

# **FORKED RIVER PRESBYTERIAN CHURCH**



## **ANNUAL REPORT FOR 2018**

# THE 2018 ANNUAL REPORT OF THE FORKED RIVER PRESBYTERIAN CHURCH

## I: REPORTS OF OFFICERS AND COMMITTEES

Mission Statement_____	1
The Pastor's Report_____	2,3
The Trustees Report_____	4
Clerk of Session_____	5,6
Secretary's Spotlight_____	7
Christian Education_____	8, 9
Board of Deacons_____	10
Buildings & Grounds_____	11, 12
Connections Community_____	13, 14
Mission Committees Overview_____	15
____AMP_____	16-18
____HAT_____	19
____YGC_____	20
Nominating Committee_____	21
Personnel Committee_____	22
Worship Committee_____	23
Fundraiser Report_____	24,25
Membership Committee_____	26-28
Memorial Committee_____	29
Stewardship Committee_____	30

## II: REPORTS FOR FINANCE

Pastor's Discretionary Fund_____	31
Finance and Audit Committee_____	32-38
Treasurer's Report_____	39-44
2019 Budget_____	45-50



FORKED RIVER PRESBYTERIAN CHURCH  
MISSION STATEMENT

**T**he purpose of the Forked River Presbyterian Church is to acknowledge and declare the presence and power of the triune God: Father, Son, and Holy Spirit.

**E**mpowered by the Holy Spirit, we will continue the work of Jesus Christ by loving God, God's world, and each other.

**W**e are committed to becoming a church where every person has an opportunity to be connected to God and to others in a safe, loving, and inclusive community where faith grows, the gospel spreads and the mission of caring for each other and God's world is advanced.

Pastor's Report  
2018

The Apostle Paul was a master encourager of the communities he loved. One of my favorite notes comes from Philippians 1:

*Grace to you and peace from God our Father and the Lord Jesus Christ. I thank my God every time I remember you, constantly praying with joy in every one of my prayers for all of you, because of your sharing in the gospel from the first day until now. I am confident of this, that the one who began a good work among you will bring it to completion by the day of Jesus Christ.*

**Sincerity, gratitude and trust** are the hallmarks of Paul's words and describe my thoughts and feelings as I write this final Pastor's Report.

**Sincerity:** An often repeated folk etymology proposes that "sincere" is derived from the Latin *sine* = without, *cera* = wax. In the ancient world, dishonest merchants would use wax to hide defects, such as cracks, in their pottery so that they could sell their merchandise at a higher price. More reputable merchants would hang a sign over their pottery — *sine cera* (without wax) — to inform customers that their merchandise was genuine.

Over these many years we have tried to be kind, understanding and even polite and we have also had the courage (sometimes painfully) to speak the truth in love. (Ephesians 4:15 "But speaking the truth in love, we must grow up in every way into him who is the head, into Christ.") Though we have not grown in numbers we have grown in depth. We have learned to speak the truth that all people—**ALL PEOPLE**—have a place at the Lord's table and are accepted in our beloved community. The recently developed welcome statement is a courageous and SINCERE expression of this truth.

**Gratitude:** I cannot possibly name all I am grateful for after almost 18 years of life and work together. We have lived through a lot. I am grateful for the countless words of encouragement that you have spoken to me when I felt a little down. I am grateful for those who have prompted me to pay more attention to important tasks I let slide or to people who needed a bit more care. The bottom line is *we need each other...* you were there for me as your pastor as I tried to be for you. For this and for much more I thank my God every time I remember you.

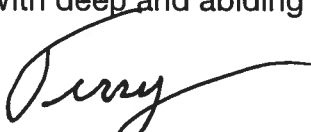
**Trust:** Though the challenges we face as a global community, a Church, and a particular community are great, I know, as the negro spiritual proclaims:

We shall overcome, we shall overcome  
We shall overcome some day  
**Oh, deep in my heart, I do believe**  
We shall overcome some day

Though I am called to leave this community I will always cherish you in the deepest places of my heart and know... really knowing that, "the one who began a good work among you will bring it to completion by the day of Jesus Christ." As another verse of the Spiritual affirms, I look forward to the day when:

We'll walk hand in hand, we'll walk hand in hand  
We'll walk hand in hand some day  
Oh, deep in my heart, I do believe  
We'll walk hand in hand some day.

With deep and abiding love,



Pastor Terry

## **Board of Trustees Annual Report 2018**

The Session of the Forked River Presbyterian Church operates under a unicameral system. Session members are elected to serve as both Elders and Trustees. The Elders, in participation with the Pastor, are responsible for the congregational and ecclesiastical aspects of the church's life. The Trustees are responsible to administer corporate business of the church.

The Trustees of the Corporation shall elect from their members, a President of the Board of Trustees. This year I was elected President of the Board of Trustees at the January Stated Session meeting.

According to the Presbyterian Church USA Book of Order(G-7.0402)The Board of Trustees shall have the power to receive, hold, encumber, manage and transfer property, real or personal.

There was no business involving the President of the Board of Trustees for 2018.

Through the guidance of the Session, FRPC was able in 2018 to continue its many efforts and programs to support the spiritual needs of our congregation and various internal and external mission activities of our church. This includes the work of all our missions and committees: AMP, HAT, Connections Community, Worship Committee, Board of Deacons, Christian Ed, Finance Committee, Stewardship, Music Ministry, Buildings & Grounds, Membership Committee, Personnel Committee, Youth Program and the outstanding contributions of our Pastor, Dr. Terry Chapman.

Going forward in 2019, the Session and Board of Trustees expects to continue God's work at FRPC. Together we'll make every effort to maintain and strengthen our mission outreach efforts while we look at new opportunities for growth, both spiritual and physical, including new ways of worship, new programs for young families, and ways to more effectively find our voice to get the message of the Gospel out into our community.

Respectfully submitted,

Joe Mathis  
President, Board of Trustees

**FORKED RIVER PRESBYTERIAN CHURCH  
CLERK OF SESSION REPORT FOR 2018**

The Session of the Forked River Presbyterian Church operates under a unicameral system. Session members are elected to serve as both Elders and Trustees. The Elders, in participation with the Pastor, are responsible for the congregational and ecclesiastical aspects of the church's life. The Trustees are responsible for administering the corporate business of the church.

The Reverend Dr. Terry L. Chapman is our Pastor; he also serves as Moderator of our Session. He has been our Pastor since 2001, and serves as spiritual leader of the congregation, as well as the head of staff. In that capacity, he supervises the activities of six part-time (6) paid employees. He also resources all of the Session Committees and Small Group Communities.

The Session usually consists of twelve (12) ruling Elders and one Youth Elder. The makeup of the Session at the beginning of January 2018 was four (4) male and eight (8) female Elders and one Youth Elder. Elder Joe Mathis served as the President of the Board of Trustees. Kelly Tripet served as the Treasurer. Elder Lynne Zahumeny served as Clerk of Session until December 2018. Elder John Czekaj served as Clerk of Session going forward.

Four Elders are elected each year for a three (3) year term. They replace a class of four (4) Elders who are completing a three (3) year term. Elders may serve two consecutive three-year terms. The Youth Elder is elected annually for a one-year term and may be elected to succeed him/herself for a second term.

The Session Committees at year end December 2018 were:

Buildings and Grounds:	Elder Joe Mathis
Christian Education:	Elder Janine Popovich
Connections Community:	Elder Leslie Hession
Finance and Audit:	Elder Al Siecke
Mission:	Elder Isabel Orriss
Nominating:	Elder Heidi Hilinski
Personnel:	Elder Lynne Zahumeny
Worship:	Elder Leslie Hession
Membership:	Elder Emily Turner
Stewardship:	Elder Heidi Hilinski
President of the Bd. Of Trustees	Elder Joe Mathis
Representatives to Presbytery	Elders John Czekaj and Kelly Fitzpatrick

Membership on all committees is open to any active member, with the approval of Session. Participation is actively sought. The Session gratefully acknowledges the dedication and effective participation of these Elders and members who served from January 1, 2018 – December 31, 2018

Our Board of Deacons consists of 12 Deacons, 10 female and 2 male. A class of four (4) new Deacons is elected annually for three years, with a class of four (4) current members finishing a three-year term. The same term limits established for Session Elders apply to service on the Board of Deacons. There was no Youth Deacon this year.

The Statistical Report is as follows:

**Membership as of December 31, 2017** 227

Additions During 2018:

Profession of Faith 20

Letter of Transfer 8

Losses During 2018:

Letter of Transfer 0

Deceased 1

Removed From Membership 30

**Membership as of December 31, 2018** 224

Sacrament of Infant Baptism 7

Sacrament of Adult Baptism 5

Sacrament of the Lord's Supper 1393

Entered into the Church Triumphant: 1

Richard VanHeest

The Average Sunday attendance was 112 from January 1, 2018 through December 31, 2018. Sunday School attendance averaged 25 children during 2018, with a total of 72 children registered.

There were 5,949 people attending worship this year, not counting special programs such as Maundy Thursday service or the Cantata.

The Session is grateful to all our members and friends for their dedication, help, and prayers this year. We pray together we may continue to grow in spirit and service to our Lord Jesus Christ.

Respectfully submitted,

John Czekaj  
Clerk of Session



## **Secretary's Spotlight Annual Report - 2018**

The year 2018 was a full year in my job as the secretary of Forked River Presbyterian Church. I wanted to take the opportunity to thank all the folks that have helped me through the year and to spotlight some of the things that we accomplished.

- Pictorial Directory - Many thanks to Joyce Huffert who worked along side me to get the project off the ground and all those who volunteered to sign people in for their portrait seating. It was a huge undertaking but it ran considerably smoothly thanks to all the helpers. We elected to go with the smaller directory as it can be updated for free.
- Church Sign - A big thank you to Mark Pavuk who gave the large sign in front of our church some much needed attention. He replaced a missing prop to hold up the heavy duty plastic cover when changing the letters, making it more secure. He also replaced the long screws with shorter ones and added washers and supplied the church with a ratchet set making it easier to remove the screws. The job can be done much more quickly now.
- Printed Copies of Enewsletter - I can't forget to give a "shout out" to Lois Neuberger who hands out the printed newsletters to the folks who don't have computers and would otherwise miss out on our church electronic newsletter. Lois also hand delivers copies to those who can't make it to church on Sundays.

The "Unsung Hero" Award goes to Linda Murray who faithfully folds one hundred copies of our Sunday bulletin each week and stuffs them with inserts on occasion. I couldn't do it without her help. And I cannot forget to mention Joe Mathis who always comes right away when I call and who has helped me more times than I can count.

Maybe I should change the heading of this to "***My Awesome Church Family Spotlight***". Thanks everyone, for all you do to make my job easier.

Respectfully submitted,

Sue Morris, FRPC Secretary

## Christian Education — Annual Report 2018

Jennifer Jeremiah and Kelly Fitzpatrick currently lead our Sunday School team at FRPC. The Sunday School is doing well and continues to surprise us each year despite the changes that have taken place. This year we lost two great teachers and changed the way we separate our children on Sunday mornings.

Tammy Bacon	Cottage- K
Erica Dudley	1 ,2, 3 grades
Wendi Massaro	4, 5, 6 grades
Kelly Fitzpatrick	Jr & Sr. High

This year we utilized the REMIND App to request parents/congregants to assist in substitutes as well as combining classes on days when a teacher was absent. A list of substitutes is maintained to ensure teachers are available on an “as needed” basis.

Pastor Terry continued to serve the Sunday school Communion on the first Sunday of each month in Fetherman Hall. This is the third year doing this and the children, teachers, and parents that participate absolutely love it.

In 2018 we had approximately 67 children registered for Sunday school with an average attendance of 25 each week. These numbers are representative of the entire Sunday school.

The Jr. & Sr. High was led by Kelly Fitzpatrick. This class continues to thrive. Overall attendance in Sunday school is good but this class typically has about 10-18 youth that attend. Kelly provides a safe environment where these teens receive a strong foundation to help prepare those for Confirmation Class.

Confirmation Class meets in the Jr. & Sr. High class room each Sunday. In 2018 we had six confirmands who were all approved by the Session to join the church. In addition to their weekly class with Kelly Fitzpatrick, they met once a month with their mentors and parents for additional instruction, open discussion, and fellowship. Parents will be invited to assist throughout the year going forward with fundraising activities which assists in getting them more involved in this ever so special process.

The VBS program this summer was quite a success. This past summer we participated in “Ship Wrecked” and were able to use other church’s VBS materials as they too were participating in Ship Wrecked curriculum. This resulted in a significant savings for FRPC CE. The team has already begun taking the first steps in preparing for VBS 2019. We were able to offer a week of music, crafts, games, and Christian fun to 40 registered children at no cost.

