

Proposed Agenda
Stated Meeting of the Session
Richmond Hill Presbyterian Church
February 25, 2020

In all of our decision making, this question should be included with each deliberation:
“How will this decision influence the life or faith of people within and beyond this congregation?”

CALL TO ORDER

OPENING PRAYER/DEVOTION

ATTENDANCE

DECLARATION OF A QUORUM

APPROVAL OF AGENDA

GRANT VOICE TO GUEST

1. Visiting team from the Committee On Ministry of Savannah Presbytery
2. Member(s) from Bryan Neck Historical Society
3. Others?

SPECIAL ORDER #1. Presentation by Bryan County Historical Society

SPECIAL ORDER #2. Conversation with Committee on Ministry Team from Savannah Presbytery

CRITICAL ISSUES

Request for transfer of Membership for Claire Weinstein to the First United Presbyterian Church of Las Vegas, New Mexico

Request for use of sanctuary for John & Michelle Wilson’s daughter’s November 14, 2020, at 2pm.

Request for David Johnson to conduct wedding ceremony

Request from Savannah Presbytery to use the sanctuary on Saturday; March 28; from 1:30 pm - 4:30 pm for “Listening Sessions” for Presbyter churches in District 1.

From Stewardship & Finance – 2020 Budget

COMMITTEE REPORTS

Congregational Life Committee Minutes Provided February 13, 2020

Stewardship & Finance – 2020 Budget

Bryan Neck Committee – Received

Worship Committee – No report.

CLERK’S REPORT

Approval of January 14, 2020, Session Minutes (If received)

Bobbie reports that Gail’s training is going extremely well. That she is very capable, comprehends quickly and documents well. The most important part is that the office could function without either of them if necessary.

PASTOR’S REPORT

OLD BUSINESS

NEW BUSINESS

ADJOURN WITH PRAYER

Ed Ayers	revedrhpc@gmail.com	912 713-1276		Pastor
Group email	elders@rhpchurch.com			Committee Responsibilities
Norm Waters	norm.waters@outlook.com	912 756-7172		Clerk
Janie Moore	diamondShoalinc@yahoo.com	912 313-4680	2020	Bryan Neck
Ricky Blanton	wrblanton86@gmail.com wrblanton@gfinsurance.com	912 663-3932	2021	Stewardship/Buildings & Grounds
Margie Gilmore	margiegilmore243@gmail.com	912 727-2684	2021	Christian Ed/Worship (not positive)
Betsy Wilson	BOBWILSON@coastalnow.net betmarwil@icloud.com	912 727-2214	2021	Bryan Neck
Rodney Denmark	guvnor2974@aol.com	912-659-9518	2022	Christian Ed/Worship
Jay Lacy	jdl63111@yahoo.com	518-598-4716	2022	Cong Life/Missions/Evangelism
Forester Scarboro	ForesterScarboro@gmail.com	912-344-5924	2022	Stewardship/Buildings & Grounds
Additional important contacts				
Phil Corbin	corbinphillip@aol.com	912 667-0329		Stewardship/Buildings & Grounds
Holley Bensman	hbensman@cmscom.net	912-704-9321		Treasurer
Karen Martinez	akanpm@gmail.com	912-271-8619		Family Promise
Norma Royals	MrsRoyals@yahoo.com	912-308-4474		Music Director

2019 Clerk's Annual Questionnaire

1.

Welcome to the 2019 Clerk's Annual Questionnaire (CAQ)!

Here is some useful information about this survey:

This survey primarily addresses finance and financial processes.

Use the "Back" button at the bottom of the survey page to return to previous pages without losing your data. Your information will be saved as you move from question to question.

Once you have reached the end of the CAQ, you will have an opportunity to review your responses and make changes before you submit the CAQ.

After you submit the CAQ, an email will be sent to you from Deb Worland with a printable PDF file of your responses.

If you have any questions concerning the CAQ, you may send an email to CAQ@pcusa.org or call (800) 728-7228, ext. 2040.

