September 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

- 75% of the year is over so when looking at "% of Annual Budget" keep that in mind.
- RECEIPTS: In addition to the usual 4011 Plate, 4012 Pledges, and 4215 Use of Building we had a DIT distribution in September. Also, since September ended the 3rd Quarter, I transferred funds from the Altar Guild Savings account to cover the 3rd quarter 5010 Altar Expenses ($2,041.06). The result is Operating Income is only slightly behind budget (72%). We also saw a resurgence of 4012 Pledges; indeed, pledges are now ahead of budget! I have also been preparing for the 2027 budget and in that process I have been comparing 2026 with 2025 and 2024 more closely. If the 4th quarter 2026 tracks like these prior years, then we should easily meet out Pledge budget for 2026 – a reversal of my gloomy report last month. My apologies for my negative opinion last month. Open plate continues to fall significantly behind prior years and will most likely miss our budget projection. We will get a Bixby Trust distribution in October. One other thing. If you look at Restricted Worship income you might think something is wrong. I assure you it isn't as I will explain at the Vestry meeting. As preparation I refer you to 4250 Operations from Restricted Worship at the top of page 3, Restricted Worship Income in the middle of page 3, and all of page 6.
- EXPENSES: We continue to see Operating Expenses below budget (73% of budget) although not quite as much as in past months. Largely, this is due to a 5015 Property Insurance premium. Account 5141 Heat also contributes. Since we are on a budget payment plan, we continue to pay much more than we use in the summer months. There is no doubt that we will exceed the Heat budget but a substantial amount. There are no other expenses that are out of line with the norm. There are no known large expenditures for October.
- NET OPERATING INCOME: We returned to the black both in September and Year-To-Date due to the pickup in income. Given a good 4th quarter in Pledge Income, the Bixby Trust distribution, and a 4th Quarter DIT distribution I am quite sure we will end the year with a surplus.

RECEIPTS & EXPENSES CORRECTIONS. No errors in the August SOA to correct.

RECEIPTS & EXPENSES OVER TIME – The income pattern has changed a bit. We lag 2024 and 2025 only in Open Plate, 2024 in Pledge, and 2025 in Discretionary. In all other cases we are ahead of both previous years. The Expense pattern has also changed, albeit slightly. We now exceed 2024 and 2025 expenses in a number of categories. In total nothing appears to be out of line.

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
September 2026
75% of the year is over

	September 2026	2026 YTD	2026 Annual Budget	% of 2026 Annual Budget
SUMMARY				
Operating Income	$19,348	$114,006	$158,223	72%
Restricted Income	(1,073)	628	16,610	4%
Designated Income	392	15,917	14,675	108%
Total Operating, Restricted & Designated	$18,666	$130,551	$189,508	69%
Other Income - DIT Accounts, Capital Projects, etc	($28,942)	$105,628	$46,973	
Operating Expenses	$14,213	$108,144	$147,608	73%
Non-Operating Expenses - Outreach	917	10,899	12,200	89%
Non-Operating Expenses - Other	103	6,289	11,570	54%
Total Operating & Non-Operating Expenses	$15,233	$125,332	$171,378	73%
Other Expenses - Capital Projects	$5,800	$40,597	$27,000	
Net Operating Income	$5,135	$5,862	$10,615	55.2%
Net Non-Operating Income	(1,702)	(643)	7,515	-9%
Net Operating & Non-Operating	$3,433	$5,219	$18,130	29%
Income				
Operating Income				
Parish Giving				
4010 Initial Offering Income	$0	$276	$100	276%
4011 Open Plate Income	163	1,232	2,200	56%
4012 Pledge Income	6,356	66,628	85,000	78%
Special Days				
4016 Easter	$0	$2,599	$1,500	173%
4017 Christmas	0	50	1,200	4%
Total Special Days	$0	$2,649	$2,750	96%
Total Parish Giving	**$6,519**	**$70,785**	**$90,050**	**79%**
Endowment Income				
DIT Distribution Income				
4111 Fund 217 Distributions: Packer	$6,888	$20,665	$27,553	75%
4112 Fund 245 Distributions: Guthrie	3,639	10,917	14,556	75%
4113 Fund 289 Distributions: Stevens	141	423	564	75%
Total DIT Distribution Income	**$10,668**	**$32,005**	**$42,673**	**75%**
Other Endowment Income				
4125 Tozer-Miller Income	0	6,596	6,900	96%
Total Other Endowment Income	**$0**	**$6,596**	**$23,900**	**28%**
Total Endowment Income	**$10,668**	**$38,602**	**$66,573**	**58%**
Community Support				
4210 Gift Income	$0	$186	$250	74%
4215 Use of Building Income	40	1,020	1,200	85%
4220 Maintenance Income	0	265	150	177%
Total Community Support	**$40**	**$1,471**	**$1,600**	**92%**