Our Youth Group program continues to flourish under the leadership of: Kelly Fitzpatrick, Steve Lundy, and Tadd Maffucci. These caring volunteers are the driving force behind what has become a cohesive, successful, and growing program. Participation is open to youth at FRPC and also those in the local community. Attendance on any given Sunday evening can be as many as 20 young people, Girls Only (GO) is lead by Kelly and attracts a significant number of girls to this meeting.

Youth group activities are as diverse as the group itself. In addition to Sunday evening meetings that include Bible study, discussions and games, the youth are involved in fund raisers, mission trips, and social outings. It should be noted that the youth are willing and able to volunteer and assist in other active FRPC groups as needed.

This past October, CE partnered with Isabel Orriss from Hunger Action Team and participated in a mini-CROP Walk. We raised \$278 in 2018 and were fortunate enough to have been under the guidance of Rev. Hank Lay, Coordinator of Toms River CROP walk. The children loved the event and look forward to next October to do it again.

This years' Christmas Pageant was a bit different than years past but it came together nicely and the children did an amazing job. We used the Christmas story from the children's bible used in Sunday School and was spearheaded by myself, Janine Popovich and Jennifer Jeremiah. We were strongly supported by many other members including Kelly Fitzpatrick, Wendi Massaro, Erica Dudley, Tammy Bacon, Heidi Hilinski, parents of participants, Al Siecke and Jacob Pray among others in our congregation. We were blessed to be given 12+ new angel wings, donated by Erica Dudley.

It has been my pleasure to serve as Chair to Christian Education. It is necessary to point out that Jennifer Jeremiah does so much that often goes unnoticed for our Sunday School. She puts in several hours weekly and is here Sunday mornings to make sure our Sunday School runs smoothly. Our lovely team at FRPC in the Christian Ed department couldn't survive without the commitment and support of these special people.

Warm Regards,

Janine Popovich, Christian Education Chair

# **FRPC Board of Deacons**

## **Annual Report 2018**

“The Office of Deacons as set forth in scripture is one of sympathy, witness, and service after the example of Jesus Christ. Persons of spiritual character, honest repute, of exemplary lives, brotherly and sisterly love, warm sympathies and sound judgment should be chosen for this office” (Book of Order G-6.0400).

As a Deacon for Forked River Presbyterian Church, we have the responsibilities of ministering to those who are in need, who are hurting, grieving, are ill and/or hospitalized. Some of the ways we have done this in 2018 are by sending get well/thinking of you/encouragement/sympathy cards, providing meals, providing transportation, making calls, delivering flowers from the worship service, and delivering copies of the bulletin and printed copies of our current digital newsletter to those who are home bound. Deacons also serve Communion during Sunday worship and for special services such as Christmas Eve. Deacons are also serving communion to those at home who cannot make the service.

Once again, we began our ministry with two missing Deacons. The Deacons on the Board are as follows:

Class of 2018: Carol Neil, Yvonne Fredericks

Class of 2019: Linda Murray, Dorothy Kimmel, Joyce Lenzo, Audrey Kozlay

Class of 2020: Fran Haddad, Patrick Mahoney, Dorothy Berthe, Trudy D’Espies

Those Deacons available gathered every Monday at 10:00 AM in Pastor Terry’s office to pray and follow up on prayer requests that were written in the prayer request book in the Narthex or on prayer request cards as found in the pew racks. We continue to encourage the use of prayer request cards, which included spaces to note the date the request was made, the name of the person making the request and their connection to the person for whom the request was made, along with a contact phone number to help with follow up. We do our best to keep in touch with everyone who has added friends and/or family members to the prayer list in the News in the Pews section of our Sunday bulletin, and to follow up on the prayer requests received. We also are doing our best, as it says in I Thessalonians 5:17, to “pray without ceasing”.

Another important ministry of the Deacons is keeping track of the men and women added to the military prayer request list. Lois Neuberger continues to keep this list updated and is also sending cards for birthdays and all holidays.

Thanks go out to all our Deacons for their continued service to Forked River Presbyterian Church and to the community at large. We have a devoted group, all of us feeling the call God has given us to serve, and all working wonderfully together to keep the Deacon ministry strong.

Respectfully submitted in Christian Love,

Linda Murray, Moderator

# BUILDINGS & GROUNDS COMMITTEE

## ANNUAL REPORT 2018

Our main goal again this year and going forward in 2019 is to continue to focus on short term repairs and long term challenges of maintaining the church buildings and grounds at a reasonable cost. We have negotiated contracts with at least ten local contractors/vendors to do active and preventative work and find and repair problems before a breakdown is incurred. Also, we have people on call for us at FRPC. Some of their contracts were re-negotiated to get a better price for the same service.

Listed below are some of the projects completed in three different areas of the church complex—  
C=Church/Sanctuary; F=Fetherman Hall; B=Both church and Fetherman Hall:

- C - New wall light fixtures installed in ladies and men's rooms
- C - Estimates to repair two sets of front steps and railings
- C - Change and re-size light bulbs inside Hallway & Sanctuary
- C - New flag installed, old one to Elks to be retired
- C - Mold inspection by Atlantic Mold and Quality First Basement Systems
- C - Repair broken Lacey MUA water meter
- C - Installed new battery in Defibrillator
- C - Replaced two steel basement doors which had rotted off their hinges(As per State Fire Inspector)
- C - MAJOR project to clean out basement - ON GOING
  
- F - Replace high outside security light bulbs to LED white lights
- F - Wash, strip, wax all vinyl tile floors - including the hallway and Sunday School office
- F - Worked for a better Dumpster schedule(Tuesday: Garbage; Friday: Recycling)
- F - Replace and repair frozen sprinkler regulator plate, pressure gauge and two sprinkler heads due to excessive cold temps in storage area; heat restored
- F - Worked with Sunday School Superintendent to re-set classrooms
- F - Replace torn down gutters on North side of Hall due to ice
- F - Added three Carbon Monoxide Detectors: kitchen, stage, storage room behind CE office(As per State Fire Inspector)
- F - MASSIVE project to get outside egress lights working—New LED fixtures, new master unit and wiring changes; the system NEVER WORKED; an electrician fixed the problem(As per State Fire Inspector)
  
- B - New Contract with Gwen's Landscaping
- B - Emergency tree work - Broken branches hanging over road
- B - Extensive tree trimming - Dead branches cut/removed over cars/parking lot/road
- B - Lacey Police visit to the church to educate on ALICE(Alert, Lockdown, Inform, Counter, Evacuate)in case of active shooter
- B - The young men of Oceanfields help clean up outside church grounds(ON GOING, thanks coordinator Mark Salerno)
- B - Established an outside volunteer group to "adopt" a section of church grounds to care for

B - Used Enewsletter and bulletin to broadcast "Help Needed for 2018 Projects"

B - Motion sensors placed in Fetherman Hall rest rooms and the Link Room

Special thanks to Bernie Schnaudt & Joanne Schnaudt for their total dedication to the church and on this committee. Without them, many listed projects wouldn't have been completed.

Here is a list of some upcoming projects for 2019:

- Fix pot holes in driveway(Approx. \$1,800)
- Replace 1st sanctuary A/C unit(\$10,000)
- More interior painting(to repaired damaged walls in sanctuary)
- De-humidifier system in basement(\$2,700)
- Finish basement project for rental/meeting purposes(paint, replace stained ceiling tiles, remove carpet)

The Buildings & Grounds Committee also handles all the rentals of Fetherman Hall. See the Building Usage line in the church budget. These are the dollars we bring in to help keep the church running.

Respectfully submitted,

Joe Mathis  
Chairman, Buildings & Grounds Committee

Committee Members:  
Bernie Schnaudt, Vice Chairman  
Joanne Schnaudt  
Al Siecke  
John Roddy

## **Annual Report 2018—Connections Community** (Creating Community through Fellowship)

The Connections Community was formed about 12 years ago by a handful of members to create connections in our church community through fellowship and service.

On Sunday mornings, following Worship, the Heart Rock Cafe, hosted by members of the Connections group, provides coffee, bagels and a variety of baked goods, both sweet and savory.

It should be noted here that Connections does not receive funding from the church budget. The Cafe and other Connections events are supported solely by donations from Connections members, as well members of the congregation who contribute monetarily and provide baked goods. Without their generosity, Connections would be unable to thrive.

We celebrate special occasions throughout the year such as Super Bowl Sunday, Valentine's Day, St. Patrick's Day, Mother's and Father's Days and baseball Sunday. In December, we held our annual Family Wreath Making Event. Beautiful bows, cooperatively made by members and the Girls Only youth group, and assorted decorations were provided. After the wreath making, a delicious soup and bread lunch was served.

Over the past year, Connections has also supported church fundraisers such as the Flea Market, Holiday Craft Fair, the Confirmation Class Spaghetti Dinner, the Cantata reception, the Confirmation reception and the Homecoming reception for our Ugandan Mission group.

Our group has changed in membership and leadership in the last year, and we would be remiss in not recognizing the many years that Lynne and Ed Zahumeny devoted to the formation and leadership of Connections. Lynne continues to be active in the group and is a resource par excellence as we move on. Leslie Hession and Kate Mason took over as co-chairs in June, 2018.

We are a small group but would be delighted to welcome new members to plan, facilitate, serve and clean up our many events. The winter months are especially challenging with many of our group being "snow birds" during the first quarter of the year. If you are interested in joining this dedicated, active and fun group, even as a part timer, please speak to any of the Connections team members (listing is attached to this report).

We meet monthly following the Cafe and would love to welcome you!

Respectfully submitted,  
Leslie Hession and Kate Mason

Att.  
As noted

## Connections Community Members

- Bill & Elaine Burnett
- 
- Elizabeth Ferrise
- 
- Kelly Fitzpatrick
- 
- Gary Haddad
- 
- Leslie Hession
- 
- Jeff & Tommie Lou Judson\*
- 
- Susan Keith
- 
- Kate Mason
- 
- Angelina Murphy
- 
- Tim Neil\*
- 
- Al Siecke
- 
- Emily & Paul Turner
- 
- Beverly Wallace
- 
- Lynne Zahumeny

\*Connections Adjunct



## **MISSION OVERVIEW**

### **2018 Annual Report**

Our church is involved in many facets of mission work. With the exception of the African Mission Partnership Mission Group, all mission group work is local.

The areas of mission include:

African Mission Partnership (AMP) Mission Group

Hunger Action Team (HAT) Mission Group

Your Grandmother's Cupboard(YGC)

Detailed reports on the above mission groups will follow on the next few pages.

In the Narthex, our Mission Committee bulletin board highlights each one of our mission projects throughout the year.

Special offerings, such as World Wide Communion collected the first Sunday in November and One Great Hour of Sharing collected on Palm Sunday, are sent to the Presbyterian Church (U.S.A.) to assist people in times of need and disaster in the United States and around the world.

Our neighbors within our church and our community are served through the Deacons, and through the Discretionary Fund, which comes from the donations that are placed in the Communion envelopes on the first Sunday of each month.

A very special thank you to Joanne & Bernie Schnaudt for all their hard work over the years on the different mission committees. They were the driving force behind many mission projects. It could always be said, "If you want something done, give it to the Schnaudts!".

FORKED RIVER PRESBYTERIAN CHURCH  
AFRICAN MISSION PARTNERSHIP MISSION GROUP  
ANNUAL REPORT 2018

The AMP mission group, formed in September 2007, works in partnership with Caleb Rukundo in providing the basic necessities, plus loving care for about 150 street children in local homes built for them in Uganda. This is done through the Amahoro Children's Development Initiative (ACDI) where several churches and religious groups work together to provide the children with their needs. We work with US partners to channel resources to the ministry.

This year's traditional "Lighting-The-Way" Fund raised \$1,400.00 by selling colored light bulbs to decorate the church entrance for Christmas. This paid for 140 children to have a special Christmas dinner and party. This dinner consisted of meat, rice, vegetables, potatoes, soda and cake. (They rarely get meat).

This year a team of 12 members, led by Pastor Terry, traveled on a pilgrimage to visit Caleb and his children in Uganda. They spent 12 days in Uganda. New friends were made by all.

While the team was there, part of the team screened 110 children and adults for dental problems, and with the help of some local Ugandan Denteks (local people trained previously to extract teeth), over 70 children had dental treatment done. The balance of the children did not need any treatment as this is a testament to Caleb and his team at the homes. Assorted antibiotics and over-the-counter pain killers were brought and left in the Country.

