

# 2013 ANNUAL REPORT



COMMUNITY OF FAITH PRESBYTERIAN CHURCH  
1400 HIGHLAND PIKE, COVINGTON, KY 41011

JANUARY 26, 2014

**COMMUNITY OF FAITH PRESBYTERIAN CHURCH (U.S.A.)**  
**COVINGTON, KENTUCKY**  
**13<sup>TH</sup> ANNUAL MEETING OF THE CONGREGATION**  
**January 27, 2013**

The thirteenth annual congregational meeting of Community of Faith Presbyterian Church, Covington, Kentucky, was called to order by the moderator, The Rev. Dr. Daniel Watson in the sanctuary at 11:58 A.M. on Sunday, January 27, 2013. The meeting was considered a continuation of the regular Sunday morning worship service, therefore prayer was offered at the beginning of that service.

**DECLARATION OF QUORUM (11):** The clerk declared that a quorum was present.

**2012 ANNUAL REPORT:** The Annual Report for 2012 was distributed the week before the meeting for informational purposes. Included in the report were: the minutes of the twelfth annual congregational meeting (previously approved by Session) which was held on January 29, 2012; the Interim Minister's Report; the Church Attendance and Annual Statistical Reports; the 2013 Budget (previously approved by Session); and reports from the Board of Trustees, Congregational Care Umbrella, Administrative Umbrella, Mission Umbrella, CLASP (Children of Ludlow After School Program), Nominating Committee, the Saint Francis Fund.

**CLERK'S REPORT:**

Clerk of Session pointed out several minor corrections to the Annual Statistical Report. The end of year Active Membership was accurately stated as 110 members. The church lost four members by death in 2013.

**ACTION:** The congregation adopted a motion to continue the terms of service for ruling elders and deacons as they were established under the previous Form of Government (now G-2.0404 in nFOG). Officers will serve for three years with the option of serving a second three year term. No officer will serve for longer than six consecutive years; after the sixth year that officer shall be ineligible for election to the same board for at least one year. Officers shall be elected to classes as equal in number as possible with the term of one class ending each year.

**THE NOMINATING COMMITTEE: ACTION:** The congregation elected the following members-at-large to serve on the 2013 Nominating Committee: Terri Jennings Brown, Alan Jaeger and Gary Willis. The Session will appoint an active ruling elder to serve as Chair. The Board of Deacons will appoint a deacon to serve.

**TERMS OF CALL:** Since Dr. Watson is on a contract as Interim Pastor, there was no need to approve Terms of Call. In addition, a meeting of the COF corporation was not held at this time.

There being no other business to come before the congregation, Dr. Watson entertained a motion to adjourn. He led the congregation in prayer, and the meeting was adjourned at 12:08 P.M.

The Rev. Dr. Daniel Watson,  
Moderator

Rebecca S. Lindsay,  
Clerk of Session

**MINUTES OF A SPECIAL CONGREGATION MEETING  
COMMUNITY OF FAITH PRESBYTERIAN CHURCH  
JANUARY 20, 2013**

The special meeting of the congregation of the Community of Faith Presbyterian Church, Covington, KY, convened at 11:50 A.M., as a part of the regular Sunday morning worship service on the above date in the sanctuary of the church with the Reverend Dr. Daniel Watson presiding.

**QUORUM (11):** A quorum was present.

**PURPOSE:** The purpose of the meeting was to elect officers.

Dr. Watson called the meeting to order. The floor was then given to Elder Harry Eagan, Chair of the Nominating Committee. Elder Eagan reported the following slate of nominees for the Class of 2015:

Deacons: Roger Bell, Angela Hurt, Howard Story

Elders: Harry Eagan, Jean Jennings, Jo Shade

Trustees: Christian Addison, Jo Shade

There were no further nominations from the floor. **ACTION:** A motion was made, seconded, and approved unanimously to elect the above slate of nominees.

**ACTION:** A further motion was made, seconded and unanimously approved to dismiss the 2012 Nominating Committee with thanks.

A motion to adjourn was made, seconded and approved; and the meeting was adjourned at 12:05 P.M. ET following a closing prayer by Dr. Watson.

