 General Discretionary Checking	\$200.00
		4554 Personal Discretionary Contributions	\$200.00
12/29	Pastor Melinda: Supply at Trinity Athens	1030 Capital Funds Savings	\$170.00
		6001 General Capital Savings	\$170.00
12/29	DIT #217 Packer Q4 Distribution	1000 General Checking	\$6,875.99
		4111 Fund 217 Distributions: Packer	\$6,875.99
12/29	DIT #245 Guthrie Q4 Distribution	1000 General Checking	\$3,631.56
		4112 Fund 245 Distributions: Guthrie	\$3,631.56
12/29	DIT #289 Stevens Q4 Distribution	1000 General Checking	\$140.83
		4113 Fund 289 Distributions: Stevens	\$140.83
12/29	DIT #231 B. Meyer Q4 Distribution	1010 General Discretionary Checking	\$145.62
		4552 DIT Fund 231 Distributions: Meyer	\$145.62
12/29	DIT #288 Stevens Q4 Distribution	1010 General Discretionary Checking	\$140.83
		4553 DIT Fund 288 Distributions: Stevens	\$140.83
12/29	DIT #230 Guthrie Q4 Distribution	1020 Guthrie Discretionary Checking	\$364.84
		4550 DIT Fund 230 Distributions: Guthrie	\$364.84
12/29	DIT #348 Conklin Q4 Distribution	1030 Capital Funds Savings	\$11,925.45
		6348 DIT Fund #348 Distributions: Conklin	\$11,925.45
12/30	Journal Entry: 1/2 Meyer Distribution from General Discretionary to Restricted Music		
		4552 DIT Fund 231 Distribution Meyer Discretionary]	(\$72.81)
		4512 DIT Fund 231 Distributions: Meyer Organ	\$72.81
12/30	Journal Entry: Q4 Myer Restricted Music Organ to Operations Music		
		4512 DIT Fund 231 Distributions: Meyer Organ	(\$72.81)
		4250 Operations Fron Restricted Worship	\$72.81
12/30	Funds Transfer: 1/2 of Meyer Discretion to Operating Income to Music		
	Transfer From:	1010 General Discretionary Checking	(\$72.81)
	Transfer To:	1000 General Checking	\$72.81
12/30	Funds Transfer: 1/2 of Meyer Discretion to Operating Income to Music		
	Transfer From:	1040 Altar Guild Savings	(\$4,974.63)
	Transfer To:	1000 General Checking	\$4,974.63
12/30	Funds Transfer: 1/2 of Meyer Discretion to Operating Income to Music		
	Transfer From:	1050 Community Supper Savings	(\$926.41)
	Transfer To:	1000 General Checking	\$926.41

1010 - General Discretionary Checking

December 2025

Date	Transaction Type	Payee	Description	Amount	Balance
12/1			December Opening Balance		\$3,285.33
12/9	Deposit		1st Sunday of December	\$74.00	\$3,359.33
12/18	Check 553		Rent Assist	(\$700.00)	\$2,659.33
12/20	Debit Card	Aldi	Food Gift Card	(\$100.00)	\$2,559.33
12/29	Deposit		1 Donation 12/29	\$200.00	\$2,759.33
12/29	Deposit		DIT #231 B. Meyer Q4 Distribution	\$145.62	\$2,904.95
12/29	Deposit		DIT #288 Stevens Q4 Distribution	\$140.83	\$3,045.78
12/30	Bank Transfer		1/2 of Meyer Discretion to Operating Income Music	(\$72.81)	\$2,972.97
12/31			December Closing Balance		\$2,972.97

1020 - Guthrie Discretionary Checking

December 2025

Date	Transaction Type	Payee	Description	Amount	Balance
12/1			December Opening Balance		\$9,506.64
12/29	Deposit		DIT #230 Guthrie Discretionary Q4 Distribution	\$364.84	\$9,871.48
12/31			2025 Closing Balance		\$9,871.48

1030 - Capital Funds Savings

December 2025

Date	Transaction Type	Payee	Description	Amount	Balance
12/1			December Opening Balance		\$40,352.55
12/17	Bank Transfer		DioBeth Loan Payment #64 January 2026	(\$628.14)	\$39,724.41
12/22	Bank Transfer		Completion of A/V System	(\$19,392.00)	\$20,332.41
12/22	Deposit		Gift from SJLC in honor of their 135th year	\$135.00	\$20,467.41
12/29	Deposit		Pastor Melinda: Supply at Trinity Athens	\$170.00	\$20,637.41
12/29	Deposit		DIT #348 Conklin Q4 Distribution	\$11,925.45	\$32,562.86
12/31			December Closing Balance		\$32,562.86