In addition, 50 water filtration units were brought and distributed in the local community to improve their health. Monies were raised by donations for these water filtration units.

American football equipment was donated by the local Walmart and the children received 2 days of training followed by a game attended by the whole team and many local residents.

75 pounds of Legos were donated by community members and brought with the team. The children loved them!

\$1,000.00 was raised through donations and given to Caleb to purchase needed medicines.

\$1,500.00 was donated by the Forked River Rotary and given to Caleb to purchase two lap tops for the schools.

Two teenage church members went on the trip as good will ambassadors. \$6,000.00 was raised to help send the teenagers on the trip.

Counselling was given to Caleb's team in dealing with "trauma", as most of the children have gone through some type of trauma.

Upon returning to the US the team sent \$700.00 of the monies raised to Caleb to purchase needed medical equipment for the on-site nurse.

Another project Caleb requested funding for was a project to send two of Caleb's people to get trained in making reusable feminine hygiene projects for Caleb's teenage girls. Without these the girls have been missing 5 days of school each month and they get very behind in school. \$1,500.00 was raised for this project and the money was sent to Caleb.

Caleb has brought up the need for further training for teachers at the elementary school that he runs. The school teaches Caleb's children plus 200 local children. Tote bags were made from Ugandan

material and sold to friends and Church members for \$20 per bag. The first donation from this of \$500.00 was sent for teacher's training.

Two projects that have been identified for the future as follows:

1. \$2,500.00 to add to the Matuga dormitory to increase capacity by 15 children.
2. Build a vocational school at the boy's home to further increase the ability of Caleb's children to get meaningful jobs after they leave the home.

No monies were taken from the Church budget.

Support was donated by caring church members, friends, relatives, local Walmart, Rotary and others.

We welcome anyone interested in helping to provide for Caleb's children.

Submitted by,

Jerry Rosenberg  
Joanne Schnaudt  
Rev. Terry Chapman  
Donna Gilmore  
Joe Gilmore  
Bernie Schnaudt  
Lynne Zahumeny  
Vickie Rosenberg  
Tommie Lou and Jeff Judson  
Linda and Ed Kostrowski  
Al Siecke  
Dave Dieugenio  
Jan Chapman  
Jake Pray and Kylie Fitzpatrick

## **2018 HUNGER ACTION TEAM ANNUAL REPORT**

THE PURPOSE OF THE HUNGER ACTION TEAM IS TO WORK TOGETHER TO EASE HUNGER IN OUR COMMUNITY.

### **CENTS-ABILITY OFFERING**

Donations are collected on the first and second Sunday of the month from the congregation. Each month, 25% of the total is forwarded to the Presbytery Hunger Program and 75% remains with the HAT Committee for use at our local food bank. Over \$3,000 was collected through the Cents-Ability offering this year, with \$885 of that going towards the Presbytery Hunger Program.

### **LACEY FOOD BANK**

Weekly food collections of non- perishable items, donated by the congregation, are delivered to the food bank every week.

Produce Program- During the year, fresh produce is packed for the food bank. The produce is donated and purchased. Funds for the program come from Cents-Ability donations from the congregation.

This year approximately \$350 - \$400 was spent each month on produce. A total of 1900 bags were packed for the year.

Produce was purchased from Costco, Silveri & Sons and Mike Russo's Orchid Lane Farms. As in the past, Mike was very generous, always adding extra produce to the amount purchased.

In January, a winter food collection was held to help restock the food pantry at the Lacey Food Bank. Paper bags and a list of suggested items were giving to the congregation to fill. Over 130 bags were collected and delivered, with the help of our youth group who loaded the bags in cars. That was a record number of bags—well done Forked River Presbyterian Church!

### **3rd ANNUAL MINI CROP WALK**

A mini CROP Walk by our Sunday School children was held in October. This event was organized by the Sunday School staff and the members of HAT. The children, who were sponsored by members of the congregation, friends and family, walked laps around the church parking lot. Almost \$300 was raised for this worthwhile mission. Kudos to Jenn Jeremiah for a great job organizing it.

### **OUTREACH**

Members of the Hunger Action Team made a donation of \$300 in support of the Lacey Summer Lunch Program in cooperation with the Lacey United Methodist Church, and we also worked side by side with them at their church packing and delivering lunches to qualified school children. Forked River Presbyterian Church has been designated a Hunger Action Congregation by the Presbyterian Hunger Program PC(USA).

It has been a very successful and challenging year for HAT. I would like to take this opportunity to thank the following:

- \* The dedicated members of HAT, without whom this committee could not function
- \* The congregation of FRPC which so generously supports this mission

Respectfully submitted,  
Isabel Orriss, Chairperson, HAT

## **Your Grandmother's Cupboard(YGC)**

The Forked River Presbyterian Church has continued its solid support of the Ocean County branch of Your Grandmother's Cupboard in 2018. Through the generous donation of clothing—both used and new—as well as baby supplies and toiletries provided by our membership and community supporters, we have made bimonthly trips from our location to Toms River with all of the collected supplies.

Your Grandmother's Cupboard is a non-profit organization established by people who recognize the needs of the homeless, senior citizens and working poor in our communities. The Cupboard was established to provide some of these basic needs through local donations. Many people living in poverty often do not have access to transportation to visit thrift shops and pantries. This program is unique because they bring clothing, shoes, blankets, and personal care items to where they are needed most.

Doreen and Keith Burns have coordinated collecting and delivery of the clothing and household items brought to FRPC. Sincere thanks for their commitment to this project over the last few years. When they were no longer able to help out, Pastor Terry delivered over 40 bags to YGC on several occasions. Beverly Wallace has volunteered to take over this mission going forward.

Respectfully submitted,

Isabel Orriss

## **NOMINATING COMMITTEE 2018 ANNUAL REPORT**

The Nominating Committee consisted of the following members who served from January 2018 to December 2018:

Rev. Dr. Terry Chapman, Heidi Hilinski, Chair, Gloria Mako, Diane Lundy, Joyce Huffert, Linda DeLotto, Anthony DiDia, Alternate

Church policy allows for an Elder or Deacon to potentially serve for two consecutive three year terms after which a one year rest is required prior to actively serving in either group again. Current eligible members of the Elders and Deacons for the class of 2018 were asked if they desired to serve an additional term prior to searching for new candidates to fill the vacancies.

The following slate was presented to the congregation on Sunday, November 18, 2018 for consideration:

### **CLASS OF 2021**

#### Deacon Candidates:

Susan Keith  
Tommie Lou Judson

#### Elder Candidates:

Lisa Christensen  
Kelly Fitzpatrick  
Linda Kostrowski  
John Roddy

### **CLASS OF 2020(To fill unexpired terms)**

Donna Gilmore  
John Czekaj

The slate, as presented above, was given unanimous support by the congregation.

The committee would like to thank all of those who have agreed to serve in these vital roles, who will work to execute the vision and mission of Forked River Presbyterian Church.

Respectfully submitted,  
Heidi Hilinski, Chair  
Ruling Elder

# Forked River Presbyterian Church

## Personnel Committee 2018 Annual Report

The purpose of the Personnel Committee is to provide for an orderly, focused and considerate means for the Session to build a healthy work environment. The Personnel Committee meets on a monthly basis, as needed.

The membership consists of a minimum of five persons: three from the Session, one of whom is appointed Chair by the Committee and ratified by Session, and the remaining members from the congregation. The Pastor serves as an ex-officio member. All members of the committee are reviewed by the Session.

Members of the committee must be able to keep confidences and be supportive of people and the church. They should be open minded, fair handed, reasonable, and well-balanced. Managerial and/or Human Resources experience is preferred to provide guidance on employment law and management principles.

The committee's activities in 2018 included:

- Developed FRPC Incident Report to document accidents occurring on church property
- Assisted in the development of a new job description for the Bell Choir Director
- Advertised, interviewed and hired Bell Choir Director
- Conducted background investigations, as required
- Revised the FRPC Paid Time Off Policy
- Reviewed and initiated the NJ Paid Sick Leave Act for church employees, as required
- Developed Pastor's Terms of Call for 2019 (effective through January 31, 2019)
- Developed 2019 Terms of Call for Interim Pastor
- Developed the Personnel Budget for 2019, in collaboration with the Finance Committee and Session
- Managed Personnel-related issues, as required, during the year

On behalf of the members of the Personnel Committee:

Linda DeLotto

Joyce Huffert

Isabel Orriss

Pastor Terry Chapman, Ex Officio

Gary Haddad

Heidi Hilinski

Lynne Zahumeny

Respectfully submitted,

Elder Lynne Zahumeny, Chair



Forked River Presbyterian Church  
Annual Report—Worship Committee--2018

The Worship Committee, which meets monthly on the first Tuesday at 10:00 am, is responsible for the space where worship is conducted, including its arrangements and furnishings. We are also responsible for special appointments, such as flowers, candles, banners, etc. We are responsible for the overall program of music.

In 2018, we were presented with a new challenge when Pastor Terry announced his impending retirement, effective January 2019. We started to plan for a smooth transition. The Worship Committee's responsibility is to arrange for pulpit supply. We are truly blessed to have several retired pastors and Reverends Jack Cherry and Eltje Brunemeyer have agreed to cover the pulpit, session responsibilities and pastoral care. Under the ministry of these pastors, we are optimistic that FRPC will continue to be the wonderful church it is while we wait for the appointment of an Interim Pastor and, ultimately, a called Pastor. We wish Pastor Terry much happiness in his future adventures and thank him sincerely for his leadership and friendship while here.

We are blessed that Kathy Sandel continues as our Music Minister and are very excited with the musical offerings of all the choir groups throughout the year. This year, we welcomed Olivia Sandel as director of the Handbell and Kids Bell programs. The groups led and conducted by Kathy are many: chancel choir, Teen Praise, Kids Praise and various solo musicians. Olivia leads and conducts the chancel bells and the kids bells. A cantata was presented on December 22, 2018, called "Go Sing It on the Mountain" and was very successful. The date was chosen to facilitate the continued participation of returning college students. The good will offering benefited the general budget. We also celebrated Thanksgiving with an ecumenical service, held at Lacey United Methodist Church. Participating were pastors and deacons from FRPC, Lacey United Methodist Church and St. Pius.

We celebrated Christmas with two services—a family oriented one at 4:00 pm and a more traditional one at 7:00 pm.

The Lord's Supper was served 13 times—once a month and on Maundy Thursday. Home Communion is served by the Deacons as needed and desired by those unable to attend church. Pastor Terry continues to serve Communion to the students of the Sunday School in Fellowship Hall. This has proven to be a very meaningful part of worship for the youngsters and their families, as well as for Pastor Terry.

The Memorial Repast Committee is part of our Worship Committee responsibilities. This is an opportunity to help families who have suffered a loss and are having a memorial service at FRPC. A repast space is provided with coffee, tea and desserts provided by a group of members of the congregation. If the family wishes, they can also arrange for catering for a meal from a restaurant of their choice and at their expense. We held two repasts in 2018.

Thank you to all who work so hard on the Worship Committee to assure that FRPC provides a welcoming and supportive worship experience for all, members and guests alike. If anyone is interested in joining the Worship Committee, please see Leslie Hession or Donna Gilmore.

Respectfully submitted,  
Leslie Hession, chairperson

**FORKED RIVER PRESBYTERIAN CHURCH  
SPRING AND FALL FLEA MARKETS, HOLIDAY CRAFT FAIR, CAR SHOW  
ANNUAL REPORT 2018**

The TEAM: Helen Brewster, Lisa Christensen, Kay Eisenmann, Barbara Fragasso, Gary Haddad, Fran Haddad, Chris Haddad, Heidi Hilinski, Susan Hender, Jacqueline Hennessey, Leslie Hession, Joyce Howells, Joyce Huffert, Kate Mason, Joe Mathis, Bob Nichols, Carol Nichols, Lois Neuberger, Joanne Schnaudt, Emily Turner, Barbara Vollmar, Pete Vollmar, and Bev Wallace.

CAR SHOW TEAM: Gary and Chris Haddad, Joe Mathis, Mark Pavuk, Pastor Terry Chapman, Bob and Carol Nichols, Sue Morris, Bev Wallace, Lynne and Ed Zahumeny.

ALSO: Special assistance from Elaine & Bill Burnett, Trudy D'Espies, Diane Lundy, Robin O'Brien, Dot Kimmel, Remi Jean Christensen, Donna and Joe Gilmore, Susan Keith, Peter Hender, Win Newman, Jack Cherry, and Bernie Schnaudt and all the members who baked items for the bake tables, helped to set up or break down the tables, worked at the FRPC tables, distributed flyers to stores they patronize, and attended the fundraisers to support our vendors.

