

2012 Annual Report

**Never think that God's delays
are God's denials.**

Hold on;

hold fast;

hold out.

Patience is genius.

Georges-Louis Leclerc

Community of Faith Presbyterian Church
1400 Highland Pike, Covington, KY 41011

January 27, 2013

**COMMUNITY OF FAITH PRESBYTERIAN CHURCH (U.S.A.)
COVINGTON, KENTUCKY
12TH ANNUAL MEETING OF THE CONGREGATION
January 29, 2012**

The twelfth annual congregational meeting of Community of Faith Presbyterian Church, Covington, Kentucky, was called to order by the moderator, The Rev. Dr. Edward McNulty in the sanctuary at 12:02 P.M. on Sunday, January 29, 2012. Rev. McNulty led the congregation in prayer.

DECLARATION OF QUORUM (12): The clerk declared that a quorum was present.

APPROVAL OF MINUTES: The minutes of the eleventh annual congregational meeting which was held on February 6, 2011, and the minutes of special congregational meetings held on January 23, May 1, August 28 and December 4, 2012, were reviewed. The Session had already approved these minutes, but they were included in the Annual Report for informational purposes.

PASTOR'S, PARISH ASSOCIATE'S AND CLERK'S REPORTS: The Pastor's, Parish Associate's and Clerk's reports along with the 2011 Statistical Report and Attendance Report were reviewed.

REPORTS OF BOARDS AND COMMITTEES: At 12:08 P.M. the congregational meeting was temporarily suspended, and Rev. McNulty opened the meeting of the corporation. Ruling Elder Dawn Farwick spoke to the Trustees' Report, reviewing the past year which included the sale of the Ludlow property. **ACTION:** The motion to adjourn the corporation meeting and resume the congregational meeting carried. The congregational meeting resumed at 12:12 P.M.

The meeting continued with reviews of reports from the Board of Deacons, Congregational Care Umbrella, Mission Umbrella, and CLASP. Ruling Elder William Lindsay expressed appreciation to Mission Umbrella member, Miguel Carlin, for his hard work during the year. He also thanked the congregation for its support of CLASP.

THE BUDGET FOR 2012: The 2012 Budget was presented as information since it had already been approved by Session. In light of The Rev. Donald H. Smith, Jr.'s retirement on January 1, 2012, no action was needed on terms of call.

SESSION REPORT ON TEMPORARY SUPPLY: Ruling Elder Dawn Farwick explained to the congregation the duties that Rev. McNulty will be doing as temporary supply pastor. He will conduct Sunday morning worship and preach, conduct other services such as Ash Wednesday, serve as moderator of Session, and do visitation.

SESSION COMMITTEE ON INTERIM: Elder Farwick reported that our announcement regarding to position open for an interim pastor had been posted and that the committee had already received three applications.

DEACONS' FUND REPORT: The Deacons' Fund report was reviewed.

THE AUDIT COMMITTEE: Ruling Elders William Lindsay, Jean Jennings and Floyd Hastings met with Treasurer, Gary Willis, to examine the books, which they found in good order. The Audit Committee Report will be submitted to Session for approval.

THE NOMINATING COMMITTEE: In a special meeting of the congregation on Sunday, December 4, 2011, the congregation elected the following members-at-large to serve on the 2012 Nominating Committee: Terri Jennings Brown, Matthew Hastings, Ruby Voll, and Johanna Willis. The Session will appoint two ruling elders to serve on the Nominating Committee, one of whom will serve as Chair. The Board of Deacons will appoint a deacon to serve.

ST. FRANCIS FUND: The report on the St. Francis Fund was reviewed.

There being no other business to come before the congregation, Rev. McNulty entertained a motion to adjourn. He led the congregation in prayer, and the meeting was adjourned at 12:18 P.M.

The Rev. Dr. Edward McNulty,
Moderator

Rebecca S. Lindsay,
Clerk of Session

2012 Interim Minister's Annual Report

It does not seem like a year has nearly passed since I had the joy of being your Interim Minister, but calendars rarely lie (although the interpreters of calendars-e.g. Mayan have been found to be less reliable). March 2013 will mark the beginning of my second year with you. In looking back at this first year much has been accomplished. Throughout the many transitions in organizational structure, personnel, worship and liturgy I have found nothing but encouragement, cooperation and creativity in your responses. COF has much to offer besides the incomparable view of Cincinnati.