The Rev. Dr. Daniel Watson,  
Moderator

Rebecca S. Lindsay,  
Clerk of Session

**Minutes of a Special Meeting of the Congregation  
Community of Faith Presbyterian Church  
May 19, 2013**

Two weeks notice having been given with announcements made before worship on two consecutive weeks, a special meeting of the congregation of the Community of Faith Presbyterian Church, Covington, KY, being called by the Session of the church, convened at 11:50 P.M., as a part of the regular Sunday morning worship service on the above date in the sanctuary with the Reverend Dr. Daniel Watson presiding.

**Purpose:** The purpose of the meeting was to receive a report from the Nominating Committee and to elect the members of the Pastor Nominating Committee (PNC).

**Quorum (11):** A quorum was present.

Prayers from the regular worship service served as an opening prayer. Dr. Watson, as Moderator, called the meeting to order.

Harry Eagan, ruling elder and chair of the Nominating Committee, put forth the names of the seven candidates selected and recommended by the Nominating Committee which had been published two weeks prior to the called meeting: Christian Addison, Freda Carlin, Dawn Farwick, Bill Lindsay, Roy Miller, Jo Shade and Gary Willis.

The Moderator opened the floor to additional nominations. The name of Lillian "Inky" Hall was placed in nomination. **ACTION:** The Congregation received ballots in which they were instructed to write the names of seven (7) out of eight (8) candidates. The ballots were collected, and Roger Bell and Carol Alverson, overseen by Elder Eagan, conducted the count.

The results were reported by Elder Eagan, and the following members were elected to the PNC: Christian Addison, Freda Carlin, Dawn Farwick, Bill Lindsay, Roy Miller, Jo Shade and Gary Willis.

The ballots were destroyed following the congregation's acceptance of the results of the ballots.

The meeting was closed with the singing of a hymn and the benediction.

The Rev. Dr. Daniel Watson  
Moderator

Dawn R. Farwick  
Clerk of Session Pro-Tem

Annual Report 2013—Rev. Sharon Carter, Pastor  
January 13, 2014

I have only been with you all since October 20, 2013, but in a way I feel as if I've been with you longer. I have come to know and love you all in the short time I've been here, and I hope and believe that for whatever time I am here we will be able to do some great ministry together!

Since I have been here, I have spent most of my time getting to know each of you and getting to know the community—both of which are ongoing tasks. I believe as we enter 2014 our main tasks as a congregation may be the same: getting to know each other better and getting to know our community better—even deciding what and where and who our community consists of. One idea I have for us getting to know each other would be something called “Dinners for Eight”—more to come about that!

We have had some wonderful worship and fellowship experiences since my arrival; our Christmas Program and Tea were delightful and well-attended, the Lessons and Carols service was enjoyable and the Christmas Eve “Cloth for the Cradle” was quite meaningful as well. 2014 will give us even more opportunities for creative and moving worship, and if you have any ideas please share them with me!

The Advent Study had a small but dedicated group; plans for a Lenten Study on the Apostles' Creed is underway. Other study possibilities are a Theology on Tap, a Brown Bag Lunch study, or something with the retirement center nearby. And of course, Sunday School continues to be available!

There are some administrative issues that the congregation needs to think about: the inaccessibility of the offices to most of the congregation, the ability of the congregation to keep the building in good working order, the number of church officers (elders, deacons and trustees) a congregation of this size can produce; keeping things going financially. These are not insurmountable issues, but must be faced if the congregation is to be able to live and thrive into the coming years. We also, I think, need to come to terms with our past and present, who we are as a congregation and how we came to be who we are as a congregational system, so we know how to move forward. Uncovering the baptismal font and communion table from the Ludlow church reminds us that we have not one past but two, two streams of church history that have come together as one. This should be honored and remembered in order to increase the health of the congregation.

My heart is with you as the PNC continues its work, as we move forward together during this time, and as you welcome me into your midst as pastor. You are all in my prayers, individually and as a congregation; may your hopes and dreams be directed and answered by the Holy Spirit.