TEN NEW LIGHTWEIGHT TABLES were purchased this year from the afghan silent auction, and donations from 6 church members. The older, heavy wooden tables were placed out by the dumpsters and disappeared before they were picked up by the trash company. Happy someone else can use them.

SPRING FLEA MARKET: Held on Saturday, April 14th. All tables were sold out. Proceeds total \$1,353.12. We donated all unsold items from the Treasures Tables to the Vietnam Veterans of America.

FALL FLEA MARKET: Held on Saturday, September 15<sup>th</sup>. All tables were sold out. Proceeds total \$1,404.60. The Sunday School raised \$174 selling toys and children's items cluttering up the Sunday School Classrooms. We sold \$128.60 worth of items cluttering up the church basement. Unsold items from this table were brought to the Holly Thrift Shop in Waretown where the proceeds benefit the Southern Ocean Medical Center.

HOLIDAY CRAFT FAIR: Held on Saturday, November 17<sup>th</sup>. All tables were sold out. Proceeds total \$2,510.50 for the General Operating Budget.

CAR SHOW: Held on Saturday, June 30<sup>th</sup>. Special thanks to Dave DiEugenio and the Vintage Auto Museum of NJ. Proceeds total \$856.50.

A grand total of \$6,124.72 was raised for the General Operating Budget in 2018.

A special side benefit of our three fundraisers is helping Seniors in the area. They make crafts during the week and sell them at Flea Markets/Craft Fairs on the weekends to earn

supplemental income. Our table rentals are reasonably priced so we have many returning vendors throughout the year. Another benefit is the re-use of items as crafts and the sale of re-usable items at the Treasures Tables, thus recycling in a creative way. Items not sold at the FRPC tables, are donated to other charities for their sales.

The TEAM, this extraordinary group, who works year after year at our fundraisers, came through again with a very successful year. Each person contributes his/her talents in his/her own special area while supporting the Team as a whole. They are delightful to work with and are deeply appreciated for their time and dedication to the life and ministry of our church.

Joanne Schnaudt,  
Coordinator

## **FRPC MEMBERSHIP COMMITTEE ANNUAL REPORT 2018**

**OUR COMMITTEE:** Pastor Terry Chapman, Joyce Huffert, Joe Mathis, Lisa Christensen, Mary-Frances Dougherty, Linda Murray, Angeline Murphy, Sue Keith, Emily Turner.

While some members were unable to continue on the committee, we have added members as well. Thanks to all who contributed to make our committee an integral part of FRPC.

**INQUIRER'S CLASS:** Our Inquirer's Class was held April 20-22, 2018. A reception was held Friday evening, 4/20/18 and Pastor Terry met with new members on 4/21/18. On 4/22/18, Session voted and 19 new members were welcomed to our Church family. A cake was presented at Café after church.

In November, an additional member was welcome to our family.

It is always a pleasure to welcome members to our family and our activities.

**FLEA MARKET:** Our committee took part in the 4/14/18 Spring Flea Market with our "Second Hand Treasures" tables. Many thanks to Joyce Huffert, Joyce Howells, Loretta Wallerstein, Trudy D'Espies, Debbie McGovern and Sue Morris for their help. \$237.37 was made for the General Church Budget.

The committee voted to participate in the Spring Flea Market only.

**FRPC MEMBERSHIP ROLL:** Thanks to Neal Marine, Sue Morris and Joe Mathis for going over the rolls and bringing recommendations to committee for contact. Thank you for our members for reaching out by phone/email. It was voted by committee not to send follow up letters to those taken off membership rolls. The list was presented to Session on 9/24/18 and approved. Current membership roll count is 251.

**ANNUAL REPORT – FRPC MEMBERSHIP COMMITTEE — 2018**

**MOTHER’S DAY:** Our Committee partnered with Connections and provided a beautiful journal as recognition.

**FATHER’S DAY:** This year we gave out small flashlights to the gentlemen in honor of Father’s Day.

**EVERY MEMBER SUNDAY, 10/7/18:** In honor of the importance of our church family, the first Sunday in October has been designated “Every Member Sunday”.

This year it was combined with Mission Sunday. A cake at Heart Rock Café was provided and each of the congregation was given a pen.

**SOCIAL MEDIA:** Still looking for some help with Social Media.

**TOTE BAGS:** (with our logo) were purchased in January 2018 and were given out at National Night Out (8/7/18), Lacey Day (9/29/18) and VBS in July. They have been well-received and we hope to continue ordering for these and other possible activities.

**NATIONAL NIGHT OUT (8/7/18):** It is a community activity to recognize our police, fire and other first responders of a community. We give out tote bags with our tri-fold of activities, candy, inspiration rubber bracelets, bouncy balls, and stickers. Thanks to Sue Keith and Angeline Murphy for all their help.

**LACEY DAY (9/29/18):** This is a community event that we have participated in with the Youth Group for several years. Again, we gave out tote bags, with our tri-fold of activities, along with candy and various inspirational items for the children. A bubble machine was a great draw for the crowds. A sign up page was available for anyone that wanted additional information. Thanks to Joyce Huffert, Lisa Christensen, and Mary-Frances Dougherty for their help.

**ANNUAL REPORT FRPC MEMBERSHIP COMMITTEE — 2018**

**MAILBAG ADVERTISING:** Committee voted to advertise in the Mailbag for the second time from September through December 2018, listing our activities for those months. Thanks to Mary-Frances Dougherty for working so hard in setting this up. This is another way we have reached out to our community.

**CAROLING, COOKIES AND COCOA (12/16/18):** Partnering with the Youth each year to give a little Christmas to our community and Church family has been well received. We met at the Church at 5:00 pm and after caroling, came back to the church for cookies (donated by our wonderful participants) and cocoa. This year because of the weather, there were less stops.

**VISITOR'S GIFT:** We continue to welcome first time visitors with a candle and tri-fold with our activities and mission printed on it.

Effective December 31, 2018, I will be stepping down as Chair of the FRPC Membership Committee, but will continue to be an active member. Thank you to all and especially those past and present members of our committee for all your help and support during this time.

Lisa Christensen has graciously volunteered to take the helm of our great committee and we look forward to working with her.

To our Church family, if you would like to be part of this great committee or have any activity suggestions or ideas, please contact any of our members or our Church Secretary, Sue Morris.

We look forward to a wonderful year and some new ideas.

Thank you again, and God Bless,

Emily Turner

FRPC Membership Committee, Chair

**FORKED RIVER PRESBYTERIAN CHURCH  
MEMORIAL COMMITTEE  
ANNUAL REPORT – 2018**

The Memorial Committee receives donations in memory of members and friends and follows-up with the purchase of an appropriate gift for the church, in accordance with the memorialized person's family's wishes.

On Sunday, October 28<sup>th</sup>, the Memorial Committee and the Worship Committee held a "Communion of the Saints" during the worship service in memory of members and friends who passed between November 1, 2017 – and October 28, 2018:

Michael Jerden  
Edward Krusieski

Richard B. Van Heest  
Norma Ryan

Memorial Gifts for the Ongoing Mission of the Church were recognized IMO: Michael Gaydos (Handbell Chimes), Michael Gormley (Sanctuary Carpeting), Marion P. Lisoski (The Welcoming Garden), George Mako (Youth Scholarships for AMP Pilgrimage), Ishaya Monokoff (The Welcoming Garden), and Richard B. Van Heest ( American Flag for Front Lawn Pole). Their names were added to the Memorial Plaque in the Narthex.

On Sunday, May 27<sup>th</sup> The Welcoming Garden, located in the ramp area at the back of the church building, was dedicated in memory of Marion Lisoski and Ishaya Monokoff.

**Memorial Committee**

Bernard O. (Bernie) Schnaudt, Chairperson

The Rev. Dr. Terry Chapman

Cornelia (Corney) Fetherman, Recording Secretary/Research (to May 2018)

Isabel Orriss, Liaison to the Worship Committee

Joanne W. Schnaudt

Barbara J. Vollmar, Design and Program Development (to May 2018)

**MEMORIAL FUNDS SPECIAL ACCOUNT**

Opening Balance – Jan. 1, 2018	
Memorial Fund	\$1748.73
Donation IMO Richard B. Van Heest	\$75.00
<b>TOTAL</b>	<b>\$1823.73</b>
Expenses for The Welcoming Garden and American Flag	\$953.73
Balance on Hand – Dec. 31, 2018	
Memorial Fund (Richard Skae Funds)	\$870.00

## **STEWARDSHIP ANNUAL REPORT 2018**

March 4, 2018 was the kick-off Sunday for the Presbytery program called One Great Hour of Sharing. This is the single, largest way that we can come together every year to work for a better world. In 2017, \$936.23 was raised. I challenged the congregation to reach \$1,000 this year. I wish to thank Tommie Lou Judson, Isabel Orriss and Sue Morris for their support. The program ended on Palm Sunday, March 25th. After receiving the Finance Committee's report, I was able to report the total amount raised on April 22nd. We EXCEEDED our goal! The total raised was \$1,303.50 with \$113.50 of that amount being from the Sunday School children. Praise the Lord! Thank you for all your support.

Throughout the year, I reminded church members of an envelope in the offering box called Per Capita. The amount per member for 2018 was \$37, which supports the administrative and ecclesiastical operations of the Monmouth Presbytery to which our church belongs. Our Session committed to pay 50% of the total our church owed—\$4,181. Only \$3,425 was raised.

The fall stewardship theme was Philippians 2:2—"...then make my joy complete by being like-minded, having the same love, being one in spirit and purpose". In October, testimonies were given by John Czekaj, Tammy Drewes, Tony DiDia and myself. On November 11th, Ron Taylor from the Finance Committee concluded the program by explaining in a very professional manner the present status of the church finances. The next Sunday was the dedication and collection of the faith commitment cards. I would like to thank the above mentioned supporters of this program.

I am so very proud of and thankful for our church members and friends for their loving support of all our programs. Because of all of you, many lives are affected in positive ways. His Spirit guides us to do good things in His name.

We are so blessed.

Respectfully submitted,

Heidi Hilinski, Chair  
Ruling Elder



**PASTOR'S DISCRETIONARY FUND  
ANNUAL REPORT 2018**

This fund offers emergency financial assistance to members and others in need and/or with unexpected financial crisis. Funds are also occasionally used to pay things not budgeted but are necessary expenses.

The income is derived from offerings designated as "Communion" and occasionally special donations from individuals. Our thanks to all those who contributed.

The Pastor administers this fund, approving monetary gifts and/or paying particular bills for individuals or families who qualify. All such transactions are completely confidential.

The Session and the Pastor thank all members and friends who contributed offerings, gifts and prayer support during this year. Through this fund we were able to assist many with particular needs, which would otherwise have not been met.

Beginning Balance as of January 1, 2018	\$	419.46
Deposits from January 1 - December 31, 2018	\$	2,113.20
Distribution from January 1 - December 31, 2018	\$	2,229.83
Balance as of December 31, 2018	\$	302.83

Respectfully Submitted,

Susan Morris

# Finance and Audit Committee Annual Report

## January 1 – December 31, 2018

### Chairman Discussion

The Finance and Audit Committee does not currently have a Chair. We thank Al Siecke for his 2 years of service and wish him the best as he relocates. If you or someone you know would like to be part of the Finance Committee or serve as Chair, please see any of the members for more information.

The year 2018 started out good with a balanced budget, but when some members started leaving early in the year, we knew we would be challenged with congregational giving and meeting our projected income. In fact, we had a cash flow loss in our general fund by over \$28,000, making 2018 the single biggest loss on record since we've been keeping track in 2008.

### Income Categories

Congregational Giving remains to be the top category for the church income, amounting to 83% of the total (however missing expectation by \$25,000). I again thank the Congregation for your regular offerings. I encourage everyone to consider supporting the General Fund first in your weekly offerings with no stipulations. It is the support structure and foundation of the entire church and our many missions.

The building use fees are the second greatest source of income. We are always looking to increase this area of revenue so please contact a Session member if you know of a group looking to rent space in the church or Fetherman Hall for a meeting place. We would like to give Joe Mathis special recognition for continuing to bring new outside groups to rent the building space for additional income.