What next? All healthy lives, including a congregation's life, expects something more to happen—the next challenge or milestone to be identified so that one can marshal energies, supplies, and advice to successfully meet what lies ahead. At the January 10, 2013 scheduled Session meeting representatives from Committee on Ministry(COM) came for the Triennial Visit (once at least every 3 years, the Presbytery sends representatives from the COM to every congregation to listen—but primarily to remain in touch and up-to-date with the joys, ministry and whatever the congregation has accomplished or is facing). Besides the Triennial Visit, Session informed COM that COF was ready to begin the preliminary work required before position of Installed Pastor could be posted on the national opportunities for ministry list. This is the first step. The second step is as follows: the representatives that met with Session will take the request that COF is ready to begin the paper work required for posting on the national job board to the full COM the first week of February. At the February COM meeting a representative will be assigned to work with COF until a new pastor is installed.

COF's ministry and innovative outreach in 2013 is not limited nor put on hold as the requisite paperwork and search process work is being done. Not in the least. We will take the accomplishments of 2012 and the energy of those accomplishments and do more in 2013!

I would ask you to take time and answer the questions that were put forth to the Session.

- A. What does COF do really well?
- B. When COF does these things it makes me proud.
- C. What activity do you do that makes you proud of being a member of COF?
- D. I wish I-We-COF would start to do this new thing_____ and I could help in making it a reality by doing_____.

It is going to be a wonderful 2013....if we live into our Baptismal Vows and remain in prayer expecting the Holy Spirit to touch and lead us.

Dr. Dan

Annual Statistical Report for 2012

Church Membership on January 1, 2012	114	
 Additions		
Confession of Faith	0	
Reaffirmation of Faith	0	
Transfer of Letter	0	
Restored to Roll	<u>0</u>
TOTAL	0	114
 Losses		
Deaths	4	
Transfers	<u>0</u>
TOTAL	4	110

ADDITIONS

Confession of Faith

None

Reaffirmation of Faith

None

Restored to Roll

None

Adult Baptism

None

Infant Baptism

None

LOSSES

Deaths

Jean Reed
Pete Beckett
Ruth Comisar
Marguerite Spears

Transfer of Letter

None

Removed from Roll

None

SUNDAY WORSHIP SERVICE

55	Services	Average Attendance	38
----	----------	-----------------------	----

SPECIAL SERVICES

	# in attendance
Ash Wednesday	
Maundy Thursday	
Easter - Sunrise	31
Christmas Eve	35

TOTAL ATTENDANCE 2012	2089
------------------------------	-------------

Community of Faith Presbyterian Church Board of Trustees
2012 Annual Report

In 2012 the Board of Trustees worked on a variety of initiatives to help strengthen the organizational and financial foundations of the church. The first initiative we began this year was to assist the Administration Umbrella in updating the job description of a Trustee for the church. The job as Trustee has changed over the years and we wanted to outline clearly for future board members what their responsibilities would be.

We kept a close eye on any repairs that needed to be made to our property. We want to thank the many volunteers this year that have helped keep our building and property maintained on a regular basis.

The board also teamed with the Stewardship and Audit Committees this year to help plan a 2013 budget. We also have worked with Reverend Watson and the church treasurer to streamline our financial reporting procedures to conform to the new Book of Order.

Along with helping strengthen the organizational foundation of the church we also worked diligently to monitor the finances of the church. We can report that the annual giving from members continues to be steady and that we have not had to sell any other additional stock at this time. However, the board continues to look for additional revenue to help the financial stability of the church over the long term.

The board also partnered with the Session to help hold in depth conversations throughout the year with the Calvary Chin Baptist Church of Northern Kentucky on the use of our facility. We met with the Calvary Chin Baptist Church leadership in April 2012 to review the procedures and policies required for their continued use of our building.

