

January 2026 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

- 8% of the year is over so when looking at “% of Annual Budget” keep that in mind.
- RECEIPTS: Very slow start to the year thanks to cold weather and a poorly timed snowstorm. Certainly no reason for panic, however.
- EXPENSES: Expenses are right where we'd expect. Nothing stands out as unusual.
- NET OPERATING INCOME: A rather significant deficit; but again, no reason for alarm.

RECEIPTS & EXPENSES CORRECTIONS. When Jerry paid the Property insurance in early December she transposed 2 numbers when she entered the payment in Realm: \$4,715 instead of the true premium of \$4,175. Unfortunately I didn't catch the error until I was reconciling the bank statement in mid-January. The good news is the actual payment sent to Church Insurance was correct!!

RECEIPTS & EXPENSES OVER TIME – No Comments.

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
January 2026

8% of the year is over

	January 2026	2026 YTD	2026 Annual Budget	% of 2026 Annual Budget
SUMMARY				
Operating Income	\$3,938	\$3,938	\$158,223	2%
Restricted Income	81	81	16,610	0%
Designated Income	155	155	14,675	1%
Total Operating, Restricted & Designated	\$4,174	\$4,174	\$189,508	2%
Other Income - Capital Projects, etc	\$0	\$0	\$46,973	
Operating Expenses	\$11,470	\$11,470	\$147,608	8%
Non-Operating Expenses - Outreach	1,677	1,677	12,200	14%
Non-Operating Expenses - Other	304	304	11,570	3%
Total Operating & Non-Operating Expenses	\$13,452	\$13,452	\$171,378	8%
Other Expenses (Capital, Financial, etc)	\$0	\$0	\$27,000	
Net Operating Income	(\$7,532)	(\$7,532)	\$10,615	-71.0%
Net Non-Operating Income	(1,746)	(1,746)	7,515	-23%
Net Operating & Non-Operating	(\$9,278)	(\$9,278)	\$18,130	-51%

Income

Operating Income				
Parish Giving				
4010 Initial Offering Income	\$219	\$219	\$100	219%
4011 Open Plate Income	133	133	2,200	6%
4012 Pledge Income	3,306	3,306	85,000	4%
Special Days				
4017 Christmas	50	50	1,200	4%
Total Special Days	\$50	\$50	\$2,750	2%
Total Parish Giving	\$3,708	\$3,708	\$90,050	4%
Endowment Income				
Total DIT Distribution Income	\$0	\$0	\$42,673	0%
Total Other Endowment Income	\$0	\$0	\$23,900	0%
Total Endowment Income	\$0	\$0	\$66,573	0%
Community Support				
4220 Maintenance Income	230	230	150	153%
Total Community Support	\$230	\$230	\$1,600	14%
Operating Income - Misc				
Total Operating Income - Misc	\$0	\$0	\$0	
Total Operating Income	\$3,938	\$3,938	\$158,223	2%

Restricted Income				
Total Discretionary Income: Parishioner Use Only	\$0	\$0	\$1,462	0%
Discretionary Income: General Use In The Community				
4551 1st Sunday Open Plate Income	\$81	\$81	\$1,000	8%
Total Discretionary Income: General Use In The Community	\$81	\$81	\$2,856	3%
Total Restricted Worship Income	\$0	\$0	\$12,292	0%
Total Other Restricted Income	\$0	\$0	\$0	
Total Restricted Income	\$81	\$81	\$16,610	0%

Church of The Redeemer
Receipts & Expenses
January 2026

8% of the year is over

	January 2026	2026 YTD	2026 Annual Budget	% of 2026 Annual Budget
Designated Income				
4601 Cans & Mite Boxes Income	54	54	400	14%
4610 Community Supper Income	101	101	2,500	4%
Total Designated Income	\$155	\$155	\$14,675	1%
Total Other Income	\$0	\$0	\$46,973	
Total Revenues	\$4,174	\$4,174	\$236,481	