The deadline for submitting your responses to the CAQ is Friday, February 14, 2020.

On behalf of all of the ministries that have included questions in the Clerk's Annual Questionnaire 2019, thank you!

2. About Your Congregation and You

1. Use the dropdown menu below to select the church for which you are responding.

State : GA

City : Richmond Hill

Church : Richmond Hill Presbyterian Church 11337

Comments:

2. In which presbytery is your congregation?

Savannah 624

3. What is your name and email address (if you have an email address)? This information is requested in case we have any questions about your responses.

First Name

Norm

Last Name

Waters

Email Address

norm.waters@outlook.com

[OLD VERSION] What is your role at your church? For example, Clerk of Session, Pastor, Administrative Assistant, etc.

Are you the Clerk of Session?

Yes

4. What is your average attendance, not including holidays?

59

3. Financial Practices

5. Which of these does your congregation have? *Select all that apply.*

- An annual external audit
- Financial policies that are referenced and followed
- A financial committee that meets regularly
- Annual stewardship campaign
- A stewardship committee that meets regularly

6. Does your congregation accept online donations?

No, we do not

7. Would your congregation be interested in a consultation from the Presbyterian Foundation for the following...

	No	Maybe	Yes
Financial governance	X		
Stewardship	X		

8. How many gifts did your congregation receive from wills, bequests, and estates to date in 2019?

3-5

4. Loans and Facilities

9. Does your congregation have loan balances totaling more than \$50,000?

Yes

10. What are the current loan balances and interest rates with each?

	Balance	Interest rate
Bank or other financial institution	95553.47	3.548611
General Assembly		
Presbyterian Church (U.S.A.) Investment & Loan Program		

11. Does your congregation plan to do any of the following in the next two years?

	No, not at this time	Yes, possibly	Yes, definitely
Expand or renovate its facilities	X		
Make your campus more energy efficient	X		
Make your campus more accessible to those with disabilities	X		

12. Would you like to receive information on loans or investments from the Presbyterian Investment and Loan Program?

No

5. Caring Congregations

13. Does your congregation use the *Presbyterian Giving Catalog*?

No, and we are not interested at this time

14. PC(USA) Churchwide Special Offerings has four churchwide offerings. Are you familiar with them? Does your church participate? Would you like more information sent to you?

	Not familiar and/or not interested	Please send us information	We participate in this offering
One Great Hour of Sharing	X		
Pentecost	X		
Peace & Global Witness (formerly called Peacemaking)	X		
Christmas Joy	X		

15. A couple of ways in which the denomination recognizes, resources, and connects PC(USA) congregations that are promoting compassion, peace, and justice is by designating individual congregations as [EarthCare](#) or [Hunger Action](#) congregations.

[Earth Care Congregations](#) are congregations that take specific actions to be good stewards of God's Earth and educate others about this kind of stewardship.

[Hunger Action Congregations](#) take specific actions to cope with and prevent hunger locally and across the globe.

Does your congregation already participate in one of these programs? Would you like to know more about them?

	No, not interested at this time	Please send us information	We participate in this program!
Earth Care Congregation	X		
Hunger Action Congregation	X		

16. Does your congregation have long-term investments?

Yes

17. Does your congregation have a policy that pertains to the social responsibility of the long-term invested funds-that is, a faith-based policy that goes above and beyond ensuring a reasonable rate of return?

No, and we are not interested in learning more right now

18. You indicated that your congregation has long-term investments. What is your estimated value of those investments?

\$50,001-\$100,000

19. Who manages your congregation's investments?

A committee of the congregation

Other - Write In: Session

6. Research Services

20. Who in your congregation can Research Services contact about participating in web-based surveys?

First Name

Norm

Last Name

Waters

Email Address

norm.waters@outlook.com

21. What feedback could you share about participating in the 2019 Clerk's Annual Questionnaire?

BRYAN NECK COMMITTEE MEETING

January 19, 2020

The meeting was opened with prayer by Reverend Don Dilley.