Unfortunately, over the long term the partnership between our two churches was not able to be continued. The Session and Trustees worked with the Calvary Chin Baptist Church to help them transition out of our facility in July 2012. The board is currently working on designing a new building usage agreement with Reverend Watson. This agreement will clearly outline the church's expectations when community groups use our building.

The board continues to build our relationship with the family that bought the former First Presbyterian Church of Ludlow, Kentucky. The family reports to us that the renovations on the church to become their new home are going well. We continue to receive their mortgage payments to the church.

To close out our work this year the board reviewed the church's insurance policy to make sure it was meeting our needs at this time. Additionally, we have been working with our friends at the Synod of the Covenant Board of Trustees to review the remaining balance and terms of our loan. We continue to make payments to the Synod and are making good progress.

We would like to thank all of the Trustees for your dedication to the church. We especially would like to thank Gary Willis for his many years of service to the church and its members. We look forward to working with the new church treasurer Carol Alverson. We appreciate her willingness to serve in this important leadership role within the church.

Yours In Christ:

Bill Lindsay & Jack Kleier

Co-Moderators of Board of Trustees

2012 Annual Report-Congregational Care Umbrella

This past year the many activities and celebrations we planned and facilitated have included the following:

- Ash Wednesday, Easter, Advent, and Christmas worship services
- Sponsoring a Sunday morning Lenten series on peacemaking led by Dr. Ed McNulty
- Maundy Thursday service that included a Seder meal
- Providing Easter breakfast
- Church birthday and members' birthdays celebration
- Ice Cream Social
- Communion observance
- Sponsoring a special concert by Daesik Cha, our former accompanist, and musicians from the Cincinnati Conservatory of Music, followed by a reception
- Movie and dinner discussion group
- Adult Sunday School classes and preschool classroom
- Fall Festival and celebration of Gary Willis' service as church treasurer
- Christmas Tea

Thank you to everyone in the congregation who helped with and participated in these activities.

Umbrella members:

Joanna Bailey, Matt Hastings, Anji Hurt, Jean Jennings, Nita Kleier, Becky Lindsay, and Rev. Dr. Dan Watson

Respectfully submitted by
Erika Berry, moderator

Administrative Umbrella 2012 Annual Report

The Administrative Umbrella had a fairly busy year. Most of our effort was spent on the regular tasks of building cleaning/upkeep and routine administrative work; the rest of the time we spent dealing with a few “special” issues.

Most obviously and notably, we worked with Gary Willis on his retirement as Treasurer. We managed, I hope and pray (!), a successful transition to our new Treasurer, Carol Alverson. We also worked closely with Rev Dan during his transition as our interim. We purchased a new computer for the church office, and worked for many months with Cincinnati Bell to resolve some serious phone and internet issues. And finally, we have been updating our policy and procedures manual, which we hope to have approved by session early in 2013. And we have not forgotten about the updated pictorial directory! It just got put on the back-burner while everything else was going on. You’ll hopefully see that soon as well!!!

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

Respectfully Submitted,

Dawn Farwick

2012 Mission Umbrella Team Annual Report

*“Our purpose is to be a **community of faith** serving in the likeness of Christ. We aspire to servanthood in order to be faithful to our calling as Christians. We work both as individuals and in community to live faithful lives in response to that calling. We believe that we are saved by faith in order to speak the gospel of Jesus Christ our Lord and do God’s work in the world. “(Community of Faith Presbyterian Church Mission Statement)*

As I began my reflection about the achievements that we all have been able to accomplish this year the mission statement for our church kept coming to my mind. Community of Faith has worked diligently this year to do God’s work in our community and in the world. The Mission Team with your help continued to strengthen our partnerships within our community. We continue to strengthen our partnership with our friends at CLASP by having our members serve on the Board of Directors as well as volunteer throughout the week at the after school program. Our friends at CLASP also report that they have had several successful fundraisers over the last year. These fundraisers have helped strengthen the financial foundation of the program. CLASP reports that they currently have 34 students attending on a regular basis.

In relationship to Be Concerned Inc. the Mission Team and the Deacons once again collected food items throughout the year and did special food drives for the Thanksgiving and Christmas seasons. We also held our traditional back to school supply drive for Be Concerned and received over 300+ school supply related items.