Peace,

Pastor Sharon

Annual Statistical Report for 2013

Church Membership on January 1, 2013 110

**Additions**

Confession of Faith	0	
Reaffirmation of Faith	0	
Transfer of Letter	1	
Restored to Roll	<u>0</u>	
TOTAL	1	111

**Losses**

Deaths	2	
Transfers	<u>0</u>	
TOTAL	2	109

**ADDITIONS**

**Confession of Faith**

None

**Transfer of Letter**

Janet Stadtmiller

**Restored to Roll**

None

**Adult Baptism**

None

**Infant Baptism**

Piper Ann Suer

**LOSSES**

**Deaths**

Phyllis Houp  
Evelyn Wallace

**Transfer of Letter**

None

**Removed from Roll**

None

## SUNDAY WORSHIP SERVICE

52 Services

Average Attendance

38

## SPECIAL SERVICES

# in attendance \* = not included in average or grand total

Ash Wednesday 26

Maundy Thursday 28 \*

Easter - Sunrise 30 \*

Christmas Eve

**TOTAL ATTENDANCE 2013**

**1,955**

## **Annual Report – PNC**

Our PNC has been meeting weekly, on Monday nights, since June 24, 2013, except for a Christmas break. We have been screening ministerial candidates, whose PIF's (Pastoral Information Forms) have been matched with our church's profile (our MIF – Ministry information Form), or who have submitted their résumés independently. Upon completion of the process, we will be recommending a permanent pastor to the session and the congregation.

Our MIF was prepared and went through several steps of the approval process with the session and the Cincinnati Presbytery's Committee on Ministry. It was officially approved in October. The MIF is the advertisement for the position which we posted online in the Church Leadership Connection (CLC) website. To date, we have received PIF's from 21 applicants for the position through the CLC website and PIF's from another three or four outsiders.

It is difficult to estimate just how long the screening process will take, since that depends on the availability of applicants, plus various processes that we will have to go through. Rest assured that we will move as quickly as possible to complete our task of finding a minister and recommending him or her for your approval.

Yours in His Work,

PNC Committee



2013  
Nominating Committee Report

Committee members:

From Session        Harry Eagan, chair  
                              Christian Addison

From Deacons        Carol Shoemaker

From congregation    Terri Brown  
                              Matt Hastings  
                              Al Jaeger  
                              Johanna Willis

Elders: class of 2016    3 year term  
                              Al Jaeger  
                              Rebecca Lindsay  
                              Gary Willis

Deacons: class of 2016  
                              Kittie Dupps  
                              Dan Farwick  
                              David Weitzel

Trustees: class of 2016  
                              Al Jaeger

Harry Eagan, chair

## **ROSTER OF SESSION AND BOARD OF DEACONS 2014**

### **ELDERS**

#### **Class of 2014**

Christian Addison  
Dawn Farwick  
William Lindsay

#### **Class of 2015**

Harry Eagan  
Jean Jennings  
Jo Shade

#### **Class of 2016**

Al Jaeger  
Rebecca Lindsay  
Gary Willis

### **TRUSTEES**

#### **Class of 2014**

Miguel Carliln  
William Lindsay

#### **Class of 2015**

Christian Addison  
Jo Shade

#### **Class of 2016**

Al Jaeger  
\_\_\_\_\_

### **DEACONS**

#### **Class of 2014**

Carol Alverson  
Carol Schomaker  
Emille Walden

#### **Class of 2015**

Roger Bell  
Angela Hurt  
Howard Story

#### **Class of 2016**

Kittie Dupps  
Dan Farwick  
David Weitzel

## 2013 Annual Report – Congregational Care Team

This was a busy year for the team and included the following activities:

- Ash Wednesday, Easter, Advent, and Christmas services and decorating
- Maundy Thursday service that included a Seder meal
- Providing Easter Breakfast
- Communion observance
- Church birthday and members' birthdays celebration
- "Casual Sunday" cookout and potluck
- Farewell celebration for Dr. Dan Watson
- Ice Cream Social
- Welcome reception for Rev. Sharon Carter
- Christmas Tea
- Adult Sunday School classes and preschool classroom

Thank you to everyone in the congregation who helped with and participated in these activities. Special thanks to Darlene Jennings, Terry Brown, Jim Berry and Matt Hastings.