13 members were in attendance.

A discussion was held about the placement of the sign and it was decided that it would be centered between the church and manse close to the fence 33 feet from the center of the road and 10 foot from the right away. Permit was issued.

Members agreed to sign up for duties of the church each month starting in February.

Budget was discussed and was decided as follows:

Evangelism: cost of Sign was \$1000.00 but was donated for free.

Committee agreed to cut the minister salary in half from \$12,000.00 to \$6000.00 after speaking with members of the Finance Committee. Don Dilley has agreed to come 2 Sundays for free and will help with getting supply minister in his absence.

Education expenses will also be cut to \$0 as supplies will be donated or will use supplies already at Richmond Hill campus.

A Lenten Bible study will begin the first Thursday in March at 6:00 with Reverend Don Dilley teaching.

Rebecca Fennwick from the Historical Society has requested time to speak at the next Session meeting on the history of Bryan Neck. We would request that she speak preferably at the beginning of the meeting on Tuesday, February 25.

Meeting was closed with prayer after a delicious breakfast was served.

Submitted,

Janie Moore

Bryan Neck Committee

Richmond Hill Presbyterian Church
Stewardship and Finance Committee Meeting
Tuesday, January 28, 2020

“With God’s help, Stewardship assesses our God given gifts, talents, time and resources to use in accordance with the Great Commission, in order that we may be an exhibition of the Kingdom of Heaven to the world.”

Attendance: Ricky Blanton, Holley Bensman, Bobbie Lynes, Pastor Ed Ayers, Phil Corbin, Forester Scarboro, Scott Yackel

Absent: Del Turner

Meeting opened in prayer by Forester at 6:38pm.

A quorum was declared.

**** SESSION ACTION ITEMS ****

Motion to request Session approval of revised 2020 budget. (See attached.)

Financial Reports: Reviewed. Contribution projections for the year have been updated, based upon actual December contributions.

Old Business:

1. 2020 Budget – Reviewed committee budget requests again. Bryan Neck Committee has modified their budget requests. Other committee budgets have already been cut as much as possible. Reviewed dedicated accounts to see if any funds could be used to offset the budget deficit. \$7,500.00 from Discipleship/Evangelism Dedicated account will be moved to General Operating account to be reflected on the Cash Flow statement as “Dedicated Funds Miscellaneous Income”.
2. Audit Report Review – tabled until next meeting.
3. Contents Insurance for Sanctuary – tabled until next meeting.

New Business:

1. Reschedule meeting date to 2nd Tuesday of each month at 6:30.
2. Counting schedule for 2020 – need 2020 Elder of the Month list. Forester will count in February and ask someone from the congregation to help him.
3. Ricky mentioned the need for someone to be responsible for the Sunday morning tasks that the Deacons used to perform. Ed will refer this to the Worship Committee.
4. Phil presented a list of current and future building repairs and maintenance that are needed at both campuses.
5. For reference, as the Building and Grounds Committee has been merged into the Stewardship and Finance Committee, Phil distributed the description of duties and responsibilities of the Building and Grounds Committee that was used previously.
6. Forester mentioned the idea of the church doing some type of trip to foster fellowship and ministry.

Next Stewardship meeting will be February 11, 2020 at 6:30pm.

Meeting was adjourned and closed in prayer by Scott at 8:28pm.

Respectfully submitted,

Holley Bensman

Richmond Hill Presbyterian Church

Maine Campus

Repairs and Maintenance

1. The sign out front lights are not working.
2. The left door lock at the Church does not work.
3. Church House A/C will need to be replaced before spring.
4. The fire place in the Church will not light, defective gas valve.
5. Handicap ramp at the Church House is to start the end of February.
6. Replace the shelves in Church House the pantry.
7. The roof and gutters at the Church will need to be in the next few years. *Sanctuary -*
8. Security: the Cub and Boy Scout lockup were broken to last month and we are looking for a way to make it more secure.