Church of The Redeemer
Receipts & Expenses
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	September 2026	2026 YTD	2026 Annual Budget	% of 2026 Annual Budget
Operating Income - Misc				
4250 Operations From Restricted Worship	$2,114	$3,142	$0	
Total Operating Income - Misc	**$2,120**	**$3,148**	**$0**	
Total Operating Income	**$19,348**	**$114,006**	**$158,223**	**72%**
Restricted Income				
Discretionary Income: Parishioner Use Only				
4550 DIT Fund 230 Distribution: Guthrie	$366	$1,097	$1,462	75%
Total Discretionary Income: Parishioner Use Only	**$366**	**$1,097**	**$1,462**	**75%**
Discretionary Income: General Use In The Community				
4551 1st Sunday Open Plate Income	$88	$830	$1,000	83%
4552 DIT Fund 231 Distribution: B. Meyer Discretionary	73	219	292	75%
4553 DIT Fund 288 Distribution: Stevens	141	423	564	75%
4554 Personal Discretionary Contributions	300	340	1,000	34%
Total Discretionary Income: General Use In The Community	**$602**	**$1,812**	**$2,856**	**63%**
Restricted Worship Income				
4510 Bixby Trust Altar Income	($2,041)	($2,923)	$7,500	-39%
4512 DIT Fund 231 Distribution: B. Meyer Organ	0	0	292	0%
Total Restricted Worship Income	**($2,041)**	**($2,923)**	**$12,292**	**-24%**
Other Restricted Income				
4590 Columbarium Income	$0	$642	$0	
Total Other Restricted Income	**$0**	**$642**	**$0**	
Total Restricted Income	**($1,073)**	**$628**	**$16,610**	**4%**
Designated Income				
4230 Parish Faire Income	$0	$6,663	$5,000	133%
4516 Memorial Income	0	2,250	150	1500%
4601 Cans & Mite Boxes Income	15	318	400	80%
4602 Sunday School Fundraising Income	0	100	250	40%
4605 Youth Group Fundraising Income	0	581	500	116%
4610 Community Supper Income	377	3,103	2,500	124%
4620 St. Mary's Guild Income	0	1,622	5,000	32%
4625 Flowers Income	0	630	700	90%
4630 Outreach Income: Credit Card Cash Back	0	147	0	
4650 Interest Income - All Savings Accounts	0	134	175	77%
4699 Designated Income - Misc	0	369	0	
Total Designated Income	**$392**	**$15,917**	**$14,675**	**108%**
Other Income				
6348 DIT Fund 348 Distributions: Conklin	$11,743	$35,230	$46,973	75%
Special Capital Projects Income				
6000 Capital Projects Income - Windows	0	150	0	
6001 General Capital Savings	175	700	0	
Total Special Capital Projects Income	**$175**	**$850**	**$0**	
DIT Returns				
6100 Unrestricted DIT Gains	-$42,579	$57,935	$0	
6101 Restricted DIT Gains	-3,281	4,718	0	
Total DIT Returns	**-$45,860**	**$62,652**	**$0**	

Church of The Redeemer
Receipts & Expenses
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	September 2026	2026 YTD	2026 Annual Budget	% of 2026 Annual Budget
Special Events Income				
6301 Public Concert Income	$0	$1,896	$0	
Total Special Events Income	**$0**	**$1,896**	**$0**	
DioSus Grant - Shaped By Faith (Redeemer is Admin)				
6330 Shaped By Faith Grant	$5,000	$5,000	$0	
Total DioSus Grant - Shaped By Faith (Redeemer is Admin)	**$5,000**	**$5,000**	**$0**	
Total Other Income	**-$28,942**	**$105,628**	**$46,973**	
Total Revenues	**-$10,276**	**$236,179**	**$236,481**	
Expenses				
Operating Expenses				
Worship Expense				
5010 Altar Expenses	$44	$2,923	$1,500	195%
Music Expense				
5015 Organist Expense	680	5,100	7,820	65%
5016 Other Musicians Expense	0	330	680	49%
5017 Instrument Tuning	410	755	1,400	54%
5019 Music Expense - Misc	0	59	0	
Total Music Expense	**$1,090**	**$6,244**	**$9,900**	**63%**
Diocesan Expense				
5025 Diocesan Assessment Expense	$1,425	$12,823	$17,097	75%
Total Diocesan Expense	**$1,425**	**$12,823**	**$18,097**	**71%**
Education Ministry Expense				
5030 Adult Education Expense	$0	$502	$350	143%
5031 Sunday School Expense	0	122	300	41%
5032 Vacation Bible School Expense	0	200	450	44%
5033 Youth Group Expense	87	427	900	47%
5039 Education Expense - Misc	0	128	0	
Total Education Ministry Expense	**$87**	**$1,378**	**$2,000**	**69%**
Total Worship Expense	**$2,646**	**$23,368**	**$31,497**	**74%**
Building Expense				
5110 DioBeth Loan Interest Expense	$82	$794	$1,030	77%
5115 Property Insurance Expense	4,228	13,039	17,575	74%
5121 Cleaning Supplies Expense	0	253	250	101%
Utility Expense				
5140 Electric Expense	$278	$3,374	$5,200	65%
5141 Heat Expense	590	5,010	5,200	96%
5142 Telephone Expense	37	333	500	67%
5143 Internet Expense	80	716	1,000	72%
5144 Water Expense	94	708	1,200	59%
5145 Sewer Expense	0	292	600	49%
5146 Alarm System Expense	167	502	700	72%
Total Utility Expense	**$1,247**	**$10,935**	**$14,400**	**76%**
Grounds Expense				
5150 Snow Removal Expense	$0	$2,212	$2,500	88%
5151 Mowing Expense	0	344	0	
Total Grounds Expense	**$0**	**$2,556**	**$2,500**	**102%**