Additionally, this year we started a new mission partnership with Covington Partners. Covington Partners is a United Way Agency this is focused on supporting and helping the students and families of the Covington Independent School District. The Mission Team donated additional school supplies we received in August along with two backpacks to this organization.

Along with supporting CLASP and Be Concerned Inc we continued to support the Brighton Center of Northern Kentucky and Third Presbyterian Church in Cincinnati through our Bicycle Ministry. In 2012 the ministry refurbished 70 bicycles for our neighbors.

We would also like to thank the congregation for their support of the Mobile Health Fair Program sponsored by the Synod of the Covenant. We partnered with our friends at Reading-Lockland Presbyterian Church to provide hygiene kits for their health fair this summer. We were able to donate as a congregation 21 kits as well additional health care supplies to our neighbors in Cincinnati.

During the holiday season the congregation donated \$500 in gift cards and cash donations to Buckhorn Children and Family Services. The Ludlow Angel Giving Tree program was once again successful this year with 21 families and seniors being adopted by our members.

The families that received the gifts from the program were truly amazed at the generosity of the congregation. Furthermore, the children at CLASP as well as our members sent over 50+ holiday cards and notes of appreciation to service members serving abroad.

Along with our mission activities at home the umbrella continued to expand our outreach activities with our brothers and sisters internationally. During our visit to Nicaragua in 2012 our mission partnership team identified a clean water project that would help benefit the community of Las Azucenas. The team reported that the community was a few miles outside of Rio San Juan and was in desperate need of a new water storage tank.

Our mission partners shared that the cost for a new storage tank and tower would be approximately \$10,000. With your help along with our friends from Lakeside Presbyterian and First Christian Church of Madisonville, Kentucky we are happy to report that we have been able to raise the funds necessary for a new storage tank. Additionally, \$2400 dollars to support future water projects in the area has been raised to date.

The Mission team again sponsored a Nicaragua Night in May where members were able to hear from our mission delegation on their experiences while in Nicaragua this year. In 2013 we will be sending three members from Community of Faith who will be traveling to Nicaragua in February.

Community of Faith and First Presbyterian Fort Thomas hosted Mrs. Dania Cardenas from Cuba who was visiting our area as part of the Synod of the Covenant Mission to the USA Program. During her visit to Community of Faith Dania was able to share about her experiences about being an Elder in the Presbyterian Church of Cuba. She also visited the children at CLASP where she presented a program on Cuba.

The congregation also received recognition for our efforts supporting the Presbyterian Disaster Assistance (PDA) program and the One Great Hour of Sharing offering. We are happy to report the congregation's donations to the One Great Hour of Sharing increased again this year. Additionally, the congregation continued our participation with the Christmas Joy, Peacemaking, and Pentecost offerings respectively.

Our Evangelism Team this year has continued to reach out to our neighbors by promoting our activities in the Covington and Ft. Wright communities. We also have advertised our events to the Presbytery at large. The team also reports that follow-up letters have been sent to visitors that have visited the church throughout the year.

The Stewardship Team has continued to work with the Trustees to prepare an accurate 2013 budget that reflects the current financial needs of the church. As a part of our stewardship campaign this year the team hosted a congregational meeting to answer questions on the 2013 budget. The team will continue to be focused on finding innovative ways to strengthen the financial foundation of the church. The team is looking for a new chairperson to help guide the 2013 Stewardship campaign. If you are interested in serving in this capacity please let me know.

I would like to thank all of the volunteers who have helped us host our mission projects and activities this year. I would also like to thank all of the Mission Umbrella team members for your dedication and support this year. The team is always looking for new members so feel free to join us and to invite your neighbors and friends to one of our meetings.

Yours in Christ:

Jack Kleier
Mission Umbrella Team Chair

CLASP – Annual year 2012

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). 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 2012 [which includes the last half of our FY 2011-12 and the first half of FY 2012-13], with as many as seven 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.