Bryan Neck Campus

Repairs and Maintenance

1. Chapel will need the roof repaired soon. ✓
2. The Chapel needs to be painted outside now. -
3. The Manse needs to be painted inside and out now.

Brunt Church Cemetery

1. The Brunt Church is having paves put down in the back section.

Richmond Hill Presbyterian Church
Stewardship and Finance Committee Meeting
Tuesday, February 11, 2020

“With God’s help, Stewardship assesses our God given gifts, talents, time and resources to use in accordance with the Great Commission, in order that we may be an exhibition of the Kingdom of Heaven to the world.”

Attendance: Ricky Blanton, Holley Bensman, Phil Corbin, Del Turner

Excused: Bobbie Lynes, Pastor Ed Ayers, Forester Scarboro, Scott Yackel

Meeting opened in prayer by Ricky at 6:35pm.

A quorum was declared.

**** SESSION ACTION ITEMS ****

NONE.

Financial Reports: Reviewed. Both contributions and expenses were slightly less than projected.

Old Business:

1. Counting Schedule for 2020 – waiting on 2020 Elder of the Month list. Tabled.
2. Bobbie reported to Ricky that Gail is doing a great job in her absence, and training is going well.

New Business:

1. Use of Bryan Neck Manse by church member for family function. After some discussion, it was decided to not charge a fee to church members who wish to use the facilities for personal functions. However, they will be responsible for cleaning the facility and leaving it in the condition it was found. To that end, a Building Use Policy Form is needed outlining the procedures for using a facility, and requiring a signature from the member, acknowledging that they are responsible for cleaning and for any damages that may occur. We will see if there is a form in the church office that can be used or modified for use.
2. We have received a new Corporate Resolution from South State Bank. Holley will fill out and start getting the required signatures.
3. Audit Report Review – we went through the report presented by Christina Knight in October 2019. Based on her recommendations, we discussed the following:
 - a. Insurance for Boy Scout trailers – Ricky will look at policy to see if trailers are covered under church’s policy.
 - b. Online banking – currently Holley is the only one with access to online banking. The Chairman of the Stewardship Committee will also be given log-in access.
 - c. Vendor W-9 Forms – the church should request a W-9 form from non-corporate vendors that are paid more than \$600.00 per year. The W-9 form would enable us to determine which of these vendors should be issued a 1099-MISC at the end of the year.
 - d. In order to create transparency, expense vouchers for reimbursement should be used by all personnel rather than making direct payment to the credit cards used for church expenses.

- e. Inventory – a physical inventory needs to be taken of all personal property, including such things as office equipment, audio visual equipment, and portable furnishings. A copy of the inventory should be maintained with the church's insurance policy. We will plan to do this in the near future.
- f. Data backup – we will look into cloud based data backup for financial system records.

Next Stewardship meeting will be March 10, 2020 at 6:30pm.
Meeting was adjourned and closed in prayer by Phil at 8:00pm.

Respectfully submitted,
Holley Bensman

Congregational Life Meeting

February 13, 2020

Attendees: Jay Lacy, Alyce Lacy, Karen Martinez, Nicole Burke, Margie Gilmore, & Lisa Yackel

Meeting began at 6:50pm with a devotion led by Alyce.

Old Business:

- Review of budget that had been presented to the Finance Committee in December. Noted that it included a 34% cut from 2019.

New Business:

- Discussion on continuing with previous designated charities. Nicole to look into The Cottage in RH to see if it would be a viable mission to contribute to. If so, would remove the South Bryan Minister Association.
- Some discussion on whether to embrace the Presbytery in their Matthew 25 program. Tabled as we don't feel there is the manpower to the program service.
- Schedule (attached) reviewed for Missions for this year.
- Evangelism was also discussed. Lisa proposed the idea of small signs for members yards around Easter & Christmas. Tabled for now. Nicole wanted to pursue through Session approval a previous idea of drive by prayer requests. She will write up a proposal.
- Nicole would like to see a play during service performed by the children. Directed her to Worship Committee and Norma for assistance.
- Discussion of Easter and activities for this next quarter. Too late for Shrove Tuesday but will have a Dinner on the Grounds for Palm Sunday, April 5th (possibly in connection with Children's play). Ham will be supplied by CL. Will have Easter Egg Hunt on the grounds as well. Will figure on 12 children (150 eggs).
- Jay to check with Bobbie to ensure checks are being cut for the Mission of the Month.
- Lisa to call Way Station for a speaker for next month's mission emphasis-The Way Station.
- Margie volunteered to take ongoing contributions of canned goods to the Way Station as needed.
- It was brought to our attention that Julie Nelson for years has given goody bags for all holidays to the children of the church. Thank you cards will be made by the children in February to be given to her as well as some flowers.
- Family Promise-There is no hosting March 1-8 as no families are currently in place. Family Promise meeting Tuesday, February 18, 7-8PM intended for ALL current volunteers and those curious about recent happenings at St Anne Catholic Church.

Meeting adjourned by prayer offered by Nicole at 8:30pm

Next meeting date set for March 3rd at the church at 6:30pm.

Submitted by Lisa Yackel, Scribe

Richmond Hill Presbyterian Church
Account Balances Minus Designated Funds
as of the end of January, Fiscal Year 2020
01 - Operating Fund

Account	Activity through January	Beg. Balance	Current Balance	Resp. Code
Bank Accounts				
011-00-01-01	Operating Checking XX87	6,153.42	46,132.82	52,286.24 01
011-00-02-01	Savings Account Opr Cash	0.00	682.91	682.91 02
011-00-03-01	Designated Fund Ckng XX48	-7,021.45	83,290.33	76,268.88 03
011-00-04-01	Bank OZK CD #5	0.00	50,000.00	50,000.00 04
011-00-05-01	GFB CD-SanctuaryExpansion	0.00	28,965.40	28,965.40 05
011-00-06-01	Presbyterian Women's Ckng	0.00	577.65	577.65 06
011-00-07-01	Burnt Church CemeteryXX21	0.00	20,471.95	20,471.95 07
011-00-07-02	BurntChurch Cemetery CD08	0.00	20,000.00	20,000.00 07
Total Assets in Bank Accounts:		-868.03	250,121.06	249,253.03

Dedicated Accounts				
017-01-01-01	Dedcatd Accts Fund XX87	275.00	0.00	275.00 01
017-01-01-02	Deacons' Fund Local Needs	0.00	1,368.98	1,368.98 01
017-03-01-01	Christian Education Fund	0.00	3,211.11	3,211.11 03
017-03-01-02	Youth Scholarship Funds	0.00	4,857.30	4,857.30 03
017-03-01-03	MissionFundraisr Purchase	0.00	3,180.23	3,180.23 03
017-03-04-01	Music Program Offering	125.00	796.13	921.13 03
017-03-04-04	Family Promise Grant	0.00	1,309.38	1,309.38 03
017-03-05-01	MaryDonati Preservatn Fnd	250.00	789.40	1,039.40 03
017-03-05-02	HabershamClay Upkeep Fund	0.00	197.93	197.93 03
017-03-05-03	Bryan Neck Campus Fund	0.00	2,866.95	2,866.95 03
017-03-06-01	Cheryl Fox Memorial	0.00	4,050.29	4,050.29 03
017-03-06-03	Discipleship/Evangelism	-7,500.00	40,514.63	33,014.63 03
017-03-06-04	C. Scott Memorial Gifts	100.00	1,825.00	1,925.00 03
017-03-07-01	SanctaryHVAC/Fountrn Maint	0.00	5,218.29	5,218.29 03
017-03-07-05	B&G Capital Improvements	0.00	3,025.00	3,025.00 03
017-03-08-02	Ded Fund Interest/Misc	3.55	141.06	144.61 03
017-03-09-01	Memorial/Parking	0.00	11,295.62	11,295.62 03
017-05-01-01	GFB CD/SanctuaryExpansn	0.00	28,965.40	28,965.40 05
017-05-02-01	Bank OZK CD #	0.00	50,000.00	50,000.00 05
017-06-00-01	Presbyterian Women's Ckng	0.00	577.65	577.65 06
017-07-00-01	Burnt Church Cemetery Ckg	0.00	20,471.95	20,471.95 07
017-07-01-01	BurntChurch Cemetery CD08	0.00	20,000.00	20,000.00 07
Total Dedicated Funds:		-6,746.45	204,662.30	197,915.85
Undedicated Bank Account Assets:		5,878.42	45,458.76	51,337.18