Team members: Anji Hurt, Jean Jennings, Nita Kleier, and Becky Lindsay

Respectfully Submitted by  
Erika Berry, moderator

## Administrative Umbrella 2013 Annual Report

The Administrative Umbrella had a calm year. This is a very good thing!!! As it means there weren't any major problems! Yeah! We focused on regular tasks of building cleaning/upkeep and routine administrative work.

Moving into 2014 we will need to find a replacement treasurer for Carol Alverson. So, if we come asking – please prayerfully consider our request. Or, if you are so led – volunteer! Also, we need to update our list of offering counters. If you are willing to spend a few minutes after church (less than 30), once a month, we could use your help!

Thanks to those who faithfully served on the committee, as well as everyone who performed the many cleaning, maintenance and administrative tasks throughout the year. Your hard work is much appreciated!!!!

Respectfully Submitted,

Dawn Farwick

## **CLASP – Annual report 2013**

Community of Faith Presbyterian Church (Covington), Lakeside Presbyterian Church (Lakeside) and Crescent Springs Presbyterian Church (Crescent Springs) have continued our partnership in our vital urban mission project of CLASP (Children of Ludlow After School Program) for over 15 years. We continue to receive recognition as a mission partner of the Presbytery of Cincinnati.

CLASP's mission statement says: CLASP is committed to providing a high-quality non-denominational, faith-based after school program in a clean, safe, caring environment for Ludlow (KY) students in grades K-6. CLASP was established by two members of the First Presbyterian Church of Ludlow in 1998, prior to the merger to form Community of Faith Presbyterian Church. We have served a complement of approximately 25-34 students during the annual year of 2013 [which includes the last half of our FY 2012-13 and the first half of FY 2013-14], with as many as six children on full scholarships. Our fiscal year extends from July until June.

CLASP volunteers and the part-time paid staff of 3 people are essential to our success. We are blessed with 15 faithful board members, many of whom are "hands-on" in day-to-day CLASP operations, as well as being administrative leaders and decision-makers. Volunteers come from our partner Presbyterian churches, the First Baptist Church of Ludlow (FBCL), and from the community at large. We are grateful for the enthusiastic support of Rev. Dr. Dan Watson, Rev. Chris Torrey, and Rev. Paul Anglin, Jr. (FBCL), as well as Presbyterian leaders, who lead in daily devotionals and programs.

A joy and a relief in 2013 was realized, when CLASP successfully recovered its 501c(3) organizational tax status with the IRS, which was unfortunately lost in November of 2011. It was a long and tedious process. The program incurred total expenses of around \$30,000 during the 2012-13 FY. Those costs have remained very stable over the last few years. Funding for the program comes from parent fees, support from our sponsoring churches: Community of Faith, Lakeside and Presbyterian churches, FBCL, and the Presbytery of Cincinnati. Donations have declined slightly, during the fall term, but a significant donation from the Cincinnati Presbytery at the end of 2012 has provided us with a comfortable reserve going into 2014. Donations from foundations and organizations, fund-raisers, and numerous individual contributors have been gratefully received. We have kept our FY 10-11 parent fee of \$50 per month, for the last four years. Both a joy and concern is that the number of full and partial scholarships has continued to be relatively large, due to current economic conditions.

Although we have excellent support and commitment from churches, Presbytery, and other sources in terms of donations, our supply of volunteers is lagging. Many of our long-time volunteers are retirees, who are increasingly unable to serve, due to physical limitations. Please put us in your prayers for new, dedicated volunteers, such as the ones that currently continue to serve CLASP so faithfully.

In summary, CLASP appears to be in stable condition, in terms of staff personnel, program, location, and finances. In June, we will complete our 16<sup>th</sup> year of serving the children and families of Ludlow.

Bill Lindsay, Board Member of CLASP

## Mission Team Annual Report

It is hard to believe that another year has come and gone. This is the time when we pause and look back over where we've been and look forward to determine where we are planning to go.