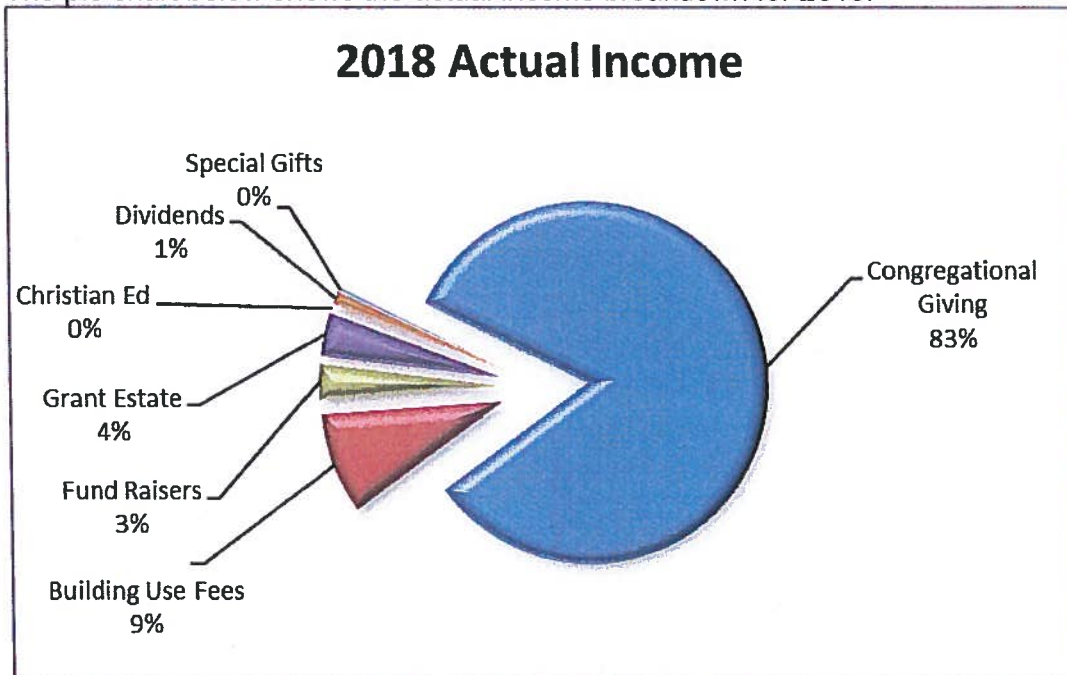
There are many special accounts and dedicated funds that the finance committee manages, but the bulk of this report will be based on the General Fund, which is supported by weekly envelope and plate giving, rental use of the church building, and the Flea Market and Holiday Craft Fair fundraisers.

Our Fund Raisers were another area that fell well short of expectations. Although we had budgeted \$11,250 for fund raisers for the year, there was no complete plan to realize this. The Flea Market and Holiday Craft Fair brought in around \$6,000, however, there were no other fund raisers that materialized throughout the year. I would strongly caution budgeting for fund raisers in the future without careful planning on each one.

I would like to encourage all to consider keeping the church in mind as each of us conducts our estate planning. One of the gifts we count on each year is the Grant Estate, which is an annuity of normally around \$4,000. We had a good year in 2018 as

this Grant Estate brought in \$7,600 (probably due to the stock market conditions), but we do not expect it will continue to be as high as it was last year.

The pie chart below shows the actual income breakdown for 2018:



The below table shows the projected and actual 2018 Income as well as the 2019 budget figures:

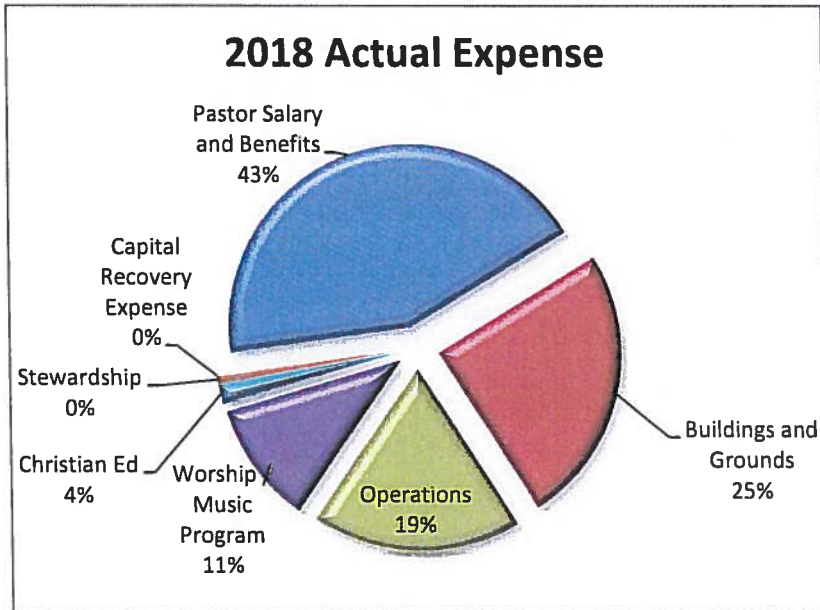
Income Categories	2018		Budget Projection 2019
	Budget Projection	Actual Income	
Congregational Giving	\$ 193,611	\$ 168,532	\$ 153,398
Building Use Fees	\$ 19,000	\$ 18,210	\$ 18,000
Fund Raisers	\$ 11,250	\$ 6,136	\$ 6,300
Grant Estate	\$ 4,300	\$ 7,620	\$ 4,500
Christian Education	\$ 550	\$ 480	\$ 500
Dividend & Interest	\$ 5,950	\$ 2,240	\$ 6,600
Special Gifts, Weddings, Funerals	\$ 2,000	\$ 600	\$ 1,000
<b>Totals</b>	<b>\$ 236,661</b>	<b>\$ 203,818</b>	<b>\$ 190,298</b>

As you can see from the table above, we came well under income projections for the year (~14%), and in 2019, the estimates will be even lower. It was very challenging finding areas in the program to cut because of the lower income projections as you will see next.

**Expense Categories**

The General Fund pays mainly for the Pastor's salary and benefits, the building operations, maintenance, and the administrative costs to run the Church and the Missions it supports. The General Fund also supports the Music program, Worship Services, and Christian Education.

The pie chart to the right shows the actual expense breakdown for 2018:



The below table shows the projected and actual 2018 expenses as well as the 2019 budget figures:

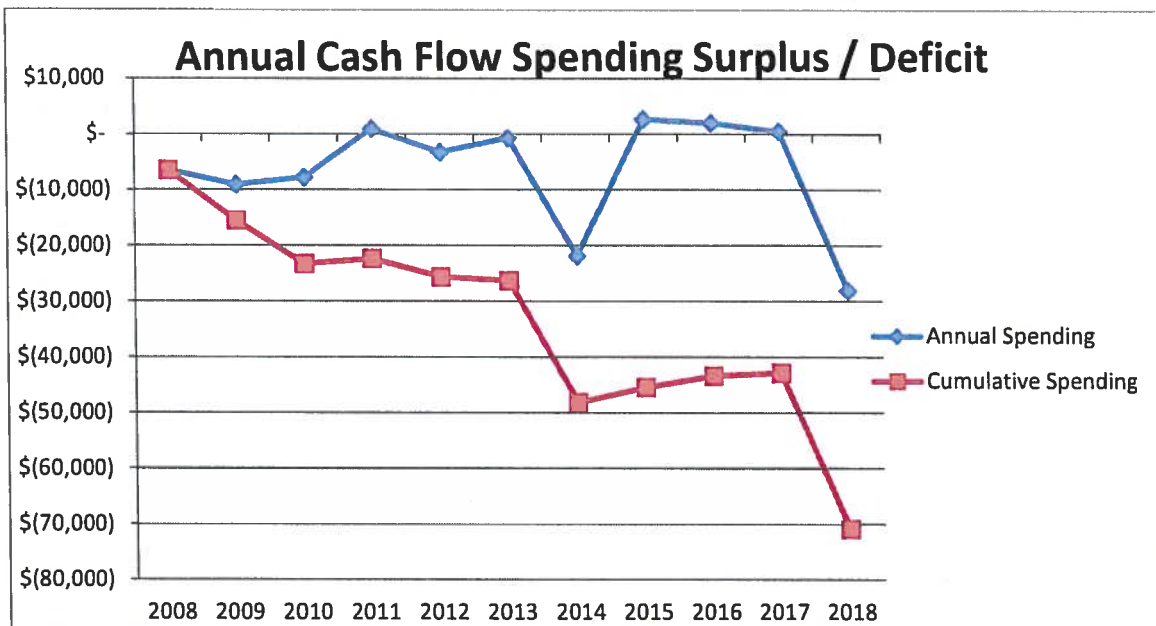
Consolidated Expense Categories	2018		Budget Projection 2019
	Budget Projection	Actual Expense	
Pastor Salary and Benefits	\$ 100,895	\$ 100,895	\$ 58,758
Buildings and Grounds	\$ 52,346	\$ 57,259	\$ 57,339
Operations	\$ 46,296	\$ 43,322	\$ 43,325
Worship / Music Program	\$ 24,850	\$ 25,006	\$ 24,275
Christian Education	\$ 5,900	\$ 3,947	\$ 4,950
Stewardship	\$ 2,000	\$ 1,423	\$ 1,500
Capital Recovery Expense	\$ 2,847	\$ -	\$ -
<b>Totals</b>	<b>\$ 235,134</b>	<b>\$ 231,852</b>	<b>\$ 190,147</b>

Our actual expenses were below the budget projections by about 2%. For 2019, expenses are budgeted to be reduced even further, mainly with the estimated reduction in the Pastor's Salary and Benefits as we go through our process of finding a replacement for Pastor Terry. There were cuts to other programs as well, and we continue to delay the Capital Recovery Expense, which the Finance Committee recommends striving to 'pay back' money that was taken out of other funds to pay our normal expenses. In fact, we had to take another \$20,000 out of our Building Capital Fund to meet our expenses in 2018. For a more detailed look at the expenses, please see the attached Treasurer's Report for 2018 which breaks down each category.

**Net Income/Expenses**

The below table and graph represent the actual cash flow spending each year as well as a cumulative total deficit. In 2018, we were cash flow negative by over \$28,000. Since 2008, we have spent down our Funds by over \$70,000. The downward trend was broken by a few cash-flow positive years in 2015-2017 however, we continue to spend from our other accounts to pay for expenses. This is not a good thing and we must be diligent about not continuing to spend more than we take in or risk further depleting our assets.

Surplus / (Deficit) Spending	Budget Year						
	2012	2013	2014	2015	2016	2017	2018
General Funds	\$ (3,271)	\$ (706)	\$ (21,881)	\$ 2,735	\$ 2,081	\$ 558	\$ (28,034)
Cumulative over 11-year period	\$ (25,536)	\$ (26,242)	\$ (48,123)	\$ (45,388)	\$ (43,307)	\$ (42,749)	\$ (70,783)



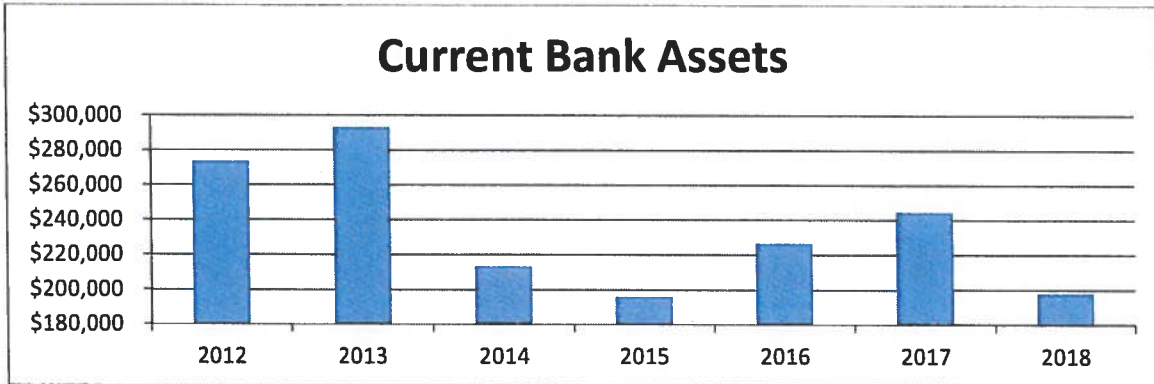
## Assets

The General Funds act as our checking account, with budgeted income going in and expenses being paid from this account. We are starting off the year with about \$15,000 in the General Fund which should be enough to maintain a positive balance without borrowing from other accounts if the budget holds.

There are also several other Bank Assets. They are:

- Special Funds – These are a collection of dedicated monies for each mission group including, HAT, Africa, and Youth Groups to name a few and are managed by each group
- Memorial Funds – These are dedicated funds that were donated to the church for specific purposes and are managed by the Memorial Committee
- Building Capital Fund – This is our “reserves” which have designated to help fund large projects to improve the building and then pay back (depreciate) over a fixed amount of time. This Fund is fully invested, and we also rely on it to realize dividends for income
- Endowment Fund – This serves as our largest asset. Anyone can give to the Endowment Fund which will be protected and used only under the guidance of Finance and Session. This fund is currently fully invested, and we have started to take a portion each year as part of a ‘total-return’ policy to provide income.