Richmond Hill Presbyterian Church
2-ytd-Income & Expense, Minor Level
 January of Fiscal Year 2020
 Responsibility: All
Fund 01, Operating Fund

	January Actual	Year-to-date Actual	Year-to-date Budget	Percent of Budget
Income				
Savings Account Interest	0.00	0.00	0.00	0.00%
Contributions / Intentional Contribution	5,130.00	5,130.00	5,760.36	89.06%
Contributions / Offering	3,816.00	3,816.00	4,693.33	81.31%
Contributions / Bryan Neck Contributions	1,776.00	1,776.00	1,652.56	107.47%
Non Contributor Incm / Estate Income	0.00	0.00	0.00	0.00%
Non Contributor Incm / Interest Income	2.06	2.06	1.75	117.71%
Non Contributor Incm / Misc Income	7,500.00	7,500.00	0.00	0.00%
Non Contributor Incm / Miscellaneous Income	0.00	0.00	0.00	0.00%
Generated Income / Rental Fees	0.00	0.00	0.00	0.00%
Total Income	18,224.06	18,224.06	12,108.00	150.51%
Expense				
Missions / Int Missions	0.00	0.00	0.00	0.00%
Missions / Local Missions	0.00	0.00	600.00	0.00%
Missions / Savh Presbytery	525.00	525.00	525.00	100.00%
Pastoral Salary&Benefits / Pastor's Salary	3,393.28	3,393.28	3,393.28	100.00%
Pastoral Salary&Benefits / Pastor's Benefits	180.00	180.00	180.00	100.00%
Personnel Salaries / Organist	663.64	663.64	663.61	100.00%
Personnel Salaries / Office Administrator	1,944.25	1,944.25	1,386.42	140.24%
Personnel Salaries / Nursery	32.50	32.50	93.00	34.95%
Personnel Salaries / Taxes	-329.60	-329.60	0.00	0.00%
Overhead Exp / Copier	461.80	461.80	180.00	256.56%
Overhead Exp / Dues/Fees	0.00	0.00	29.00	0.00%
Overhead Exp / Ofc Equip/Sftwr Upgrd	0.00	0.00	0.00	0.00%
Overhead Exp / Office Supplies	75.12	75.12	100.00	75.12%
Insurance / Premiums	0.00	0.00	0.00	0.00%
Sanctuary Loan / Principal	1,502.70	1,502.70	1,449.19	103.69%
Sanctuary Loan / Interest	292.51	292.51	346.02	84.54%
RHPC Building Exp / Utilities	980.86	980.86	1,238.44	79.20%
RHPC Building Exp / Maint/Upkeep	719.46	719.46	333.33	215.84%
RHPC Building Exp / Major Improvemt	0.00	0.00	0.00	0.00%
Committee Exp / Committee Exp	0.00	0.00	0.00	0.00%
Committee Exp / Christian Ed	0.00	0.00	194.88	0.00%
Committee Exp / Christian Life Cmt	150.00	150.00	166.66	90.00%
Committee Exp / Stewardship	0.00	0.00	0.00	0.00%
Committee Exp / Worship	148.21	148.21	0.00	0.00%
Committee Exp / Youth	0.00	0.00	4.17	0.00%
Committee Exp / Leadership	0.00	0.00	550.00	0.00%
Bryan Neck Expenses / Bryan Neck Expense	1,605.91	1,605.91	1,613.75	99.51%
Total Expense	12,345.64	12,345.64	13,046.75	94.63%
Income Less Expense	5,878.42	5,878.42	-938.75	