Church of The Redeemer
Receipts & Expenses
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	September 2026	2026 YTD	2026 Annual Budget	% of 2026 Annual Budget
Building Maintenance				
5130 Maintenance Services	$227	$509	$2,000	25%
5131 Maintenance Supplies Expense	0	80	2,000	4%
5139 Building Maintanence - Misc	0	901	0	
Total Building Maintenance	**$227**	**$1,490**	**$4,000**	**37%**
Total Building Expense	**$5,784**	**$29,067**	**$39,755**	**73%**
Office Expense				
5210 Office Supplies Expense	$0	$758	$1,500	51%
5215 Dues & Subscriptions Expense	69	2,162	2,800	77%
5220 Copier Expense	125	1,125	1,700	66%
5225 Computer Expense	0	96	300	32%
5230 Postage Expense	0	668	1,425	47%
5235 Advertising Expense	0	150	450	33%
5240 Accounting Expense	39	351	509	69%
5245 Bank Fees Expense	3	62	35	176%
Total Office Expense	**$236**	**$5,372**	**$8,719**	**62%**
Priest Expense				
5310 Priest Salary Expense	$2,542	$22,875	$30,720	74%
5317 Travel Allowance Expense	30	239	560	43%
5319 Supply Priests Expense	350	1,050	1,750	60%
Total Priest Expense	**$2,922**	**$24,164**	**$33,530**	**72%**
Payroll Expense				
5410 Staff Wage Expense	$2,260	$22,558	$29,383	77%
5411 Staff Social Security Expense	140	1,399	1,821	77%
5412 Staff Medicare Expense	33	327	426	77%
5413 Pension Expense Parish Administrator	61	607	791	77%
5414 Life Insurance Expense Parish Administrator	38	209	96	218%
5415 Staff Workman's Compensation Expense	0	116	240	48%
5416 Payroll Service	94	958	1,350	71%
Total Payroll Expense	**$2,626**	**$26,173**	**$34,107**	**77%**
Total Operating Expenses	**$14,213**	**$108,144**	**$147,608**	**73%**
Non-Operating Expenses				
5455 Stewardship Expense	$0	$304	$300	101%
5460 Parish Faire Expense	0	2,980	3,000	99%
5562 St. Mary's Guild Expense	0	2,244	6,500	35%
5598 Non-Operating Expense-Misc	103	463	0	
Fellowship Expense				
5453 Fellowship Expense - Misc	0	287	0	
Total Fellowship Expense	**$0**	**$287**	**$0**	
Total Non-Operating Expenses	**$103**	**$6,289**	**$11,570**	**54%**
Outreach Expense				
5510 General Discretionary Expense	$198	$1,743	$1,500	116%
5511 Guthrie Discretionary Expense	0	3,200	750	427%
5512 The Bridge Discretionary Expense	0	1,095	3,500	31%
5513 Community Supper Expense	468	2,425	3,600	67%
5514 Heifer Project Expense	0	300	350	86%
5516 St. Mary's Guild Outreach Expense	251	859	1,500	57%
5519 Vestry Quarterly Donation	0	750	1,000	
5558 Net Public Concert to Charity	0	75	0	
5559 Outreach Expense - Misc	0	452	0	
Total Outreach Expense	**$917**	**$10,899**	**$12,200**	**89%**

Church of The Redeemer
Receipts & Expenses
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	September 2026	2026 YTD	2026 Annual Budget	% of 2026 Annual Budget
Other Expenses				
Capital Projects Expense				
7017 AV System	0	235	0	
7018 LED Lighting	0	8,089	8,000	
7020 Door Projects	5,800	24,530	8,000	
7021 Electrical System Repairs	0	4,088	0	
Total Capital Projects Expense	**$5,800**	**$36,941**	**$24,000**	
Special Events Expenses				
7301 Public Concert Expenses	$0	$3,655	$3,000	
Total Special Events Expenses	**$0**	**$3,655**	**$3,000**	**0%**
Total Other Expenses	**$5,800**	**$40,597**	**$27,000**	**0%**
Total Expenses	**$21,033**	**$165,929**	**$198,379**	**0%**
Net Total	**($31,309)**	**$70,251**	**$38,103**	**0%**

4510 Bixby Trust Altar Income

1st thru 3rd Quarters 2026

Date	Reference	Type	Description	Amounts	Balance
1/1			2026 Opening Balance		$0.00
4/1	170	JRE	Q1 Transfer Altar Expenses to Operations	($771.43)	($771.43)
6/30	182	JRE	Q2 Transfer Altar Expenses to Operations	($110.72)	($882.15)
9/30	185	JRE	Q3 Transfer Altar Expenses to Operations	($2,041.06)	($2,923.21)
9/30			Period Closing Balance		($2,923.21)
			Total Altar Income moved to Operations	$2,923.21	

4512 DIT Fund 231 Distribution: B. Meyer Organ

1st thru 3rd Quarters 2026

Date	Reference	Type	Description	Amounts	Balance
1/1			2026 Opening Balance		$0.00
3/31	168	JRE	1/2 Meyer Distrib from Discr'n to Restricted Music	$72.96	$72.96
3/31	169	JRE	Meyer Q1 Music Distribution to Operations Music	($72.96)	$0.00
6/29	180	JRE	1/2 Meyer Q2 Dist from Discr'n to Restricted Music	$72.96	$72.96
6/29	181	JRE	Meyer Q2 Music Distribution to Operations Music	($72.96)	$0.00
9/29	183	JRE	DIT 231 Meyer Split Discretion & Restricted Music	$72.96	$72.96
9/29	184	JRE	DIT 231 Meyer To Op Inc From Restricted Worship	($72.96)	$0.00
9/30			Period Closing Balance		$0.00
			Total Distributions	$218.88	

4250 Operations from Restricted Worship

1st thru 3rd Quarters 2026

Date	Reference	Type	Description	Amounts	Balance
1/1			2026 Opening Balance	$0.00	$0.00
3/31	169	JRE	Meyer Q1 Music Distribution to Operations Music	$72.96	$72.96
4/1	170	JRE	Q1 Transfer Altar Expenses to Operations	$771.43	$844.39
6/29	181	JRE	Meyer Q2 Music Distribution to Operations Music	$72.96	$917.35
6/30	182	JRE	Q2 Transfer Altar Expenses to Operations	$110.72	$1,028.07
9/29	184	JRE	DIT 231 Meyer To Op Inc From Restricted Worship	$72.96	$1,101.03
9/30	185	JRE	Q3 Transfer Altar Expenses	$2,041.06	$3,142.09
9/30			Period Closing Balance		$3,142.09