Expenses

Operating Expenses				
Worship Expense				
5010 Altar Expenses	\$178	\$178	\$1,500	12%
Music Expense				
5015 Organist Expense	510	510	7,820	7%
Total Music Expense	\$510	\$510	\$9,900	5%
Diocesan Expense				
5025 Diocesan Assessment Expense	\$1,425	\$1,425	\$17,097	8%
Total Diocesan Expense	\$1,425	\$1,425	\$18,097	8%
Education Ministry Expense				
5033 Youth Group Expense	44	44	900	5%
Total Education Ministry Expense	\$44	\$44	\$2,000	2%
Total Worship Expense	\$2,156	\$2,156	\$31,497	7%
Building Expense				
5110 DioBeth Loan Interest Expense	\$95	\$95	\$1,030	9%
5121 Cleaning Supplies Expense	103	103	250	41%
Utility Expense				
5140 Electric Expense	\$505	\$505	\$5,200	10%
5141 Heat Expense	490	490	5,200	9%
5142 Telephone Expense	37	37	500	7%
5143 Internet Expense	80	80	1,000	8%
Total Utility Expense	\$1,112	\$1,112	\$14,400	8%
Grounds Expense				
5150 Snow Removal Expense	\$860	\$860	\$2,500	34%
Total Grounds Expense	\$860	\$860	\$2,500	34%
Building Maintenance				
5130 Maintenance Services	\$142	\$142	\$2,000	7%
Total Building Maintenance	\$142	\$142	\$4,000	4%
Total Building Expense	\$2,311	\$2,311	\$39,755	6%
Office Expense				
5215 Dues & Subscriptions Expense	375	375	2,800	13%
5220 Copier Expense	125	125	1,700	7%
5230 Postage Expense	61	61	1,425	4%
5235 Advertising Expense	50	50	450	11%
5240 Accounting Expense	39	39	509	8%
5245 Bank Fees Expense	3	3	35	8%
Total Office Expense	\$653	\$653	\$8,719	7%
Priest Expense				
5310 Priest Salary Expense	\$2,542	\$2,542	\$30,720	8%
Total Priest Expense	\$2,542	\$2,542	\$33,530	8%

Church of The Redeemer
Receipts & Expenses
January 2026

8% of the year is over

	January 2026	2026 YTD	2026 Annual Budget	% of 2026 Annual Budget
Payroll Expense				
5410 Staff Wage Expense	\$3,357	\$3,357	\$29,383	11%
5411 Staff Social Security Expense	208	208	1,821	11%
5412 Staff Medicare Expense	49	49	426	11%
5413 Pension Expense Parish Administrator	90	90	791	11%
5414 Life Insurance Expense Parish Administrator	16	16	96	17%
5416 Payroll Service	88	88	1,350	7%
Total Payroll Expense	\$3,809	\$3,809	\$34,107	11%
Total Operating Expenses	\$11,470	\$11,470	\$147,608	8%
Non-Operating Expenses				
5455 Stewardship Expense	\$304	\$304	\$300	101%
Total Fellowship Expense	\$0	\$0	\$0	
Total Non-Operating Expenses	\$304	\$304	\$11,570	3%
Outreach Expense				
5510 General Discretionary Expense	\$1,545	\$1,545	\$1,500	103%
5513 Community Supper Expense	81	81	3,600	2%
5516 St. Mary's Guild Outreach Expense	51	51	1,500	3%
Total Outreach Expense	\$1,677	\$1,677	\$12,200	14%
Other Expenses				
Total Capital Projects Expense	\$0	\$0	\$24,000	
Total Special Events Expenses	\$0	\$0	\$3,000	0%
Total Other Expenses	\$0	\$0	\$27,000	0%
Total Expenses	\$13,452	\$13,452	\$198,379	0%
Net Total	(\$9,278)	(\$9,278)	\$38,103	0%

Corrections to December 2025 Statement of Activities

1/31/2026

Income

1.

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

Expenses

Operating Expenses

Non-Operating Expenses

1. (\$540.00) Decrease 5115 Property Insurance Expense - 12/8 payment booked as \$4715.00 NOT the correct amount \$4175. (December & YTD)
2. (\$540.00) Decrease Total Building Expense due to 1 above. (December & YTD)

Net Effect: Total (\$540.00) Decrease Total Operating Expenses due to 1. above. (December & YTD)
Operating Expenses

Net Effect: Total (\$540.00) Decrease Total Operating & Non-operating Expenses due to 1. above. (December & YTD)
Operating & Non-operating Expenses

Net operating \$540.00 Increase Net Operating Income due to 1. above. (December & YTD)
Income

Net Income \$540.00 Increase Net Income due to 1. above. (December & YTD)