The Mission team has been busy in 2013. But more importantly, the Congregation has been most generous in sharing in the mission work brought to you. We have participated in four offerings, One Great Hour of Sharing, Pentecost, Peace Offering and the Christmas Joy Offering. You have reached out to our Nicaraguan Partners as well as the Disaster Relief Fund, answering God's call for help for His people as the need arose. And for all this you can be proud.

We again did a Stewardship campaign and saw the number of pledges rise over last year. The budget comes closer to being balanced each year. Our wish is that we will see the budget begin to grow again so that we can answer God's call even more strongly.

We have helped Covington Partners with school supplies and in other ways, have sent food to Be Concerned, and encouraged the Children at CLASP to take part in the Christmas Card project for our military people by supplying the cards and paying the postage. Between CLASP and our Congregation, we sent between 45 and 50 cards to service people for the Christmas project.

Gift cards for Buckhorn was a success. We sent between \$450 and \$500 to Buckhorn to make their Christmas a little brighter. You again filled the barrel for Be Concerned for Thanksgiving and Christmas and also brought gifts for the Giving Tree in Ludlow. All in all quite an active year for our Church.

One other ministry that occurs in our building is a bicycle ministry. We have reconditioned over 60 bicycles again this year and made them available to needy children and adults. We have sent bicycles to Brighton Center, We have provided and/or repaired bicycles for children at Third and this year provided 7 bicycles for the two families that the Edgewood Fire Department adopted for their Christmas Families.

But Christ reminds us that the poor will be with us always. So we must not rest on our laurels but instead prepare for the year ahead. The Mission team will be finalizing plans for 2014 very shortly. We encourage all to get involved with our planning. Come join us, tell us if you have ideas you would like to see put into action or pray for us in this coming year.

We ask you again to join us on this exciting mission journey, for together we can do great things. Without you we are very limited in that journey.

May 2014 be a year of joy and great blessings.

The Mission Team

Community of Faith Presbyterian Church  
Board of Trustees  
2013 Annual Report

In 2013 the trustees worked on a number of projects and initiatives to bolster and improve the organizational and financial health of the church.

We have supported the work of the Administrative team as they made improvements to the church property. Some of these included re-keying of locks, repairs to the boiler, and installation of a new water heater in the Education wing.

Whenever a new contract must be made, for building use or services, such as renting space to the Royal Sound Indoor Marching Band, or for services such as pest control, the trustees must draw it up and sign on behalf of the church. We did that, for these two groups/companies, this year.

A new building use policy and fee schedule was approved by the trustees and ratified by the session.

The end-of-year review of our insurance policy indicated that we have adequate coverage for the building, its contents, and the types of activities which we hold. It was recommended that we consider additional coverage for the stained glass windows, and perhaps other contents of particular value.

A major accomplishment, this year involved the final payoff loan amount of approximately \$4,600 to the Synod of the Covenant. The ability to do this was thanks, in part, to a generous anonymous donation for the majority of that amount. This loan was taken out several years ago, in the amount of \$20,000, in order to paint and do roof repairs on the Ludlow church, after the merger took place.

In addition, the board worked with the stewardship task force to help our new church treasurer, Carol Alverson, to establish procedures, and to monitor the progress of income and expenses versus the budget. That said, the shortfall of actual income over expenses for the year came out lower than expected when the budget was established, due to continued faithful giving of members, and lower than expected pastoral expenses. We have not found it necessary to sell any of the stock, which we hold in reserve.

In light of our tight financial situation, a line of credit of \$10,000 was established at the Bank of Kentucky, with session approval. The line of credit was backed by part of the AT&T stock shares owned by Community of Faith. It was anticipated that we might need to have this credit line, given our deficit budget projection for the year. Thankfully, this line of credit was only used once to overcome a "cash flow" emergency. The current balance for that loan stands at approximately \$3,500.

Finally, we established a task force to explore possible fund-raising projects for 2014. Members of the task force are Christian Addison and Carol Alverson.

We would like to thank all of our trustees for their faithful service, especially Jack Kleier and Dawn Farwick, who are rotating off the board at the end of 2013.