Receipts & Expenses
Comparisons Over Time
September 30, 2026

Receipts	Current Month - September			Year to Date			2026 vs 2024 (2026 - 2024)	2026 vs 2025 (2026 - 2025)
	2024	2025	2026	2024	2025	2026		
Plate	$124	$77	$163	$1,294	$1,979	$1,232	($62)	($747)
Pledge	$5,378	$5,295	$6,356	$67,459	$66,623	$66,628	($831)	$5
Special Days	$0	$0	$0	$1,817	$2,102	$2,649	$832	$547
Discretionary	$627	$846	$968	$2,386	$3,472	$2,909	$523	($563)
DIT (Operating)	$8,930	$10,648	$10,668	$26,790	$30,227	$32,005	$5,215	$1,778
Other Invest	$0	$0	$0	$6,033	$6,407	$6,596	$564	$189
Operating Income	$16,045	$16,151	$19,348	$107,482	$111,241	$114,006	$6,524	$2,765
Total Receipts	$17,750	$17,311	$18,666	$121,654	$127,069	$130,551	$8,896	$3,482

Expenses	Current Month - September			Year to Date			2026 vs 2024 (2026 - 2024)	2026 vs 2025 (2026 - 2025)
	2024	2025	2026	2024	2025	2026		
Altar	$42	$42	$44	$323	$1,276	$2,923	$2,600	$1,648
Music	$1,440	$1,485	$1,090	$6,011	$6,179	$6,244	$233	$65
Diocese	$1,974	$2,209	$1,425	$17,886	$18,040	$12,823	($5,063)	($5,217)
Cleaning & Supplies	$0	$0	$0	$776	$130	$253	($523)	$123
Property Insurance	$3,925	$0	$4,228	$11,528	$8,171	$13,039	$1,512	$4,868
Repairs & Maintenance	$348	$324	$227	$1,836	$1,311	$1,490	($345)	$180
Utilities	$1,279	$212	$1,247	$9,803	$8,702	$10,935	$1,132	$2,233
Clergy	$445	$5,344	$2,922	$28,743	$26,325	$24,164	($4,578)	($2,161)
Outreach	$799	$913	$767	$6,126	$5,880	$10,749	$4,623	$4,869
Office Expense	$321	$696	$236	$5,270	$5,289	$5,372	$101	$83
Payroll	$2,517	$2,518	$2,626	$23,819	$25,065	$26,173	$2,354	$1,108
Operating Expenses	$12,410	$13,108	$14,213	$110,234	$107,028	$108,144	($2,090)	$1,116
Total Expenses	$13,493	$14,040	$15,083	$121,536	$119,831	$125,182	$3,646	$5,351
Net Operating Income	$3,635	$3,043	$5,135	($2,752)	$4,213	$5,862	$8,614	$1,649
Net Income	$4,258	$3,271	$3,583	$119	$7,238	$5,369	$5,250	($1,869)

1000 - General Checking Account
September 2026

Date	Transaction Type	Payee	Description	Amount	Balance
			September Beginning Balance		$61,226.31
9/4	Direct Payment	ADP	Pay Period 8/15 - 8/28 : Invoice #729667655	($42.64)	$61,183.67
9/8	FCCB Check 10000	Church Insurance	Quarterly installment (FCCB #10000385)	($4,228.00)	$56,955.67
9/8	Check 11930	Department of L&I	Boiler inspections	($227.28)	$56,728.39
9/8	Check 11928	Margaret Cole	Supplies for Youth Lock-in	($87.19)	$56,641.20
9/8	Check 11927	Nina Seebeck	Luncheon after PHH training	($102.84)	$56,538.36
9/8	Check 11926	Mrs. Alice Bennett	September Community Supper Expenses	($83.71)	$56,454.65
9/8	Direct Payment	Aqua Pa	Billing period 7/24-8/26/2026	($94.41)	$56,360.24
9/8	Direct Payment	Doyle Security	9/1-11/30/2026 Billing	($167.25)	$56,192.99
9/8	Direct Payment	ECCEBT	9/1-9/30/2026 premium	($19.00)	$56,173.99
9/8	Deposit		Weekend of 9/5-9/6/2026	$1,360.00	$57,533.99
9/9	Check 11931	Jeffrey Watson	Reimbursement for final payment of new doors.	($5,800.00)	$51,733.99
9/10	Check 11932	Hazel Hunt	Supply & milage for 9/12/2026	($204.94)	$51,529.05
9/10	Direct Payment	Empire Access	Phone & Internet for September	($116.52)	$51,412.53
9/11	Direct Payment	ADP	Total Tax Payment	($335.49)	$51,077.04
9/11	Direct Payment	ADP	Net Payroll	($880.96)	$50,196.08
9/14	Bank Transfer		Final Payment For Steel Doors	$5,800.00	$55,996.08
9/16	FCCB Check 10000	DioSus	September Salary (FCCB #10000388)	($2,541.67)	$53,454.41
9/16	FCCB Check 10000	DioSus	October principal & interest (FCCB #10000387)	($724.21)	$52,730.20
9/16	FCCB Check 10000	DioSus	September Assessment (FCCB #10000386	($1,424.76)	$51,305.44
9/16	Direct Payment	Valley Energy	Budget amount for 8/3-9/1/2026	($590.00)	$50,715.44
9/16	Deposit		Weekend of 9/12-9/13	$3,386.22	$54,101.66
9/16	Bank Transfer		Deposited Into Wrong Account	($15.00)	$54,086.66
9/16	Bank Transfer		DioSus Loan Payment #73	$642.41	$54,729.07
9/18	Direct Payment	ADP	Pay Period 8/29 - 9/11 : Invoice #730940685	($42.64)	$54,686.43
9/21	Deposit		Weekend of 9/19-9/10/2026	$1,212.00	$55,898.43
9/23	Direct Payment	M&T Credit Card		($428.73)	$55,469.70
9/24	Check 11933	Anne Canfield	Supply Clergy for 9_27_2026	($175.00)	$55,294.70
9/25	Direct Payment	ADP	Extra State Fee - August 2026	($8.95)	$55,285.75
9/25	Direct Payment	ADP	Total Tax Payment	($335.52)	$54,950.23
9/25	Direct Payment	ADP	Net Payroll	($880.93)	$54,069.30
9/28	Check 11934	Lauren A. Peckham	Service call for Organ Chimes - Repair Chime Cords	($410.00)	$53,659.30
9/28	Deposit		DIT #289 Stevens Q3 Distribution	$141.12	$53,800.42
9/28	Deposit		DIT #245 Guthrie Q3 Distribution	$3,639.02	$57,439.44
9/28	Deposit		DIT #217 Packer Q3 Distribution	$6,888.26	$64,327.70
9/29	Check 11937	Marcella Chaykosky	4 Sunday's in September	($680.00)	$63,647.70
9/29	Check 11936	Mary Rhodes	Communion Wine from Waverly Liquor & Wine	($14.99)	$63,632.71
9/29	Check 11935	Mrs. Alice Bennett	Sept CS supplies from Aldi	($93.04)	$63,539.67
9/29	Direct Payment	ECCEBT	October Life Insurance	($19.00)	$63,520.67
9/29	Direct Payment	Fidelity Investments	October Pension	($60.80)	$63,459.87
9/29	Deposit		Weekend of 9/26 - 9/27	$622.00	$64,081.87
9/29	Bank Transfer		Meyer DIT 231 Split Discretion & Music	$72.96	$64,154.83
9/30	FCCB Check 10000	De Lage Landen	Billing period 9/15-10/14/2026 (FCCB #10000389)	($125.00)	$64,029.83
9/30	Direct Payment	Penelec	Billing period 8/20-9/20/2026	($278.38)	$63,751.45
9/30	Bank Transfer		Q3 Expenses	$770.37	$64,521.82
9/30	Bank Transfer		Q3 Expenses	$2,041.06	$66,562.88
9/30	Bank Fee		September Bill Pay Fee	($2.95)	$66,559.93
			September Closing Balance		$66,559.93