1040 - Altar Guild Savings

December 2025

Date	Transaction Type	Payee	Description	Amount	Balance
12/1			December Opening Balance		\$16,585.03
12/30	Bank Transfer		4th Quarter Altar Expenses	(\$4,974.63)	\$11,610.40
12/31			December Closing Balance		\$11,610.40

1050 - Community Supper Savings

December 2025

Date	Transaction Type	Payee	Description	Amount	Balance
12/1			December Opening Balance		\$6,985.31
12/30	Bank Transfer		4th Quarter Community Supper Expenses	(\$926.41)	\$6,058.90
12/31			December Closing Balance		\$6,058.90

1110 - St. Mary's Guild Checking
 December 2025

Date	Transaction Type	Payee	Description	Amount	Balance
11/30			Reported November Closing Balance		\$10,204.84
11/12	Check 587	Yanuzzi's	Fall Fair Gift Certificate	(\$75.00)	\$10,129.84
11/28	Check 594	The Bridge	Sleepout Donation	(\$300.00)	\$9,829.84
11/30			Corrected November Closing Balance		\$9,829.84
12/1			December Opening Balance		\$9,829.84
12/1	Check 596	Maria Layton	Merry Christmas	(\$100.00)	\$9,729.84
12/1	Check 595	Geraldine Evans	Merry Christmas	(\$100.00)	\$9,629.84
12/16	Check 598	Yanuzzi's	Christmas Dinner	(\$864.00)	\$8,765.84
12/17	Deposit		Christmas Party	\$720.00	\$9,485.84
12/22	Direct Payment	Compassion Internatio	December 2025	(\$51.00)	\$9,434.84
12/22	Check 599	The Daily Review	Fall Fair Advertising	(\$30.00)	\$9,404.84
12/22	Deposit		Fall Fair	\$101.00	\$9,505.84
12/31			December Closing Balance		\$9,505.84

Church of the Redeemer
 Balance Sheet
 as of 12/31/2025

Accounts	Balance 2025
Assets	
Current Assets	
Checking	
1000 General Checking	\$71,624.16
1010 General Discretionary Fund (Checking)	\$2,972.97
1020 Guthrie Discretionary Fund (Checking)	\$9,871.48
1110 St. Mary's Guild Checking	\$9,505.84
Total Checking	\$93,974.45
Savings	
1030 Capital Funds Savings	\$32,562.86
1040 Altar Guild Savings	\$11,610.40
1050 Community Supper Savings	\$6,058.90
1060 Sunday School Savings	\$3,248.77
1070 Youth Group Savings	\$2,229.52
1080 Memorial Savings	\$4,719.29
1090 Bereavement Savings	\$308.27
1100 Hollingshead Savings	\$12,973.08
Total Savings	\$73,711.09
Total Current Assets	\$167,685.54
Endowments	
1217 DIT # 217 Mary Pack Cummings	\$631,045.85
1230 DIT # 230 Guthrie Discretion	\$33,510.93
1231 DIT # 231 B. Meyer Discretion	\$13,375.08
1242 DIT # 242 Kresge Music	\$95,830.51
1245 DIT # 245 Guthrie/Baker	\$333,560.93
1288 DIT # 288 Stevens Discretion	\$12,935.76
1289 DIT # 289 Stevens General	\$12,935.76
1348 DIT #348 Conklin	\$1,008,761.06
Total Endowments	\$2,141,955.88
Total Assets	\$2,309,641.42
Liabilities & Net Assets	
Liabilities	
Current Liabilities	
Payroll Taxes	
2012 State Income Tax Withholding	-\$7.86
2014 Social Security Withholding	\$0.02
2015 Medicare Withholding	\$0.01
Total Payroll Taxes	-\$7.83
Total Current Liabilities	-\$7.83
Long Term Loans	
2100 Diobeth loan for windows	\$37,800.47
Total Long Term Loans	\$37,800.47
Total Liabilities	\$37,792.64
Net Assets	
3000 Net Operating Funds	\$76,833.52
3001 Net Discretionary Funds	\$12,922.21
3002 Net Restricted Funds - Other	\$12,375.99
3003 Net Designated Funds	\$34,832.73
3004 Net Other Funds	-\$7,071.55
3010 Net Unrestricted DIT Funds	\$1,986,303.57
3011 Net Restricted DIT Funds	\$155,652.31
Total Net Assets	\$2,271,848.78
Total Liabilities & Net Assets	\$2,309,641.42