Yours in Christ,  
Bill Lindsay and Jack Kleier, Co-Moderators

# Treasurer's 2013 Annual Report

YTD INCOME	EXPENSE	YTD BALANCE	2012 Carry-in	Cumulative Balance	ACCOUNTS
					<b>Funds</b>
			\$203.04	<b>\$203.04</b>	Bicycle
\$200.00	(\$235.20)	(\$35.20)	\$236.00	<b>\$200.80</b>	CLASP
					Deacons
\$62.00		\$62.00		<b>\$62.00</b>	Coffee Fund
\$852.00		\$852.00	\$598.46	<b>\$1,450.46</b>	Communion
\$57.44		\$57.44	\$0.00	<b>\$57.44</b>	Least Coin
			\$4,200.00	<b>\$4,200.00</b>	Gift or Memorial
			\$354.30	<b>\$354.30</b>	Kiosk
			\$132.00	<b>\$132.00</b>	Miscellaneous
					<b>Offering</b>
\$1,458.00		\$1,458.00	\$2,533.00	<b>\$3,991.00</b>	Pledge
\$1,180.00		\$1,180.00		<b>\$1,180.00</b>	Regular Giving
					<b>Special</b>
\$1,030.00		\$1,030.00	\$575.00	<b>\$1,605.00</b>	Disaster
\$137.00		\$137.00	\$506.00	<b>\$643.00</b>	Joy
\$1,557.34	(\$1,962.34)	(\$405.00)	\$1,415.00	<b>\$1,010.00</b>	Nicaragua
\$624.53		\$624.53		<b>\$624.53</b>	OGH
\$236.00	(\$271.76)	(\$35.76)	\$307.50	<b>\$271.74</b>	Peacemaking
\$218.00	(\$218.00)	\$0.00	\$307.50	<b>\$307.50</b>	Pentecost
<b>\$7,612.31</b>	<b>(\$2,687.30)</b>	<b>\$10,299.61</b>	<b>\$11,367.80</b>	<b>\$16,292.81</b>	
			\$876.99	<b>\$876.99</b>	2012 Carry-in
\$2,345.40		\$2,345.40		<b>\$2,345.40</b>	Dividend - AT&T
\$302.50		\$302.50		<b>\$302.50</b>	Fireworks Party
\$2,005.70	(\$745.07)	\$1,260.63		<b>\$1,260.63</b>	Ice Cream Social
\$40.00		\$40.00		<b>\$40.00</b>	Christmas Tea
\$8.00		\$8.00		<b>\$8.00</b>	Flowers
\$3.76		\$3.76		<b>\$3.76</b>	Ck. & Sav. Acc't Interest
					<b>Line of Credit</b>
\$3,500.00		\$3,500.00		<b>\$3,500.00</b>	Amount Borrowed
	(\$150.00)	(\$150.00)		<b>(\$150.00)</b>	Application Fee
	(\$241.13)	(\$241.13)		<b>(\$241.13)</b>	Principal
	(\$108.87)	(\$108.87)		<b>(\$108.87)</b>	Interest
\$5,232.00		\$5,232.00		<b>\$5,232.00</b>	Ldlw Mort Payment
					<b>Royal Sound</b>
\$100.00		\$100.00		<b>\$100.00</b>	Key Deposit
	(\$145.84)	(\$145.84)		<b>(\$145.84)</b>	Bank Service Fees
					<b>Maintenance</b>