Deposits & Transfers September 2026

September 30, 2026

Date	Description	Account Description	Amount
9/8	Weekend of 9/5-9/6/2026	1000 General Checking	$1,360.00
		4012 Pledge Income	$1,360.00
9/8	Shaped By Faith Grant; Temp parked in Capital Fund	1030 Capital Funds Savings	$5,000.00
		6330 Shaped By Faith	$5,000.00
9/8	Open Plate 1st Sunday in September	1010 General Discretionary Checking	$88.00
		4551 1st Sunday Open Plate	$88.00
9/14	Funds Transfer: Final Payment For Steel Doors		
	Transfer from:	1030 Capital Funds Savings	($5,800.00)
	Transfer to:	1000 General Checking	$5,800.00
9/16	Funds Transfer: DioSus Loan Payment #73		
	Transfer from:	1030 Capital Funds Savings	($642.41)
	Transfer to:	1000 General Checking	$642.41
9/16	Weekend of 9/12-9/13	1000 General Checking	$3,386.22
		4011 Open Plate Income	$30.00
		4012 Pledge Income	$3,335.00
	Cans & Bottles - transfer to Sunday School	4601 Cans & Mite Boxes	$15.00
	Bradford County Collections - Harry Vanerpool	4299 Misc Operating Income	$6.22
9/16	Funds Transfer: Deposited Into Wrong Account (Cans & Bottles for Heifer Project)		
	Transfer from:	1000 General Checking	($15.00)
	Transfer to:	1060 Sunday School School Savings	$15.00
9/21	Weekend of 9/19-9/10/2026 - 1 Donation	1010 General Discretionary Checking	$300.00
		4554 Personal Disc	$300.00
9/21	Weekend of 9/19-9/10/2026	1000 General Checking	$1,212.00
		4011 Open Plate Income	$60.00
		4012 Pledge Income	$1,152.00
9/28	DIT #217 Packer Q3 Distribution	1000 General Checking	$6,888.26
		4111 Fund 217 Distribution	$6,888.26
9/28	DIT #245 Guthrie Q3 Distribution	1000 General Checking	$3,639.02
		4112 Fund 245 Distribution	$3,639.02
9/28	DIT #289 Stevens Q3 Distribution	1000 General Checking	$141.12
		4113 Fund 289 Distribution	$141.12
9/28	DIT #231 B Meyer Q3 Distribution	1010 General Discretionary Checking	$145.92
		4552 DIT Fund 231 Di	$145.92

Deposits & Transfers September 2026

September 30, 2026

Date	Description	Account Description	Amount	
9/28	DIT #288 Stevens Q3 Distribution	1010 General Discretionary Checking	$141.12	
		4553 DIT Fund 288 Distribution		$141.12
9/28	DIT #230 Guthrie Q3 Distribution	1020 Guthrie Disc Ch	$365.59	
		4550 DIT Fund 230 Distribution		$365.59
9/28	DIT #348 Conklin Q3 Distribution	1030 Capital Funds Savings	$11,743.34	
		6348 DIT Fund #348 Distribution		$11,743.34
9/29	Funds Transfer: Meyer DIT 231 Split Discretion & Music			
	Transfer from:	1010 General Discretionary Checking		($72.96)
	Transfer to:	1000 General Checking		$72.96
9/29	Journal Entry: 1/2 Meyer Q2 Distribution from General Discretionary Checkingionary to Restricted Music			
		4512 DIT Fund 231 Distribution: B. Meyer Organ		$72.96
		4552 DIT Fund 231 Distribution: B. Meyer Discretionary		($72.96)
9/29	Journal Entry: Q2 Myer Restricted Music Organ to Operations Music			
		4250 Operations From Restricted Worship		$72.96
		4512 DIT Fund 231 Distribution: B Meyer Organ		($72.96)
9/29	Weekend of 9/26 - 9/27	1000 General Checking	$622.00	
		4011 Open Plate Income		$73.00
		4012 Pledge Income		$509.00
	TOPS #899 September	4215 Use of Building		$40.00
9/29	Cn Melinda from Supply Compensation	1030 Capital Funds Savings	$175.00	
		6001 General Capital Savings		$175.00
9/29	September Community Supper	1050 Community Supper Savings	$377.00	
	Sept Sponsor - St mary's Guild	4610 Community Supper Income		$150.00
	Donations	4610 Community Supper Income		$227.00
9/30	Funds Transfer: Q3 Expenses			
	Transfer from:	1040 Altar Guild Savings		($2,041.06)
	Transfer to:	1000 General Checking		$2,041.06
9/30	Funds Transfer: Q3 Expenses			
	Transfer from:	1050 Community Supper Savings		($770.37)
	Transfer to:	1000 General Checking		$770.37
9/30	Journal Entry: Q2 Transfer Altar Expenses to Operations			
		4250 Operations From Restricted Worship		$2,041.06
		4510 Bixby Trust Altar Income		($2,041.06)