CLASP has been working to recover our 501c(3) organizational tax status with the IRS, which we unfortunately lost in November of 2011. The program incurred total expenses of around \$29,700 during our 2011-12 FY. 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. Funding has declined slightly, during the fall term, but a significant donation from the Cincinnati Presbytery should provide us with a comfortable reserve going into 2013. Donations from foundations and organizations, fund-raisers, and numerous individual contributors have been gratefully received. We kept our FY 10-11 parent fee of \$50 per month, in FY 11-12 and FY 2012-13. Both a joy and concern is that the number of full and partial scholarships has been increased this year, 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 illness or 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 15th year of serving the children and families of Ludlow.

Bill Lindsay, Board Member of CLASP

Nominating Committee Report

2012

Committee members:

From Session, Harry Eagan, chair
Christian Addison

From Board of Deacons, Howard Story

From Congregation, Terri Brown, Matt Hastings, Johanna Willis

Elders: class of 2015 3 year term
Harry Eagan
Jean Jennings
Jo Shade

Deacons: class of 2015 3 year term
Roger Bell
Angie Hurt
Howard Story

Trustee: class of 2015 3 year term
Christian Addison
Jo Shade

*Respectfully submitted,
Harry Eagan*

The St. Francis Fund Annual Report

Good morning! This is my annual speech about The St. Francis Fund and its purpose. Pastor Don had suggested that this fund be started when he learned how hard I was working on my own to help the animals in need in our area.

Your donations are always very appreciated but, admittedly, they have drastically fallen off in 2012, although I'm sincerely grateful for every penny I've received.

Any monies received go toward caring for whatever small creature crosses my path who is in obvious need. More domestic animals are being abandoned than ever, and the shelters are already overwhelmed. And I also help any of the wild creatures trying to co-exist with us in the neighborhoods, especially during the winter months.

This year the Fund only received a total of \$143.22, and this money went toward paying for gas to transport abandoned & hungry cats, wild birds injured by hungry cats, and 2 squirrels injured by cars to different local rescue & rehab groups spread throughout the northern Kentucky area, not to mention buying bird seed to help the birds make it through the winter.

Please let me know if you would like me to make a photo display board to share with you that shows some of the animals I've helped, so perhaps you can relate a little more to what I do.

And please don't forget to support The St. Francis Fund in 2013.

God bless you for your continued support of my calling.

Kelly Montana

2012	AS OF	12/31/2012		
DESIGNATED	CARRY-IN	INCOME	EXPENSE	BALANCE
General				
Gift or Memorial	\$0.00	\$4,550.00	\$350.00	\$4,200.00
Kiosk	\$344.05	\$10.25	\$0.00	\$354.30
Music	\$200.00	\$0.00	\$35.99	\$164.01
Per Capita	\$0.00	\$943.60	\$618.00	\$325.60
Soft Drinks	\$0.00	\$331.57	\$0.00	\$331.57
Mission				
Bicycle	\$153.04	\$50.00	\$0.00	\$203.04
CLASP	\$0.00	\$200.00	\$0.00	\$200.00
Deacons	\$264.90	\$937.82	\$604.26	\$598.46
Miscellaneous	\$0.00	\$132.00	\$0.00	\$132.00
Pledge	\$0.00	\$2,533.00	\$0.00	\$2,533.00
Special Offerings				
Joy	\$429.40	\$506.00	\$429.40	\$506.00
Nicaragua	\$0.00	\$2,017.00	\$602.00	\$1,415.00
Other Disaster	\$0.00	\$195.00	\$0.00	\$195.00
Peacemaking	\$270.00	\$240.00	\$202.50	\$307.50
Pentecost	\$0.00	\$90.00	\$54.00	\$36.00
Preby Disaster	\$69.00	\$624.00	\$313.00	\$380.00
Designated Total	\$1,730.39	\$13,360.24	\$3,209.15	\$11,881.48

Continued on next page ...