	(\$299.50)	(\$299.50)		(\$299.50)	Fire Protection
	(\$1,263.63)	(\$1,263.63)		(\$1,263.63)	Furnace Repair
\$700.00	(\$700.00)	\$0.00		\$0.00	Hot Water Htr
	(\$5,696.00)	(\$5,696.00)		(\$5,696.00)	Insurance
\$1,335.00	(\$6,006.48)	(\$4,671.48)		(\$4,671.48)	Synod Loan
	(\$721.92)	(\$721.92)		(\$721.92)	Orkin
					<b>Miscellaneous</b>
\$300.00		\$300.00		\$300.00	Building Use
\$100.00		\$100.00		\$100.00	Ramadge Museum
					<b>Offering</b>
\$45,010.00		\$45,010.00		\$45,010.00	Pledge
\$24,988.78		\$24,988.78		\$24,988.78	Regular Giving
	(\$200.00)				Returned Check
				\$0.00	Special Giving
\$500.00		\$500.00		\$500.00	Computer
\$110.00		\$110.00		\$110.00	Gift or Memorial
\$912.99	(\$724.83)	\$188.16	\$53.84	\$242.00	<b>Per Capita</b>
					<b>Office</b>
					Computer
	(\$914.00)	(\$914.00)		(\$914.00)	Citi Card
					Miscellaneous
					Equipment
					Postage
					Prnting & Station
	(\$828.08)	(\$828.08)		(\$828.08)	Supplies
					<b>Session</b>
\$24.00	(\$34.00)	(\$10.00)		(\$10.00)	Book of Order
<b>INCOME</b>	<b>EXPENSE</b>				
					<b>Staff</b>
					Choir Director
	(\$10,063.00)	(\$10,063.00)		(\$10,063.00)	Salary
	(\$100.00)	(\$100.00)		(\$100.00)	Mod Session
	(\$45.20)	(\$45.20)		(\$45.20)	Mileage
					Pastor
	(\$30,128.99)	(\$30,128.99)		(\$30,128.99)	Salary Base
					Pension Board
	(\$273.36)	(\$273.36)		(\$273.36)	Death & Disability
	(\$201.12)	(\$201.12)		(\$201.12)	Dental
	(\$5,740.00)	(\$5,740.00)		(\$5,740.00)	Medical
	(\$4,167.33)	(\$4,167.33)		(\$4,167.33)	Pension
	(\$59.61)	(\$59.61)		(\$59.61)	Mileage
	(\$170.00)	(\$170.00)		(\$170.00)	Study Leave

					Secretary
	(\$6,712.96)	(\$6,712.96)		(\$6,712.96)	Salary
	(\$1,100.00)	(\$1,100.00)		(\$1,100.00)	Pulpit Supply
	(\$182.89)	(\$182.89)		(\$182.89)	Mileage
	(\$566.00)	(\$566.00)		(\$566.00)	Wrkers' Comp
					<b>Tax</b>
	(\$60.00)	(\$60.00)		(\$60.00)	911 Fee
	(\$435.01)	(\$435.01)		(\$435.01)	Covington
	(\$25.00)	(\$25.00)		(\$25.00)	Penalty
	(\$1.07)	(\$1.07)		(\$1.07)	Interest
	(\$3,975.76)	(\$3,975.76)		(\$3,975.76)	Fed Withholding
	(\$95.52)	(\$95.52)		(\$95.52)	Kenton County
	(\$761.34)	(\$761.34)		(\$761.34)	Kentucky
	(\$120.00)	(\$120.00)		(\$120.00)	Cov Waste Fee
	(\$30.40)	(\$30.40)		(\$30.40)	Penalties
					<b>Umbrella</b>
\$73.51	(\$146.09)	(\$72.58)		(\$72.58)	Congregational Care
\$110.00	(\$268.07)	(\$158.07)		(\$158.07)	Music
\$27.64		\$27.64	\$63.07	\$90.71	Soft Drinks
			\$331.57	\$331.57	Sunday School
	(\$128.48)	(\$128.48)		(\$128.48)	Worship
					<b>Utilities</b>
	(\$352.60)	(\$352.60)		(\$352.60)	CSI Waste
	(\$7,653.34)	(\$7,653.34)		(\$7,653.34)	Gas & Elec
	(\$261.10)	(\$261.10)		(\$261.10)	N Nky Water Dist
	(\$1,607.70)	(\$1,607.70)		(\$1,607.70)	Cin Bell
	(\$1,355.79)	(\$1,355.79)		(\$1,355.79)	Sanitation Dist
<b>\$87,729.28</b>	<b>(\$95,567.08)</b>	<b>(\$7,637.80)</b>		<b>(\$6,312.33)</b>	<b>General Total</b>
<b>\$95,341.59</b>	<b>(\$98,254.38)</b>	<b>\$2,661.81</b>		<b>\$9,980.48</b>	<b>General + Mission</b>