1010 - General Discretionary Fund Checking Account
September 2026

Date	Transaction Type	Payee	Description	Amount	Balance
9/1			September Opening Balance		$1,543.13
9/8	Deposit		Open Plate 1st Sunday in September	$88.00	$1,631.13
9/21	Deposit		Weekend of 9/19-9/10/2026 - 1 Donation	$300.00	$1,931.13
9/28	Debit Card	Liberty Family House	Room for Patient's Family Member	($198.00)	$1,733.13
9/28	Deposit		DIT #231 B Meyer Q3 Distribution	$145.92	$1,879.05
9/28	Deposit		DIT #288 Stevens Q3 Distribution	$141.12	$2,020.17
9/29	Bank Transfer		Meyer DIT 231 Split Discretion & Music	($72.96)	$1,947.21
9/30			September Closing Balance		$1,947.21

1020 - Guthrie Discretionary Fund Checking Account
September 2026

Date	Transaction Type	Payee	Description	Amount	Balance
9/1			September Opening Balance		$7,402.66
9/28	Deposit		DIT #230 Guthrie Q3 Distribution	$365.59	$7,768.25
9/30			September Closing Balance		$7,768.25

1030 - Capital Funds Saving Account
September 2026

Date	Transaction Type	Payee	Description	Amount	Balance
9/1			September Opening Balance		$33,363.77
9/8	Deposit		Shaped By Faith Grant; Temp parked in Capital Fund	$5,000.00	$38,363.77
9/14	Bank Transfer		Final Payment For Steel Doors	($5,800.00)	$32,563.77
9/16	Bank Transfer		DioSus Loan Payment #73	($642.41)	$31,921.36
9/28	Deposit		DIT #348 Conklin Q3 Distribution	$11,743.34	$43,664.70
9/29	Deposit		Cn Melinda from Supply Compensation	$175.00	$43,839.70
9/30			September Closing Balance		$43,839.70

1040 - Altar Guild Savings Account
September 2026

Date	Transaction Type	Payee	Description	Amount	Balance
9/1			September Opening Balance		$10,750.19
9/30	Bank Transfer**		Q3 Expenses	($2,041.06)	$8,709.13
9/30			September Closing Balance		$8,709.13

** Transfer was actually made on 10/1 at the bank

1050 - Community Supper Savings Account
September 2026

Date	Transaction Type	Payee	Description	Amount	Balance
9/1			September Opening Balance		$7,137.92
9/29	Deposit		September Community Supper	$377.00	$7,514.92
9/30	Bank Transfer**		Q3 Expenses	($770.37)	$6,744.55
9/30			September Closing Balance		$6,744.55

** Transfer was actually made on 10/1 at the bank

1060 - Sunday School Savings Account
September 2026

Date	Transaction Type	Payee	Description	Amount	Balance
9/1			September Opening Balance		$3,355.54
9/16	Bank Transfer		Can's & Mite Boxes	$15.00	$3,370.54
9/30			September Closing Balance		$3,370.54

1110 - St. Mary's Guild Checking Account
September 2026

Date	Transaction Type	Payee	Description	Amount	Balance
9/1			September Opening Balance		$8,276.20
9/1	Check 606	Sayre Historical Society	September Presentation	($50.00)	$8,226.20
9/22	Direct Payment	Compassion Internationa	September 2026	($51.00)	$8,175.20
9/24	Check 607	Church of the Redeemer	September Community Supper Sponsor	($150.00)	$8,025.20
9/30			September Closing Balance		$8,025.20

Asset Values
9/30/26

	August 31, 2026	September 30, 2026
Current Assets		
Checking/Savings		
Deposits at 1st Citizens Bank (FCCB)		
1000 Church General Fund Checking	$61,226.31	$66,559.93
1010 General Discretionary Fund (Checking)	1,543.13	1,947.21
1020 Guthrie Discretion Fund (Checking)	7,402.66	7,768.25
1030 Capital Funds Account (Savings)	33,363.77	43,839.70
1040 Altar Guild (Savings)	10,750.19	8,709.13
1050 Community Supper (Savings)	7,137.92	6,744.55
1060 Sunday School (Savings)	3,355.54	3,370.54
1070 Youth Group (Savings)	2,813.49	2,813.49
1080 Memorial Fund Account (Savings)	6,475.46	6,475.46
1090 Bereavement (Savings)	308.62	308.62
1100 Hollingshead (Savings)	12,997.44	12,997.44
1110 St. Mary's Checking	8,276.20	8,025.20
Total Current Assets	$155,650.73	$169,559.52
Long Term Assets		
DIT Assets as of Quarter ending 12/31/2025		
Restricted to Discretionary		
DIT Fund 230 Guthrie Discretion	$35,232.98	$34,526.61
DIT Fund 231 B. Meyer Discretion	14,062.39	13,780.44
DIT Fund 288 Stevens Discretion	13,600.51	13,327.84
Restricted to Music		
DIT Fund 242 Kresge	100,755.01	98,734.93
Unrestricted		
DIT Fund 217 Mary Pack Cummings	$663,465.80	$650,159.92
DIT Fund 245 Guthrie/Baker	350,701.82	343,670.49
DIT Fund 289 Stevens General	13,600.51	13,327.84
DIT Fund 348 Conklin	1,059,049.25	1,037,080.02
Total Restricted DIT Funds	163,650.89	160,369.82
Total Unrestricted DIT Funds	2,086,817.38	2,044,238.27
Total DIT Assets	$2,250,468.27	$2,204,608.09
TOTAL FINANCIAL ASSETS	$2,406,119.00	$2,374,167.61