UNDESIGNATED	CARRY-IN	INCOME	EXPENSE	BALANCE	
Personal Loan	\$0.00	\$2,644.00	\$0.00	\$2,644.00	
Calvary Chin Rent	\$0.00	\$2,900.00	\$0.00	\$2,900.00	
General Pledge	\$0.00	\$32,559.00	\$0.00	\$32,559.00	
Ice Cream Social	\$0.00	\$2,371.50	\$783.05	\$1,588.45	
Investment	\$0.00	\$2,293.75	\$0.00	\$2,293.75	
Lidlw Mort Payment	\$0.00	\$4,363.48	\$0.00	\$4,363.48	
Misc Contribution	\$0.00	\$897.00	\$0.00	\$897.00	
Regular Contribution	\$0.00	\$32,830.00	\$0.00	\$32,830.00	
Regular Wrshp Off	\$0.00	\$11,150.57	\$0.00	\$11,150.57	
SS Offering	\$0.00	\$142.10	\$0.00	\$142.10	
Undesignated Mem	\$0.00	\$205.00	\$0.00	\$205.00	
Wedding	\$0.00	\$100.00	\$0.00	\$100.00	
911 Fee	\$0.00	\$0.00	\$85.00	(\$85.00)	
Adjustments	\$0.00	\$0.00	\$6.98	(\$6.98)	
Choir Music	\$0.00	\$0.00	\$100.94	(\$100.94)	
Credit Card	\$0.00	\$0.00	\$8.27	(\$8.27)	
Maintenance					
Bldg & Grnds	\$0.00	\$0.00	\$2,026.61	(\$2,026.61)	
Fire Protection	\$0.00	\$0.00	\$112.90	(\$112.90)	
Insurance	\$0.00	\$0.00	\$3,839.50	(\$3,839.50)	
Orkin	\$0.00	\$0.00	\$967.16	(\$967.16)	
Miscellaneous	\$0.00	\$61.50	\$874.99	(\$813.49)	
Office					
Computer	\$0.00	\$0.00	\$119.88	(\$119.88)	
Miscellaneous	\$0.00	\$0.00	\$155.23	(\$155.23)	
Equipment	\$0.00	\$0.00	\$674.91	(\$674.91)	
Postage	\$0.00	\$0.00	\$740.50	(\$740.50)	
Prntng & Station	\$0.00	\$0.00	\$777.92	(\$777.92)	
Session	\$0.00	\$0.00	\$226.93	(\$226.93)	
Choir Director	\$0.00	\$0.00	\$10,067.38	(\$10,067.38)	
FICA					
COF Contrib	\$0.00	\$0.00	\$1,094.70	(\$1,094.70)	
Staff Contrib	\$0.00	\$0.00	\$2,743.62	(\$2,743.62)	
Pastor Salary	\$0.00	\$0.00	\$0.00	\$0.00	
Base	\$0.00	\$0.00	\$33,547.60	(\$33,547.60)	
Computer	\$0.00	\$0.00	\$109.87	(\$109.87)	
Dental	\$0.00	\$0.00	\$237.80	(\$237.80)	
Medical	\$0.00	\$0.00	\$952.20	(\$952.20)	
Mileage	\$0.00	\$0.00	\$781.38	(\$781.38)	
Pension	\$0.00	\$0.00	\$11,064.75	(\$11,064.75)	
Reimbursement	\$0.00	\$0.00	\$0.00	\$0.00	
Study Leave	\$0.00	\$0.00	\$0.00	\$0.00	
Pulpit Supply	\$0.00	\$0.00	\$2,948.46	(\$2,948.46)	
Secretary Salary	\$0.00	\$0.00	\$6,978.78	(\$6,978.78)	
Taxes	\$0.00	\$0.00	\$907.11	(\$907.11)	
Wrkers' Comp	\$0.00	\$0.00	\$566.00	(\$566.00)	
Synod Loan	\$0.00	\$135.00	\$2,545.56	(\$2,410.56)	
Utilities					
CSI Waste	\$0.00	\$0.00	\$783.25	(\$783.25)	
Gas & Elec	\$0.00	\$0.00	\$10,895.02	(\$10,895.02)	
Storm Water	\$0.00	\$0.00	\$1,274.64	(\$1,274.64)	
Telephone	\$0.00	\$0.00	\$1,618.32	(\$1,618.32)	
Water & Sani	\$0.00	\$0.00	\$1,434.39	(\$1,434.39)	
Undesignated Total	\$9,662.75	\$92,652.90	\$102,051.60	\$264.05	
	\$11,393.14	\$106,013.14	\$105,260.75	\$12,145.53	CHECKBOOK BALANCE