1000 - General Checking Account
January 2026

Date	Transaction Type	Payee	Description	Amount	Balance
12/31/25			Closing December Balance as Reported		\$71,084.16
12/8/25	Journal Entry		Delete incorrect Property Insurance Payment	\$4,715.00	\$75,799.16
12/8/25	Journal Entry		Enter correct Property Insurance Payment	(\$4,175.00)	\$71,624.16
12/31/25			Corrected December Closing Balance		\$71,624.16
1/2	Direct Payment	ADP	Net Payroll	(\$852.08)	\$70,772.08
1/2	Direct Payment	ADP	Total Tax Payment	(\$329.05)	\$70,443.03
1/5	Deposit		Weekend of 1/3 - 1/4/2026	\$1,013.00	\$71,456.03
1/6	Direct Payment	W.B. Mason Co., INC.	Hand sanitizer for worship etc.	(\$20.94)	\$71,435.09
1/6	Check 11845	Cintas Fire 636525	Annual inspection of fire extinguishers	(\$141.68)	\$71,293.41
1/8	Check 11846	The Daily Review	Xmas Eve Advertising	(\$50.00)	\$71,243.41
1/9	Direct Payment	ADP	Pay period ending 1/2/26: Invoice #709301594	(\$39.64)	\$71,203.77
1/15	Direct Payment	Valley Energy	Billing period 12/01/2025-1/2/2026	(\$490.00)	\$70,713.77
1/15	Direct Payment	Empire Access	January phone & internet bill	(\$116.57)	\$70,597.20
1/15	Direct Payment	ADP	Net Payroll	(\$880.93)	\$69,716.27
1/15	Direct Payment	ADP	Total Tax Payment	(\$335.52)	\$69,380.75
1/15	Direct Payment	Diocese of the Susquehanna	February principal and Interest(FCCB #10000350)	(\$724.21)	\$68,656.54
1/15	Direct Payment	Diocese of the Susquehanna	January Assessment (FCCB #10000351)	(\$1,424.76)	\$67,231.78
1/16	Bank Transfer		Feb 2026 loan payment # 65	\$629.71	\$67,861.49
1/19	Direct Payment	The Episcopal Diocese	January 2026 Priest Salary	(\$2,541.67)	\$65,319.82
1/20	Deposit		Weekend of 1/10-1/11/2026 & 1/17-1/18/2026	\$2,925.25	\$68,245.07
1/20	Direct Payment	W.B. Mason Co., INC.	Cleaning supplies	(\$103.35)	\$68,141.72
1/20	Check 11847	Lifeway Christian Rest	2026 Giving Envelopes	(\$304.42)	\$67,837.30
1/20	Check 11848	Nick's Landscaping, LI	Snow removal December	(\$860.00)	\$66,977.30
1/20	Check 11849	St. John Lutheran Church	1/2 of Team Viewer Subscription	(\$305.40)	\$66,671.90
1/21	Direct Payment	Episcopal Church Cler	January & February Life Insurance	(\$16.00)	\$66,655.90
1/23	Direct Payment	ADP	Pay Period Ending 1/16 - Invoice #710137309	(\$48.59)	\$66,607.31
1/27	Direct Payment	M&T Bank (Credit Ca	Credit card statement for 12/7/25-1/6/26	(\$451.19)	\$66,156.12
1/27	Direct Payment	Penelec	Billing period 12/19/25-1/19/26	(\$505.12)	\$65,651.00
1/28	Direct Payment	De Lage Landen Finan	1/15-2/14/26 lease amount	(\$125.00)	\$65,526.00
1/29	Direct Payment	Fidelity Investments	Jerry's January Pension	(\$59.92)	\$65,466.08
1/29	Check 11850	Marcella Chaykosky	3 Sunday's in January. 25th service cancelled.	(\$510.00)	\$64,956.08
1/30	Direct Payment	ADP	Net Payroll	(\$880.95)	\$64,075.13
1/30	Direct Payment	ADP	Total Tax Payment	(\$335.50)	\$63,739.63
1/31			January Closing Balance		\$63,739.63

Deposits & Transfers January 2026

January 31, 2026

Date	Description	Account Description	Amount
1/5	Weekend of 1/3 - 1/4/2026	1000 General Checking	\$1,013.00
		4012 Pledge Income	\$829.00
		4010 Initial Offering	\$134.00
		4017 Christmas	\$50.00
1/5	1st Sunday of January 2026	1010 General Discretionary Checking	\$81.00
1/5		4551 1st Sunday Open Plate Income	\$81.00
1/5	December 2025 Donations	1050 Community Supper Savings	\$101.00
1/5		4610 Community Supper Income	\$101.00
1/5	Cans & Bottles for Heifer	1060 Sunday School Savings	\$54.00
1/5		4601 Cans & Mite Box Income	\$54.00
	Funds Transfer: DioBeth Loan Payment #65 February 2026		
1/16		Transfer from: 1030 Capital Funds Savings	-\$629.71
1/16		Transfer to: 1000 General Checking	\$629.71
1/20	Weekend of 1/10-1/11/2028 & 1/17-1/18/2026	1000 General Checking	\$2,925.25
1/20		4010 Initial Offering	\$85.00
1/20		4011 Open Plate Income	\$133.25
1/20		4012 Pledge Income	\$2,477.00
1/20		4220 Maintenance Income	\$230.00