Church Of The Redeemer
Balance Sheet
June 30, 2026

Assets	
Current Assets	
Checking	
1000 General Checking	$67,109.92
1010 General Discretionary Fund (Checking)	1,947.21
1020 Guthrie Discretionary Fund (Checking)	7,768.25
1110 St. Mary's Guild Checking	8,025.20
Total Checking	84,850.58
Savings	
1030 Capital Funds Savings	43,839.70
1040 Altar Guild Savings	8,709.13
1050 Community Supper Savings	6,744.55
1060 Sunday School Savings	3,370.54
1070 Youth Group Savings	2,813.49
1080 Memorial Savings	6,475.46
1090 Bereavement Savings	308.62
1100 Hollingshead Savings	12,997.44
Total Savings	85,258.93
Total Current Assets	170,109.51
Endowments	
1217 DIT # 217 Mary Pack Cummings	663,465.80
1230 DIT # 230 Guthrie Discretion	35,232.98
1231 DIT # 231 B. Meyer Discretion	14,062.39
1242 DIT # 242 Kresge Music	100,755.01
1245 DIT # 245 Guthrie/Baker	350,701.82
1288 DIT # 288 Stevens Discretion	13,600.51
1289 DIT # 289 Stevens General	13,600.50
1348 DIT #348 Conklin	1,059,049.25
Total Endowments	2,250,468.26
Total Assets	2,420,577.77
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	32,076.11
Total Long Term Loans	32,076.11
Total Liabilities	32,068.28
Net Assets	
3000 Net Operating Funds	83,245.52
3001 Net Discretionary Funds	9,793.22
3002 Net Restricted Funds - Other	10,084.78
3003 Net Designated Funds	39,609.97
3004 Net Other Funds	(4,692.26)
3010 Net Unrestricted DIT Funds	2,086,817.34
3011 Net Restricted DIT Funds	163,650.92
Total Net Assets	2,388,509.49
Total Liabilities & Net Assets	$2,420,577.77

1010 General Discretionary Account

3rd Quarter 2026
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	Payee	Description	Amount
8/5	4551	Deposit		1st Sunday in August Open Plate	$20.00
9/8	4551	Deposit		Open Plate 1st Sunday in September	$88.00
9/28	4552	Deposit		DIT #231 B Meyer Q3 Distribution	$145.92
9/29	4552	Journal Entry		DIT 231 Meyer Split Discretion & Restricted M	($72.96)
9/28	4553	Deposit		DIT #288 Stevens Q3 Distribution	$141.12
9/21	4554	Deposit		Weekend of 9/19-9/10/2026 - 1 Donation	$300.00

Expenses

Date	Account	Transaction Type	Payee	Description	Amount
9/28	5510	Debit Card	Liberty Family House	Room for Patient's Family Member	($198.00)

1020 Guthrie Discretionary

3rd Quarter 2026
Account 4550 DIT Fund 230 Distribution: Guthrie
Account 5511 Guthrie Discretion Expenses
Account 1020 Guthrie Discretionary Checking

Income

Date	Account	Transaction Type	Payee	Description	Amount
9/28	4550	Deposit		DIT #230 Guthrie Q3 Distribution	$365.59

Expenses

Date	Account	Transaction Type	Payee	Description	Amount
8/15	5511	Check 541	Margaret Cole	Food for Family - 2 months	($800.00)

General Discretionary Checking Account
3rd Quarter 2026
Receipts: To Be Sent To The Bridge

Date	Description	Amount
3/31	Total of Q1 General Discretion Available for the Bridge	$535.08
6/30	Total of Q2 General Discretion Available for the Bridge	$655.08
8/5	1st Sunday in August Open Plate	$20.00
9/8	Open Plate 1st Sunday in September	$88.00
9/28	DIT #231 B Meyer Q3 Distribution	$72.96
9/28	DIT #288 Stevens Q3 Distribution	$141.12
9/21	Weekend of 9/19-9/10/2026 - 1 Donation	$300.00
9/30	3nd Quarter Total	$622.08
9/30	**Total General Discretion Available for the Bridge**	**$1,812.24**

General Discretionary Checking Account
2026 Totals to the Bridge

Date	Description	Amount
	2026 Total	**$0.00**

5010 Altar Guild

3rd Quarter 2026: 7/1/26 - 9/30/26

Account 5010 Altar Expenses

Account 1040 Altar Guild Savings

Expenses

Date	Account	Transaction Type	Payee	Description	Amount
8/12	5010	Check 11921	Mary Rhodes	Communion wine	$29.57
8/19	5010	Direct Payment	M&T Credit Card	Blue hangings, Stole etc.	$1,967.75
9/23	5010	Direct Payment	M&T Bank (Credit Card Pa	Communion wafers	$28.75
9/29	5010	Check 11936	Mary Rhodes	Communion Wine	$14.99
				Q3 Total Expense	$2,041.06