The seven year history can be seen in the Chart and broken out into the individual Funds in the Table below:



Current Bank Assets	Years Ending December 31						
	2012	2013	2014	2015	2016	2017	2018
General Funds	\$ 13,120	\$ 13,262	\$ 21,092	\$ 24,157	\$ 30,266	\$ 23,583	\$ 15,304
Special Funds	\$ 22,587	\$ 24,814	\$ 32,645	\$ 18,736	\$ 21,281	\$ 30,528	\$ 14,033
Emergency Fund	\$ 7,366	\$ 7,366	\$ -	\$ -	\$ -	\$ -	\$ -
Memorial Funds	\$ 13,794	\$ 18,394	\$ 13,468	\$ 14,521	\$ 14,264	\$ 15,525	\$ 12,647
Building Capital Fund	\$ 77,022	\$ 67,648	\$ 57,231	\$ 49,242	\$ 59,511	\$ 59,579	\$ 43,760
Endowment Fund	\$ 126,345	\$ 152,301	\$ 85,021	\$ 89,405	\$ 101,283	\$ 115,355	\$ 112,061
Due from Crested Crane (to Endowment)	\$ 13,000	\$ 9,250	\$ 4,000	\$ -	\$ -	\$ -	\$ -
<b>Totals</b>	<b>\$ 273,234</b>	<b>\$ 293,035</b>	<b>\$ 213,458</b>	<b>\$ 196,061</b>	<b>\$ 226,605</b>	<b>\$ 244,570</b>	<b>\$ 197,805</b>

I believe we have a great investment portfolio for our Endowment and Building Capital Funds. In fact, we have had appreciation of these funds of over \$79,000 since inception in 2011. The dividends that each of these funds produce will continue to increase each year and contribute more toward our budget the longer they are invested.

The Endowment Fund is invested in the Vanguard Balanced Index Fund (VBIAX), which consists of a mix of about 60% stocks and 40% bonds with an average 10-year annual return of 9.53%. This fund had an annual return of -2.86% for 2018 due to challenging market conditions.

The Building Capital Fund is invested in the Vanguard Wellesley Income Fund (WVIAX), which consists of a mix of about 60-65% bonds and 35-40% value stocks. This is a bit more conservative than the Endowment Fund since the purpose is to invest in capital building projects over time with the depreciation getting paid back into this fund from our budget. This fund had an annual return of -2.49% for 2018, again, due to challenging market conditions. The average 10-year annual return is 8.02%. We did not have any building projects in 2018, but, as stated earlier, we did have to take \$20,000 to pay for expenses our income did not cover.

Below is the Depreciation schedule and what we will need to budget each year in order to pay back the building projects. Over time, this fund should be able to support any capital improvements that need to go back into the building and grounds as long as we keep the commitment to pay back what was spent and not take any additional funds to pay for operating expenses.

Year	Item	Cost	Depreciation Term (years)	AC Unit Payback	Roof Payback	Front Steps Payback	HVAC System	New Carpet	Annual Depreciation
2012	New AC Unit	\$ 4,000	5	\$ 800					\$ 800
2013	New Roof	\$ 5,655	10	\$ 800	\$ 566				\$ 1,366
2013	Front steps	\$ 5,400	10	\$ 800	\$ 566	\$ 540			\$ 1,906
2014				\$ -	\$ -	\$ -			\$ -
2015	New HVAC system	\$ 12,900	5	\$ 800	\$ 566	\$ 4,860			\$ 6,226
2016				\$ 800	\$ 566		\$ 2,580		\$ 3,946
2017	New Carpeting	\$ 8,136	5		\$ 566		\$ 2,580		\$ 3,146
2018		\$ (4,022)			\$ 566		\$ 2,580	\$ 823	\$ 3,969
2019					\$ 566		\$ 2,580	\$ 823	\$ 3,969
2020					\$ 566		\$ 2,580	\$ 823	\$ 3,969
2021					\$ 566			\$ 823	\$ 1,389
2022					\$ 566			\$ 823	\$ 1,389
2023									\$ -

## Conclusion

Including me, the active 2018 Finance Committee members consisted of:

- Terry Chapman
- Ron Taylor
- Bernie Schnaudt
- Joe Mathis
- Albert Siecke
- John Czekaj
- Cornelia Fetherman

Our Treasurer for the tenth year is Kelly Tripet.

There are also individuals who do the weekly offering counting, a task that takes place for up to 2 hours after each Sunday service ends. The Counters include members of the Finance Committee as well as:

- Lois Neuberger
- Joyce Huffert
- Judy Kassar
- Deborah McGovern
- Emily Turner

I would like to thank the Committee, Counters, and Treasurer for doing a great job throughout the year.

Respectably Submitted in God's Grace,



Christopher J. Broome  
Finance Committee



Forked River Presbyterian Church Monthly Treasurer's Report  
~ December 2018 ~

	July	August	September	October	November	December	2018 Year-to-Date	Comments
<b>GENERAL FUNDS:</b>								
BEGINNING BALANCE	15,819.41	11,254.61	3,886.23	8,375.92	20,022.77	16,568.21	23,582.71	
Receipts	16,033.53	8,504.60	19,360.60	13,353.32	15,799.95	20,845.25	203,816.79	
Disbursements	20,498.05	15,925.21	14,948.98	21,611.93	19,686.54	21,817.91	231,847.30	
Net Payroll W/H	(100.28)	52.23	78.07	(94.54)	432.03	(291.64)	(248.29)	
Transfers to/from other accts				20,000.00			20,000.00	
Miscellaneous adjustments							-	
Footnotes on page 4								
Ending Balance	11,254.61	3,886.23	8,375.92	20,022.77	16,568.21	15,303.91	15,303.91	
NET CASH FLOW	(4,564.80)	(7,368.38)	4,489.69	(8,353.15)	(3,454.56)	(1,264.30)	(28,278.80)	
<b>RESERVE ACCOUNTS:</b>								
Cap. Impr./Emerg. Fund Checking								See Capital Imp. Tab
Organ Fund Income								In General Account
Endowment Income					150.00		150.00	In General Account
<b>Investment Funds</b>								
Capital Fund Investment Principal	3,968.79			(20,000.00)			30,985.35	
Memorial Fund Investment Principal								Undesignated funds
Organ Fund Principal								Designated funds
Fund Earnings(Losses)	1,535.12	433.68	(770.99)	(1,585.09)	914.24	(1,688.43)	11,003.56	Appreciation from inception (8/2011)
<b>Wellesley Fund Total</b>							12,774.78	54,763.69
<b>Endowment Funds</b>								
Endowment Principal								
Endowment Earnings(Losses)	2,349.68	2,786.05	(193.47)	(5,738.35)	1,687.75	(5,777.68)	45,118.84	Appreciation from inception (8/2012)
<b>Vanguard Endowment Total</b>							66,942.15	112,060.99
<b>SPECIAL USE FUNDS:</b>								
Receipts	19,299.59	22,119.95	22,318.47	15,856.09	14,213.09	51,394.31	35,049.22	
Disbursements	5,358.00	1,526.00	8,312.62	1,682.00	38,270.80	11,518.73	125,851.52	
ENDING BALANCE	2,537.64	1,327.48	14,775.00	3,325.00	1,089.58	47,237.52	145,225.22	
<b>*Total Church Assets</b>	<b>22,119.95</b>	<b>22,318.47</b>	<b>15,856.09</b>	<b>14,213.09</b>	<b>51,394.31</b>	<b>15,675.52</b>	<b>15,675.52</b>	
<b>BORROWING RECORDS:</b>								
Petty Cash							150.00	
Due to Capital Fund				20,000.00			76,935.00	(szzk from 2008/10)
<b>Available assets</b>							<b>171,125.03</b>	
<b>*Total Church Assets</b>							<b>197,954.11</b>	

Forked River Presbyterian Church Monthly Treasurer's Report  
 ~ December 2018 ~

	July	August	September	October	November	December	Year-to-Date	Budget	%
<b>Normal Receipts</b>									
Congregational Giving:	13,303.00	7,259.60	16,455.00	11,454.00	11,239.20	18,281.00	167,984.08	194,161.00	87%
Plate	411.00	217.00	200.00	279.00	613.70	833.00	6,324.25	10,500.00	60%
Weekly Envelope	12,810.00	7,042.60	16,024.00	11,135.00	10,397.00	14,348.00	156,548.60	175,986.00	89%
Birthday	82.00					23.00	152.00	375.00	41%
Christmas						3,011.00	3,251.00	4,500.00	72%
Easter			150.00				650.00	1,300.00	50%
Initial		81.00		40.00	53.50	29.00	368.00	600.00	61%
Sunday School					175.00	35.00	210.00	350.00	60%
Thanksgiving									
Other Income:	2,730.53	1,245.00	2,905.60	1,899.32	4,560.75	2,564.25	35,832.71	42,500.00	84%
Bldg. Use Fee	1,300.00	1,245.00	1,500.00	1,300.00	2,051.25	1,536.25	18,210.00	19,000.00	96%
Dividends from Capital Fund	574.03			599.32			2,239.99	2,050.00	109%
Endowment Fund			1,405.60				2,768.72	3,250.00	85%
Fundraiser-Flea Market					2,509.50		2,509.50	2,500.00	100%
Fundraiser-Holiday Craft Fair	856.50					1,028.00	1,884.50	5,500.00	34%
Fundraiser-Misc.							7,162.72	11,250.00	64%
Fundraiser Total							600.00	2,000.00	30%
Gifts/Weddings/Funerals							7,620.00	4,300.00	177%
Grant Estate							203,816.79	236,661.00	86%
TOTAL	16,033.53	8,504.60	19,360.60	13,353.32	15,799.95	20,845.25	203,816.79	236,661.00	100%
							Receipts Objective:	236,661.00	100%
							Variance:	(32,844.21)	
<b>Normal Disbursements</b>									
Buildings & Grounds	6,363.44	3,446.75	2,874.70	3,827.39	4,215.45	5,445.80	57,257.48	52,346.00	109%
Cleaning Services	1,087.19	1,143.74	1,055.13	1,067.50	2,201.40	1,243.87	15,349.12	15,600.00	98%
Cleaning Service - Fellowship Hall	442.00	494.00	474.50	487.50	819.00	552.50	6,480.50	6,500.00	
Cleaning Service - Sanctuary	576.38	630.75	583.63	580.00	884.51	652.50	7,721.28	7,800.00	
Periodic Cleaning/Waxing					450.00		900.00	900.00	
Cleaning Supplies	68.81	18.99			47.89	38.87	247.34	600.00	
Maintenance	295.00	735.21	295.52	831.52	656.40	450.00	10,494.26	8,927.00	118%
Government Related Inspections							1,265.00	2,004.00	
HVAC Maintenance							280.81	400.00	
Landscaping		143.65					1,050.00	600.00	
Lawn Service		380.00	195.00		305.00		150.00	300.00	
Lawn Sprinkler Service					150.00		1,612.00	720.00	
Fire Alarm monitoring	186.00			186.00			318.00	308.00	
Fire Suppression	109.00						505.00	495.00	
Pest Control							3,102.90	1,900.00	
Snow Removal		211.56	100.52	140.52	201.40		1,362.95	1,300.00	
Waste Removal									