Richmond Hill Presbyterian Church
2-a-Income & Expense, Minor Level
January of Fiscal Year 2020
Responsibility: 01
Fund 01, Operating Fund

	January Actual	Year-to-date Actual	Annual Budget	Remaining Budget
Income				
Contributions / Intentional Contribution	5,130.00	5,130.00	74,820.00	69,690.00
Contributions / Offering	3,816.00	3,816.00	49,755.00	45,939.00
Contributions / Bryan Neck Contributions	1,776.00	1,776.00	16,200.00	14,424.00
Non Contributor Incm / Non Contributor Incm	0.00	0.00	0.00	0.00
Non Contributor Incm / Estate Income	0.00	0.00	11,816.00	11,816.00
Non Contributor Incm / Interest Income	2.06	2.06	21.00	18.94
Non Contributor Incm / Misc Income	7,500.00	7,500.00	0.00	-7,500.00
Non Contributor Incm / Miscellaneous Income	0.00	0.00	0.00	0.00
Generated Income / Rental Fees	0.00	0.00	0.00	0.00
Total Income	18,224.06	18,224.06	152,612.00	134,387.94
Expense				
Missions / Int Missions	0.00	0.00	1,500.00	1,500.00
Missions / Local Missions	0.00	0.00	1,575.00	1,575.00
Missions / Savh Presbytery	525.00	525.00	6,300.00	5,775.00
Pastoral Salary&Benefits / Pastor's Salary	3,393.28	3,393.28	40,719.36	37,326.08
Pastoral Salary&Benefits / Pastor's Benefits	180.00	180.00	2,160.00	1,980.00
Personnel Salaries / Organist	663.64	663.64	8,627.00	7,963.36
Personnel Salaries / Office Administrator	1,944.25	1,944.25	16,637.00	14,692.75
Personnel Salaries / Nursery	32.50	32.50	1,116.00	1,083.50
Personnel Salaries / Taxes	-329.60	-329.60	2,400.96	2,730.56
Overhead Exp / Copier	461.80	461.80	2,160.00	1,698.20
Overhead Exp / Dues/Fees	0.00	0.00	894.60	894.60
Overhead Exp / Ofc Equip/Sftwr Upgrd	0.00	0.00	817.00	817.00
Overhead Exp / Office Supplies	75.12	75.12	650.00	574.88
Insurance / Premiums	0.00	0.00	19,997.00	19,997.00
Sanctuary Loan / Principal	1,502.70	1,502.70	17,783.06	16,280.36
Sanctuary Loan / Interest	292.51	292.51	3,759.46	3,466.95
RHPC Building Exp / Utilities	980.86	980.86	14,383.00	13,402.14
RHPC Building Exp / Maint/Upkeep	719.46	719.46	7,638.32	6,918.86
RHPC Building Exp / Major Improvemnt	0.00	0.00	0.00	0.00
Committee Exp / Christian Ed	0.00	0.00	3,900.00	3,900.00
Committee Exp / Christian Life Cmt	150.00	150.00	2,650.00	2,500.00
Committee Exp / Stewardship	0.00	0.00	1,000.00	1,000.00
Committee Exp / Worship	148.21	148.21	3,200.00	3,051.79
Committee Exp / Youth	0.00	0.00	900.00	900.00
Committee Exp / Leadership	0.00	0.00	897.00	897.00
Bryan Neck Expenses / CE/FaithDevlopmnt	0.00	0.00	0.00	0.00
Bryan Neck Expenses / Bryan Neck Expense	1,605.91	1,605.91	15,848.50	14,242.59
Total Expense	12,345.64	12,345.64	177,513.26	165,167.62
Income Less Expense	5,878.42	5,878.42	-24,901.26	-30,779.68