General Discretionary Account

4th Quarter 10/01/25 - 12/31/25

Account 4551 1st Sunday Open Plate
 Account 4552 DIT Fund 231
 Account 4553 DIT Fund 288
 Account 4554 Personal Discretionary Contributions
 Account 5510 General Discretion Expenses
 Account 5512 The Bridge Discretionary Expense
 Account 1010 General Discretionary Checking

Income

Date	Account	Transaction Type	Description	Amount
10/7	4551	Deposit	October 2025 1st Sunday Open Plate	\$150.00
10/7	4554	Deposit	Weekend of 10/4 - 10/5/2025	\$100.00
11/3	4551	Deposit	November 2025 1st Sunday Open Plate	\$232.00
11/3	4554	Deposit	Weekend of 11/1 - 11/2/2025	\$25.00
11/11	4554	Deposit	Weekend of 11/8 - 11/9/2025	\$35.00
11/17	4554	Deposit	Weekend of 11/15 - 11/16/2025	\$25.00
11/24	4554	Deposit	Weekend of 11/22 - 11/23/2025	\$40.00
12/9	4551	Deposit	December 2025 1st Sunday Open Plate	\$74.00
12/29	4554	Deposit	Weekend of 12/27 - 12/28/2025	\$200.00
12/29	4552	Deposit	DIT #231 B. Meyer Q4 Distribution	\$72.81
12/29	4553	Deposit	DIT #288 Stevens Q4 Distribution	\$140.83
Total of Q4 Donation to the Bridge				\$1,094.64

Expense

Date	Account	Transaction Type	Description	Amount
10/29	5510	Debit Card	Lodging for person in need	(\$95.26)
11/10	5512	Check 551	Q2 + Q3 Contribution	(\$1,509.88)
11/13	5510	Debit Card	Cash For Gift Cards	(\$500.00)
12/18	5510	Check 553	Rent Assist	(\$700.00)
12/20	5510	Debit Card	Food Gift Card	(\$100.00)
12/30	4552	Bank Transfer	1/2 of Meyer Discretion to Operating Income Music	(\$72.81)

Altar Guild

4th Quarter 10/01/25 - 12/31/25

Account 5010 Altar Expenses
 Account 1040 Altar Guild Savings

Expenses

Date	Account	Transaction Type	Payee	Description	Amount
10/6	5010	Check 11815	Moreton Cleaners	Altar linen cleaning	\$8.50
10/20	5010	Direct Payment	M&T Bank Credit Card	2 new purificators 1 bx of Com. wafers	\$83.75
10/20	5010	Direct Payment	M&T Bank Credit Card	New Vestments and Altar Linens	\$4,421.50
11/3	5010	Check 11824	Concordia Supply Co.	1 case of communion cups	\$22.98
11/18	5010	Direct Payment	M&T Bank Credit Card	Advent calendars	\$22.95
11/18	5010	Check 11830	Forward Movement	Extra Advent calendars as per Melinda	\$22.95
12/3	5010	Check 11834	Margaret Cole	6 new wreath hangers	\$37.80
12/23	5010	Direct Payment	M&T Bank Credit Card	Purificators, Corporal & Candle oil	\$311.30
12/23	5010	Direct Payment	M&T Bank Credit Card	8 Church Year calendars	\$42.90
				Total 4th Quarter Expenses	\$4,974.63
12/30	1040	Transfer to 1000 General Checking		Transfer for 4th Quarter Expenses	\$4,974.63

Community Supper

4th Quarter 10/01/25 -12/31/25

Account 1050 Community Supper Savings

Account 4610 Community Supper Income

Account 5513 Community Supper Expenses

Expenses (Account 5513)

Date	Account	Transaction Type	Payee	Description	Amount
10/20	5513	Direct Payment	M&T Bank Credit Card	Sept. Community Supper supplies	\$228.39
11/11	5513	Check 11828	Mrs. Alice Bennett	Community supper expenses for October	\$196.09
11/18	5513	Direct Payment	M&T Bank Credit Card: Tops Markets	Tops community supper expense	\$91.95
11/18	5513	Direct Payment	M&T Bank Credit Card: walmart	WalMart Comm. Supper expense	\$69.07
11/18	5513	Direct Payment	M&T Bank Credit Card: Dollar General	Dollar General Comm. Supper expense	\$15.57
12/23	5513	Direct Payment	M&T Bank Credit Card: Comm Supper/Fall Fair	Community Supper /Fall Fair supplies	\$69.30
12/30	5513	Check 11843	Alice Bennett: Tops Mkts	Tops Community Supper supplies Dec.	\$144.19
12/30	5513	Check 11843	Alice Bennett: Aldi	Aldi Community Supper supplies Dec.	\$29.73
12/30	5513	Check 11843	Alice Bennett: Amazon	Amazon Community Supper Supplies Dec.	\$82.12
				Total 4th Quarter Expenses	\$926.41
12/30	1050	Transfer to 1000 General Checking		Transfer for 4th Quarter Expenses	\$926.41