Forked River Presbyterian Church Monthly Treasurer's Report  
~ December 2018 ~

	July	August	September	October	November	December	Year-to-Date	Budget	%
<b>Normal Disbursements</b>									
Repairs	3,968.79	-	-	-	150.00	2,004.12	9,957.13	8,469.00	118%
External Building Repair					150.00	1,982.83	3,759.83	2,000.00	
Internal Building Repair						21.29	2,228.51	2,500.00	
Capital Improvements - Depreciation	3,968.79				1,208.65	1,747.81	21,456.97	3,969.00	
Utilities	1,567.80	1,567.80	1,521.05	1,928.37	899.31	788.10	12,296.30	19,350.00	111%
Electric	1,179.22	1,567.80	1,521.05	1,533.28	169.93	578.63	4,492.78	4,500.00	
Natural Gas - New Hall				21.12	140.41	381.08	3,067.68	3,250.00	
Natural Gas - Sanctuary							1,600.21	1,600.00	
Water/Sewer	433.24			383.97					
Christian Education	379.87	387.25		475.01	1,097.33		3,946.21	5,900.00	67%
Curriculum				59.80			59.80	1,800.00	
Confirmation								300.00	
Supplies	17.09			415.21	52.33		484.63	550.00	
Vacation Bible School	362.78	387.25			400.00		1,182.78	750.00	
Youth Leader Certification Training					645.00		719.00	1,000.00	
Youth Groups:							1,500.00	1,500.00	
Operations	2,878.86	2,291.11	2,954.59	5,543.79	3,472.94	2,759.64	43,321.74	46,296.00	94%
Bank Charge						20.00	20.00	50.00	
Employers Payroll Tax	289.94	291.88	305.41	298.46	452.42	308.71	3,875.32	4,400.00	
Employee Background Check			30.50				30.50	100.00	
Information Technology			420.00				838.34	1,500.00	
Insurance							8,319.20	8,450.00	98%
General Liability							6,266.50	6,500.00	
Umbrella							350.70	400.00	
Workers Compensation							1,702.00	1,550.00	
Office Expenses							30,238.38	31,796.00	95%
Copy Machines	152.45	191.67	189.90	166.49	314.99	194.62	4,387.40	4,000.00	
Internet	57.99	57.99	57.99	57.99	57.99	57.99	635.88	600.00	
Office supplies and Misc.	518.53	41.00	41.00	119.51	149.24	353.78	1,957.12	2,500.00	
Postage	64.00				201.00	50.00	478.60	300.00	
Secretary Salary	1,194.75	1,113.75	1,316.25	1,174.50	1,721.26	1,171.13	15,626.30	17,496.00	
Telephone	201.10	194.82	193.54	199.84	176.04	203.41	2,353.08	2,100.00	
Treasurer Slipend	400.00	400.00	400.00	400.00	400.00	400.00	4,800.00	4,800.00	

Forked River Presbyterian Church Monthly Treasurer's Report  
~ December 2018 ~

	July	August	September	October	November	December	Year-to-Date	Budget	%
<b>Normal Disbursements</b>									
Personnel	6,398.18	7,398.18	7,398.18	7,975.08	7,942.17	11,442.40	100,895.58	100,895.00	100%
Pastor's Salary	1,188.16	1,188.16	1,188.16	1,188.16	1,782.24	1,188.16	15,446.08	15,446.00	
Housing Allowance	3,804.17	3,804.17	3,804.17	3,804.17	3,804.17	3,804.17	45,650.04	45,650.00	
Healthcare Reimbursement				576.90		1,141.32	2,723.00	2,723.00	
Tax Deferred Invest.	1,000.00					2,289.00	4,289.00	4,289.00	
Pension & Medical/Dental Ins.	2,405.85	2,405.85	2,405.85	2,405.85	2,358.76	2,405.85	28,812.46	28,812.00	
Auto Allowance						613.90	2,700.00	2,700.00	
Professional expenses							1,275.00	1,275.00	
Stewardship				1,028.60		68.00	1,422.81	2,000.00	71%
Offering Envelopes				1,028.60			1,028.60	1,200.00	
Membership Committee						68.00	394.21	800.00	
Worship	1,877.70	2,401.92	1,721.51	2,762.06	2,957.65	2,102.07	25,005.48	27,897.00	90%
Choir Director Salary	1,576.92	1,576.92	1,616.13	1,659.34	2,489.01	1,659.34	20,829.64	20,500.00	
Choir-Music Supplies	72.24		103.38	1,027.72	70.94	217.73	1,716.95	1,800.00	
Choir Director Vacation/Substitute		125.00					625.00	750.00	
Publicity							60.00		
Substitute Pastor	175.00	700.00		175.00		175.00	1,400.00	1,400.00	
Supplies-Programs	53.54			(100.00)	397.70	50.00	373.89	400.00	
Capital Recovery Expense								2,847.00	
<b>TOTAL</b>	<b>20,498.05</b>	<b>15,925.21</b>	<b>14,948.98</b>	<b>21,611.93</b>	<b>19,686.54</b>	<b>21,817.91</b>	<b>231,847.30</b>	<b>235,134.00</b>	<b>99%</b>
							<b>Disbursements Objective:</b>	<b>235,134.00</b>	<b>100%</b>
							<b>Variance:</b>	<b>(3,286.70)</b>	

**Footnotes**

- 1 - At the end of 2017, members prepaid 2018 pledges in the amount of \$8,150 and deposited into a special fund account. In February of 2018 that amount was transferred from the special account to the general account.
- 2 - The external repair cost coverage was due to having to replace the fire doors as per the fire inspector.

# Forked River Presbyterian Church Special Funds

	A	AI	AJ	AK	AL	AM	AN
	Account	November 30 Balance	Income	Expenses	December 31 Balance	YTD Income	YTD Expenses
1							
2	<b>Mission Giving Accounts</b>						
3	Adopt a Family	138.64			138.64		
4	Africa/Caleb Jewelry/wtr. fltr/pilgrimage (A002)	2,074.40	1,000.00		3,074.40	23,995.37	23,263.47
5	Africa/Lighting the Way (A003)	800.00	720.00	1,400.00	120.00	1,520.00	2,510.00
6	Africa/Caleb Ministry (A005)	522.00	6,350.00	6,890.00	(18.00)	8,117.00	10,320.00
7	Africa/Non FRPC Donations	36,400.00	2,500.00	36,400.00	2,500.00	77,010.00	75,577.00
8	<b>Africa Total</b>	<b>39,796.40</b>	<b>10,570.00</b>	<b>44,690.00</b>	<b>5,676.40</b>	<b>110,642.37</b>	<b>111,670.47</b>
9	Caring for God's Creation						
10	Communion/MEND	269.46	208.00	250.00	227.46	1,991.30	1,899.95
11	Crop Walk						
12	PDA	267.23			267.23	50.00	300.78
13	Hunger Action Team	3,187.73	46.00		3,233.73	3,623.50	4,501.21
14	O.G.H.S.	129.50			129.50	1,303.50	1,224.00
15	P.A.T.H.	235.23			235.23		
17	Per Capita	1,474.00		1,474.00		3,425.00	3,425.00
18	World Wide Communion	115.00			115.00	115.00	163.00
19	<b>Total Mission Giving</b>	<b>45,613.19</b>	<b>10,824.00</b>	<b>46,414.00</b>	<b>10,023.19</b>	<b>121,150.67</b>	<b>123,184.41</b>
20	<b>FRPC Internal Accounts</b>						
21	Bible Study	11.62			11.62		
22	Christian Ed (CE001)	1,671.91			1,671.91	53.00	
23	Confirmation Class (CE002)						
24	Heilt Relief/Water Filters						
25	Johnsontown Scholarship Fund (CE003)	0.50		0.50			
26	Scholarship Fund (CE004)	160.00			160.00		
27	Youth Group (CE005)	(48.04)			(48.04)	909.00	880.14
28	<b>CE Total</b>	<b>1,784.37</b>			<b>1,784.37</b>	<b>962.00</b>	<b>880.14</b>
29	Flowers	416.58	345.00	595.99	165.59	1,260.00	1,523.57
30	George Maiko Scholarship Fund	300.64			300.64	1,000.00	1,999.36
31	Heart Rock Cafe/Connections	1,872.50	180.00	227.53	1,824.97	1,005.00	470.16
32	Isaac Popovich Memorial Handbell Fund	471.81			471.81		
33	Memorial Special Fund	845.00	25.00		870.00	129.12	2,007.85
34	Mens Group	20.00			20.00		
35	Music Dept.	(119.73)	119.73			119.73	
36	New Carpeting (Est. 2017)						
37	Pastor's Reception		25.00		25.00	25.00	
38	Pledge prepayment - 2018						
39	Repast	178.33			178.33	200.00	125.42
40	Snow removal						
41	<b>Total FRPC Internal Accounts</b>	<b>5,781.12</b>	<b>694.73</b>	<b>823.52</b>	<b>5,652.33</b>	<b>4,700.85</b>	<b>22,040.81</b>
42	<b>Total</b>	<b>51,394.31</b>	<b>11,518.73</b>	<b>47,237.52</b>	<b>15,675.52</b>	<b>125,851.52</b>	<b>145,225.22</b>
43	<b>Total (Minus Non FRPC Africa donations)</b>	<b>14,984.31</b>	<b>9,018.73</b>	<b>10,837.52</b>	<b>13,175.52</b>	<b>48,841.52</b>	<b>69,648.22</b>

Year	Item	Cost	Depreciation Term (years)	AC Unit Payback	Roof Payback	Front Steps Payback	HVAC System	New Carpet	Annual Depreciation
2012	New AC Unit	\$ 4,000.00	5	\$800.00					\$ 800.00
2013	New Roof	\$ 5,655.00	10	\$800.00	\$566.00				\$ 1,366.00
2013	Front steps	\$ 5,400.00	10	\$800.00	\$566.00	\$540.00			\$ 1,906.00
2014				\$0.00	\$0.00	\$0.00			\$ -
2015	New HVAC system	\$ 12,900.00	5	\$800.00	\$566.00	\$4,860.00	\$2,580.00		\$ 6,226.00
2016				\$800.00	\$566.00		\$2,580.00		\$ 3,946.00
2017	New Carpeting	\$ 8,135.75	5		\$566.00		\$2,580.00	\$822.79	\$ 3,146.00
2018		\$ (4,021.81)			\$566.00		\$2,580.00	\$822.79	\$ 3,968.79
2019					\$566.00		\$2,580.00	\$822.79	\$ 3,968.79
2020					\$566.00		\$2,580.00	\$822.79	\$ 3,968.79
2021					\$566.00		\$2,580.00	\$822.79	\$ 3,968.79
2022					\$566.00		\$2,580.00	\$822.79	\$ 3,968.79
2023					\$566.00		\$2,580.00	\$822.79	\$ 3,968.79

\* 12/31/12  
 \*\* 10/25/13  
 \*\*\* 12/11/13  
 Depreciation not paid due to lack of cash flow  
 \*\*\*\* 11/16/15  
 Paid back to fund 04/29/16  
 Paid back to fund 5/19/17  
 \*\*\*\*\* (Depreciation paid back to fund 7/20/18)

Depreciation Term  
 10 years for Building Projects (IE Roof, renovation)  
 5 years for Equipment (IE Refrigerator, HVAC)

\* 12/31/12 - \$3,200 was transferred from the Wellsley Capital Fund to pay for the new A/C unit (the total cost was \$4,000 less the depreciation of \$800 for 2012)

\*\* 10/25/13 - \$5,655.00 less 2103 depreciation of \$1,365.50 is equal to \$4,289.50 is what was transferred from the Wellsley Capital Fund to General account to pay for new roof.

\*\*\* 12/11/13 - \$5,400.00 less 2013 depreciation of \$540.00 is equal to \$4,860.00 is what was transferred from the Wellsley Capital Fund to General account to pay for new steps in the front of the church.

\*\*\*\* 11/16/15 - \$5,400.00 was reimbursed from the Mend account due to a grant that they received. The amount was reduced by the depreciation that was already paid in 2013.

\*\*\*\*\*1/3/18 \$4,021.81 paid back to Capital Improvement fund for money raised for New Carpeting, thus changing the depreciation amount.