1010 - General Discretionary Checking
January 2026

Date	Transaction Type	Payee	Description	Amount	Balance
1/1			January Opening Balance		\$2,972.97
1/2	Check 554	Wendy Allen	Rent Assistance & Security Deposit	(\$1,540.00)	\$1,432.97
1/5	Deposit		1st Sunday of January 2026	\$81.00	\$1,513.97
1/7	Check 555	Valley Taxi	Ride to & From Church	(\$5.00)	\$1,508.97
1/31			January Closing Balance		\$1,508.97

1030 - Capital Funds Savings
January 2026

Date	Transaction Type	Payee	Description	Amount	Balance
1/1			January Opening Balance		\$32,562.86
1/16	Bank Transfer		Feb 2026 loan payment # 65	(\$629.71)	\$31,933.15
1/31			January Closing Balance		\$31,933.15

1050 - Community Supper Savings
January 2026

Date	Transaction Type	Payee	Description	Amount	Balance
1/1			January Opening Balance		\$6,058.90
1/5	Deposit		December 2025 Donations	\$101.00	\$6,159.90
1/31			January Closing Balance		\$6,159.90

1060 - Sunday School Savings
January 2026

Date	Transaction Type	Payee	Description	Amount	Balance
1/1			January Opening Balance		\$3,248.77
1/5	Deposit		Cans & Bottles for Heifer	\$54.00	\$3,302.77
1/31			January Closing Balance		\$3,302.77

1110 - St. Mary's Guild Checking
January 2026

Date	Transaction Type	Payee	Description	Amount	Balance
1/1			January Opening Balance		\$9,505.84
1/22	Direct Payment	Compassion International	January 2026	(\$51.00)	\$9,454.84
1/31			January Closing Balance		\$9,454.84

Asset Values

1/31/2026

Current Assets

Checking/Savings	December 31, 2025	January 31, 2026
Deposits at 1st Citizens Bank (FCCB)		
Church General Fund Checking	\$71,624.16	\$63,739.63
General Discretionary Fund (Checking)	2,972.97	1,508.97
Guthrie Discretion Fund (Checking)	9,871.48	9,871.48
Altar Guild (Savings)	11,610.40	11,610.40
Sunday School (Savings)	3,248.77	3,302.77
Youth Group (Savings)	2,229.52	2,229.52
Bereavement (Savings)	308.27	308.27
Capital Funds Account (Savings)	32,562.86	31,933.15
Memorial Fund Account (Savings)	4,719.29	4,719.29
St. Mary's Checking	9,505.84	9,454.84
Community Supper	6,058.90	6,159.90
Hollingshead	12,973.08	12,973.08
Total Current Assets	\$167,685.54	\$157,811.30

Long Term Assets

DIT Assets as of Quarter ending 12/31/2025

Restricted to Discretionary

DIT Fund 230 Guthrie Discretion	\$33,229.90	\$33,510.93
DIT Fund 231 B. Meyer Discretion	13,262.92	13,375.08
DIT Fund 288 Stevens Discretion	12,827.27	12,935.76

Restricted to Music

DIT Fund 242 Kresge	95,026.85	95,830.51
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Unrestricted

DIT Fund 217 Mary Pack Cummings	\$625,759.31	\$631,045.85
DIT Fund 245 Guthrie/Baker	330,763.62	333,560.93
DIT Fund 289 Stevens General	12,827.27	12,935.76
DIT Fund 348 Conklin	1,001,226.25	1,008,761.06

Total Restricted DIT Funds 154,346.94 155,652.28

Total Unrestricted DIT Funds 1,970,576.45 1,986,303.60

Total DIT Assets **\$2,124,923.39** **\$2,141,955.88**

TOTAL FINANCIAL ASSETS **\$2,292,608.93** **\$2,299,767.18**

General Discretionary Checking Account
 4th Quarter 2025
 Receipts: To Be Sent To The Bridge

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

General Discretionary Checking Account
 2025 Totals to the Bridge

Date	Description	Amount
6/9	1st Quarter Donation	\$925.98
11/10	2nd Quarter Donation	\$759.24
11/10	3rd Quarter Donation	\$750.64
	4th Quarter Donation	\$1,094.64
	2025 Total	\$3,530.50