Income (4610)

Date	Account	Transaction Type	Payee	Description	Amount
10/28	4610	Deposit		Sayre Christian Church - October Sponsor	\$150.00
11/3	4610	Deposit		October Donations	\$144.00

2025 Capital Projects

December 31, 2025

HVAC Project - Jeff Paul Plumbing Heating Electric

upstairs/Office Area Air Conditioning
Original Estimate \$12,150

	Date	Reference	Amount	Balance Due
	1/1			\$8,100
Final Payment	3/17	Check 11750	\$8,100.00	\$0

Security System Project - Sentry Alarms, LLC

Replace/update Security System
Original Estimate \$25,000

	Date	Reference	Amount	Balance Due
1st Payment	3/19	Check 11751	\$12,500.00	\$12,500
Jeff Paul; Dedicated electric line for new alarm system	6/10	Check 11784	\$233.41	\$0
Final Payment	6/23	Check 11789	\$12,500.00	\$0

Parking Lot Project - Bishop Brother's Construction

Replace parking Lot
Original Estimate \$45,325

	Date	Reference	Amount	Balance Due
Parking Lot			\$45,325	\$45,325
New Curb Bumpers			\$600	\$45,925
Final Payment	7/15	Check 11795	-\$45,925	\$0

A/V System OnCor Technologies

A/V System
Sound Original Estimate \$39,609.00
Camera/Stream System Original Estimate \$8,871.00
Total \$48,480.00

	Date	Reference	Amount	Balance Due
Sound + Camera; Down Payment	11/11	Check 11827	\$29,088.00	\$19,392.00
Sound + Camera; Final Payment	12/11	Check 11836	\$19,392.00	\$0.00
Electrical Prep Work - Mountain Lake Electric	12/18	Check 11838	\$1,618.80	\$0.00

Loan From Diocese of Bethlehem

12/31/2025

Loan From Diocese of Bethlehem

Originated: August 25, 2020 Amount: \$75,000.00
 First payment due October 1, 2020 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
01/01/25			\$45,235.66	Principal Value
01/15/25	\$113.09	\$611.12	\$44,624.54	Loan Payment 53 made
02/21/25	\$111.57	\$612.64	\$44,011.90	Loan Payment 54 made
03/17/25	\$110.03	\$614.18	\$43,397.72	Loan Payment 55 made
04/15/25	\$108.49	\$615.72	\$42,782.00	Loan Payment 56 made
05/14/25	\$106.96	\$617.25	\$42,164.75	Loan Payment 57 made
06/16/26	\$105.41	\$618.80	\$41,545.95	Loan Payment 58 made
07/14/25	\$103.86	\$620.35	\$40,925.60	Loan Payment 59 made
08/13/25	\$102.31	\$621.90	\$40,303.70	Loan Payment 60 made
09/10/25	\$100.76	\$623.45	\$39,680.25	Loan Payment 61 made
10/13/25	\$99.20	\$625.01	\$39,055.24	Loan Payment 62 made
11/12/25	\$97.64	\$626.57	\$38,428.67	Loan Payment 63 made
12/16/25	\$96.07	\$628.14	\$37,800.53	Loan Payment 64 made
<hr/>				
Totals To Date 2025	\$1,255.39	\$7,435.13		
Totals Since October 2020	\$9,149.74	\$37,199.70		

Heifer Project 2025

12/31/2025

Date		Amount	Balance
1/1/25	Beginning Balance	\$176.37	\$176.37
4/15	Donation	\$25.00	\$201.37
5/6	Easter 2025	\$173.00	\$374.37
5/29	Transfer to Checking for Check # 11775	(\$360.00)	\$14.37
7/15	Cans & Bottles	\$35.00	\$49.37
9/8	Cans & Bottles	\$37.00	\$86.37
12/31	2025 Closing Balance		\$86.37