Community Supper

3rd Quarter: 7/1/26 - 9/30/26

Account 4610 Community Supper Expenses

Account 5513 Community Supper Income

Account 1050 Community Supper Savings

Income

Date	Reference	Transaction Type	Payee	Description	Amount
8/5	702	Deposit		July Donations	$235.00
8/31	711	Deposit		August Community Supper Sponsor - Sayre Bus Assoc	$150.00
8/31	711	Deposit		August Community Supper Donations	$162.00
9/29	727	Deposit		Sept Sponsor - St Mary's Guild	$150.00
9/29	727	Deposit		September Donations	$227.00
				Q3 Total Income	$924.00

Expenses

Date	Reference	Transaction Type	Payee	Description	Amount
7/2	11913	Check 11913	The Children's House Child Advocacy Center	Donation	$100.00
7/21	802	Direct Payment	M&T Credit Card	June Community Supper Expense	$73.90
8/6	11919	Check 11919	Mrs. Alice Bennett	July Community Supper Expenses	$71.78
8/19	817	Direct Payment	M&T Credit Card	July Community Supper Expense	$56.26
9/8	11926	Check 11926	Mrs. Alice Bennett	September Community Supper Expenses	$83.71
9/23	834	Direct Payment	M&T Credit Card	August Community Supper Supplies	$80.78
9/23	834	Direct Payment	M&T Credit Card	Table Cloths	$231.99
9/23	834	Direct Payment	M&T Credit Card	Refund for table cloth	($21.09)
9/29	11935	Check 11935	Mrs. Alice Bennett	CS supplies from Aldi 9/22/2026	$43.14
9/29	11935	Check 11935	Mrs. Alice Bennett	CS supplies from Aldi 9/15/2026	$49.90
				Q3 Total Expense	$770.37
				Q2 Net Income	$153.63

Heifer Project 2026

1/1/26 - 9/30/26

Account 1060 Sunday School Savings

Account 4601 Cans & Mite Boxes Income

Account 5514 Heifer Project Expenses

Date	Account	Transaction Type	Payee	Description	Amount
1/1/26				Beginning Balance	$86.37
1/5	4601	Deposit		Cans & Bottles for Heifer	$54.00
4/27	4601	Deposit		Cans, Bottles & Mite Boxes	$103.00
4/27	4601	Deposit		Cans, Bottles & Mite Boxes	$20.00
5/12	4601	Deposit		Donation to Cans & Bottles for Heifer project	$50.00
5/13	5514	Check 11890	Heifer International	Tree Saplings	($300.00)
8/25	4601	Deposit		Cans & Bottles for Heifer Fund	$76.00
9/16	4601	Deposit		Cans & Bottles for Heifer Fund	$15.00
9/30				Closing Balance	$104.37

2026 Capital Projects

July 31, 2026

As a reminder, all of these projects are funded by the quarterly distribtions from the Conklin DIT#348 fund

Summary - Details follow below

Project	Expense	Comments
LED Project	$8,090.00	Project completed
Electrical System	$4,087.83	Project completed
Doors - Phase 1	$7,790.00	Project completed
Doors - Phase 2	$6,940.00	Project completed
Steel Entry Doors	$9,800.00	Project completed
2026 Total	$36,707.83	

LED Project - Mountain Lake Electric

Convert all flourescent lights to LED Lights

Original Estimate $8,089

Project completed

	Date	Reference	Amount	Balance Due
	2/18			$8,089
Final Payment	2/19	Check 11861	$8,090.00	$0

Electrical System Project- Mountain Lake Electric

1. Inspect electrical panels and distribution equipment
2. Repair grounding connections in panel boxes
3. Repair control of lights in parking lot & light switches in baptismal font area

Project completed

	Date	Reference	Amount	Balance Due
1.	2/25	2/25 Invoice	$1,246.00	$1,246.00
	2/26	Check 11863	$1,246.00	$0.00
2.	4/9	4/9 Invoice	$1,381.83	$1,381.83
	4/13	Check 11871	$1,381.83	$0.00
3.	7/23	7/24 Invoice	$1,460.00	$1,460.00
	7/27	Check 11917	$1,460.00	$0.00
Total				$4,087.83

2026 Capital Projects

July 31, 2026

Door Projects

Phase 1 - Refinish main entry door and main nave doors
Door Restore
1094 S. Main St
Towanda, PA 189848
570-205-0890

Date	Reference	Amount	Balance Due
6/6			$7,790
6/16	Check 11908	$7,790.00	
6/30	Void Check 11908 - check was lost		
6/30	Check 11912	$7,790.00	$0

Phase 1 completed

Phase 2 - Refinish "door to nowhere" and Sacristy Door
Door Restore
1094 S. Main St
Towanda, PA 189848
570-205-0890

Date	Reference	Amount	Balance Due
7/13	7/13 Invoice	$6,940.00	$6,940
7/13	Check 11916	$6,940.00	$0

Phase 2 completed

Phase 3 - Replace parlor steel entry door and parish hall steel entry door
Tilley Custom Carpentry, LLC
5373 Ulster Rd.
Ulster, PA 18850
570-637-2780

Date	Reference	Amount	Balance Due
6/16			$9,800
6/22	Check 11909	$4,000.00	$5,800
9/9	Check 11931	$5,800.00	$0

NOTE: Jeff Watson paid the down payment and then was reimbursed with Check #11909

NOTE 2: Jeff Watson paid the final payment and then was reimbursed with Check #11931

Phase 3 completed

Loan From Diocese of Bethlehem

9/30/26

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
07/01/26			$33,998.11	Principal Value
07/15/26	$85.00	$639.21	$33,358.90	Loan Payment 71 made
08/12/26	$83.40	$640.81	$32,718.09	Loan Payment 72 made
09/16/26	$81.80	$642.41	$32,075.68	Loan Payment 73 made
Totals To Date 2026	$793.52	$5,724.37		
Totals Since October 2020	$9,943.26	$42,924.07		