Forked River Presbyterian Church - 2019 Budget FINAL

1/30/2019

FORKED RIVER PRESBYTERIAN CHURCH 2013 BUDGET WORK SHEET	2016		2017		2018		Budget 2019	Notes
	Budget	Actual Income / Expense	Budget	Actual Income / Expense	Budget	Actual Income / Expense		
	<b>Congregational Giving:</b>							
Plate	\$ 10,500	\$ 11,935	\$ 11,000	\$ 9,911	\$ 10,500	\$ 6,324	\$ 6,000	
Regular Weekly Envelope	\$ 162,611	\$ 167,595	\$ 169,649	\$ 171,819	\$ 175,986	\$ 156,549	\$ 141,748	
Birthday	\$ 200	\$ 430	\$ 300	\$ 332	\$ 375	\$ 152	\$ 300	
Christmas	\$ 5,000	\$ 1,349	\$ 4,500	\$ 6,438	\$ 4,500	\$ 3,251	\$ 3,000	
Christmas Cantata	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 1,028	\$ 1,000	
Easter	\$ 1,200	\$ 1,295	\$ 1,200	\$ 1,303	\$ 1,300	\$ 650	\$ 750	
Initial	\$ 325	\$ 270	\$ 300	\$ 682	\$ 600	\$ 368	\$ 400	
Sunday School	\$ 1,300	\$ 1,196	\$ 1,100	\$ 401	\$ 550	\$ 480	\$ 500	
Thanksgiving	\$ 375	\$ 355	\$ 375	\$ 302	\$ 350	\$ 210	\$ 200	
<b>Total Congregational Giving:</b>	<b>\$ 181,511</b>	<b>\$ 184,425</b>	<b>\$ 188,424</b>	<b>\$ 191,188</b>	<b>\$ 194,161</b>	<b>\$ 169,012</b>	<b>\$ 153,898</b>	
<b>Other Income:</b>								
Building Use Fees	\$ 17,000	\$ 14,940	\$ 17,000	\$ 18,831	\$ 19,000	\$ 18,210	\$ 18,000	Weight Watchers, Yoga, & ?
Income from Investments	\$ 2,250	\$ 1,485	\$ 1,300	\$ 2,228	\$ 2,050	\$ 2,240	\$ 2,200	Capital Fund Dividends
Income from Endowment Fund	\$ -	\$ -	\$ -	\$ -	\$ 3,900	\$ -	\$ 4,400	
Fund Raiser - Auction	\$ 11,000	\$ 10,851	\$ -	\$ -	\$ -	\$ -	\$ -	
Fund Raiser - Fall Festival	\$ 3,000	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	
Fund Raiser - Flea Market	\$ 1,000	\$ 2,694	\$ 2,000	\$ 3,337	\$ 3,250	\$ 2,769	\$ 2,800	
Fund Raiser - Antique Appraisal	\$ 1,000	\$ 850	\$ -	\$ -	\$ -	\$ -	\$ -	
Fund Raiser - Holiday Craft Fair	\$ 2,500	\$ 2,352	\$ 2,500	\$ 2,384	\$ 2,500	\$ 2,510	\$ 2,500	
Fund Raiser - Mexican Fiesta	\$ -	\$ 3,644	\$ 4,000	\$ 3,595	\$ -	\$ -	\$ -	
Fund Raiser - Miscellaneous	\$ 1,000	\$ 2,175	\$ 9,675	\$ 4,243	\$ 5,500	\$ 857	\$ 1,000	
Fund Raisers - TOTAL	\$ 19,500	\$ 22,566	\$ 18,175	\$ 13,559	\$ 11,250	\$ 6,136	\$ 6,300	
Gifts, Weddings, Funerals	\$ 2,000	\$ 4,059	\$ 3,242	\$ 500	\$ 2,000	\$ 600	\$ 1,000	
Grant Estate	\$ 4,200	\$ 4,432	\$ 4,350	\$ 4,076	\$ 4,300	\$ 7,620	\$ 4,500	
Vacation Bible School	\$ 250	\$ 840	\$ -	\$ -	\$ -	\$ -	\$ -	
<b>Total Other Income:</b>	<b>\$ 48,500</b>	<b>\$ 51,939</b>	<b>\$ 44,067</b>	<b>\$ 39,194</b>	<b>\$ 42,500</b>	<b>\$ 34,806</b>	<b>\$ 36,400</b>	
<b>TOTAL INCOME</b>	<b>\$ 230,011</b>	<b>\$ 236,364</b>	<b>\$ 232,491</b>	<b>\$ 230,382</b>	<b>\$ 236,661</b>	<b>\$ 203,818</b>	<b>\$ 190,298</b>	

Forked River Presbyterian Church - 2019 Budget FINAL

1/30/2019

FORKED RIVER PRESBYTERIAN CHURCH 2013 BUDGET WORK SHEET	2016		2017		2018		Budget 2019	Notes
	Budget	Actual Income / Expense	Budget	Actual Income / Expense	Budget	Actual Income / Expense		
<b>NORMAL EXPENSE</b>								
<b>BUILDINGS &amp; GROUNDS</b>								
<b>Maintenance</b>								
Lawn Service	\$ 500	\$ 690	\$ 600	\$ 995	\$ 600	\$ 1,050	\$ 1,000	
Landscaping	\$ -	\$ 450	\$ -	\$ -	\$ 400	\$ 281	\$ 300	
Snow Removal	\$ 5,000	\$ 7,763	\$ -	\$ -	\$ 1,900	\$ 3,103	\$ 4,500	
Lawn Sprinkler Service	\$ 200	\$ 250	\$ 300	\$ 150	\$ 300	\$ 150	\$ 150	
Fire Suppression	\$ 500	\$ 308	\$ 308	\$ 558	\$ 308	\$ 318	\$ 320	
Fire Alarm Monitoring	\$ 630	\$ 540	\$ 720	\$ 800	\$ 720	\$ 1,612	\$ 800	
Pest Control	\$ 475	\$ 485	\$ 475	\$ 495	\$ 495	\$ 505	\$ 500	
HVAC Maintenance	\$ 2,000	\$ 5,016	\$ 600	\$ 3,098	\$ 2,004	\$ 1,265	\$ 2,000	
Waste Removal	\$ 1,200	\$ 1,130	\$ 1,300	\$ 1,088	\$ 1,300	\$ 1,363	\$ 1,500	
Government Related Inspections	\$ 900	\$ 772	\$ 900	\$ 725	\$ 900	\$ 848	\$ 400	
Maintenance Subtotal	\$ 11,405	\$ 17,404	\$ 5,203	\$ 7,909	\$ 8,927	\$ 10,495	\$ 11,470	
<b>Cleaning Services</b>								
Cleaning Service - Fellowship Hall	\$ 6,500	\$ 3,479	\$ 6,500	\$ 6,071	\$ 6,500	\$ 6,481	\$ 6,500	
Cleaning Service - Sanctuary	\$ 7,600	\$ 9,004	\$ 7,600	\$ 7,922	\$ 7,600	\$ 7,721	\$ 7,800	
Periodic Cleaning / Waxing	\$ -	\$ 900	\$ 900	\$ 800	\$ 900	\$ 900	\$ 900	
Cleaning Supplies	\$ 600	\$ 580	\$ 600	\$ 692	\$ 600	\$ 247	\$ 600	
Cleaning Subtotal	\$ 14,700	\$ 13,963	\$ 15,600	\$ 15,485	\$ 15,600	\$ 15,349	\$ 15,800	
<b>Repair</b>								
External Building Repair	\$ 2,000	\$ 361	\$ 2,000	\$ 2,243	\$ 2,000	\$ 3,760	\$ 2,500	
Internal Building Repair	\$ 2,500	\$ 2,876	\$ 2,500	\$ 3,234	\$ 2,500	\$ 2,229	\$ 2,500	
Capital Improvements - Depreciation	\$ 3,946	\$ 3,946	\$ 3,146	\$ 3,146	\$ 3,969	\$ 3,969	\$ 3,969	See Depreciation Schedule in Treasurer's Report
Repair Subtotal	\$ 8,446	\$ 7,183	\$ 7,646	\$ 8,623	\$ 8,469	\$ 9,958	\$ 8,969	
<b>Utilities</b>								
Electricity	\$ 10,500	\$ 9,981	\$ 10,000	\$ 9,900	\$ 10,000	\$ 12,296	\$ 12,000	
Natural Gas - Fellowship Hall	\$ 5,500	\$ 4,007	\$ 5,000	\$ 3,689	\$ 4,500	\$ 4,493	\$ 4,500	
Natural Gas - Sanctuary	\$ 3,500	\$ 2,576	\$ 3,500	\$ 2,714	\$ 3,250	\$ 3,068	\$ 3,000	
Water / Sewer	\$ 1,400	\$ 1,711	\$ 1,500	\$ 1,607	\$ 1,600	\$ 1,600	\$ 1,600	
Utilities Subtotal	\$ 20,900	\$ 18,275	\$ 20,000	\$ 17,920	\$ 19,350	\$ 21,457	\$ 21,100	
<b>Total BUILDINGS &amp; GROUNDS</b>	\$ 55,451	\$ 56,825	\$ 48,449	\$ 49,937	\$ 52,346	\$ 57,259	\$ 57,339	



Forked River Presbyterian Church - 2019 Budget FINAL

1/30/2019

FORKED RIVER PRESBYTERIAN CHURCH 2013 BUDGET WORK SHEET	2016		2017		2018		Budget 2019	Notes
	Budget	Actual Income / Expense	Budget	Actual Income / Expense	Budget	Actual Income / Expense		
	<b>CHRISTIAN EDUCATION</b>							
Curriculum	\$ 1,675	\$ 1,708	\$ 2,150	\$ 1,521	\$ 1,800	\$ 60	\$ 1,000	
Sunday School Superintendant Salary	\$ 5,000	\$ 5,000	\$ 6,000	\$ 6,000	\$ -	\$ -	\$ -	
Supplies-CE	\$ 500	\$ 251	\$ 400	\$ 284	\$ 550	\$ 485	\$ 550	
Confirmation	\$ -	\$ -	\$ -	\$ -	\$ 300	\$ -	\$ 150	
Vacation Bible School	\$ 1,000	\$ 937	\$ 1,000	\$ 911	\$ 750	\$ 1,183	\$ 1,000	
Youth Leader Certification Training	\$ 1,000	\$ 660	\$ 600	\$ 284	\$ 1,000	\$ 719	\$ 750	
<b>Youth Groups</b>								
Jr. High Youth	\$ 300	\$ 300	\$ -	\$ -	\$ -	\$ -	\$ -	
Sr. High Youth	\$ 300	\$ 300	\$ -	\$ -	\$ -	\$ -	\$ -	
Girls Only	\$ 300	\$ 286	\$ -	\$ -	\$ -	\$ -	\$ -	
Boys Only	\$ 300	\$ 300	\$ -	\$ -	\$ -	\$ -	\$ -	
Total Youth Groups	\$ 1,200	\$ 1,186	\$ 1,200	\$ 1,160	\$ 1,500	\$ 1,500	\$ 1,500	Youth Groups added together
<b>Total CHRISTIAN EDUCATION</b>	<b>\$ 10,375</b>	<b>\$ 9,757</b>	<b>\$ 11,350</b>	<b>\$ 10,160</b>	<b>\$ 5,900</b>	<b>\$ 3,947</b>	<b>\$ 4,950</b>	

Forked River Presbyterian Church - 2019 Budget FINAL

1/30/2019

FORKED RIVER PRESBYTERIAN CHURCH 2013 BUDGET WORK SHEET	2016		2017		2018		Budget 2019	Notes
	Budget	Actual Income / Expense	Budget	Actual Income / Expense	Budget	Actual Income / Expense		
<b>OPERATIONS</b>								
Bank Charge	\$ 100	\$ 30	\$ -	\$ 65	\$ 50	\$ 20	\$ 50	Returned Checks / Deposit bags
Employer Payroll Tax	\$ 4,750	\$ 4,089	\$ 4,400	\$ 4,263	\$ 4,400	\$ 3,875	\$ 3,000	
Employee Background Checks	\$ 50	\$ 109	\$ 100	\$ 31	\$ 100	\$ 31	\$ 100	
Information Technology	\$ 860	\$ 1,413	\$ 2,000	\$ 687	\$ 1,500	\$ 838	\$ 1,000	Website / Counting Software
<b>Insurance</b>								
General Liability	\$ 6,400	\$ 6,487	\$ 6,812	\$ 6,144	\$ 6,500	\$ 6,267	\$ 6,500	
Umbrella	\$ 520	\$ 501	\$ 500	\$ 352	\$ 400	\$ 351	\$ 375	
Workers Compensation	\$ 2,278	\$ 1,610	\$ 1,450	\$ 1,547	\$ 1,550	\$ 1,702	\$ 1,600	
Insurance Subtotal	\$ 9,198	\$ 8,598	\$ 8,762	\$ 8,043	\$ 8,450	\$ 8,320	\$ 8,475	
<b>Office Expenses</b>								
Internet	\$ 650	\$ 626	\$ 650	\$ 576	\$ 600	\$ 636	\$ 700	
Copy Machine	\$ 5,100	\$ 5,776	\$ 5,500	\$ 6,494	\$ 4,000	\$ 4,387	\$ 4,000	
Office Supplies & Miscellaneous	\$ 1,300	\$ 2,195	\$ 1,500	\$ 2,451	\$ 2,500	\$ 1,957	\$ 2,000	
Office Expenses Subtotal	\$ 7,050	\$ 8,597	\$ 7,650	\$ 9,521	\$ 7,100	\$ 6,980	\$ 6,700	
Postage	\$ 500	\$ 450	\$ 500	\$ 349	\$ 300	\$ 479	\$ 400	
Secretary Salary	\$ 13,680	\$ 14,921	\$ 16,848	\$ 15,329	\$ 17,496	\$ 15,626	\$ 16,500	
Telephone	\$ 2,000	\$ 2,116	\$ 2,100	\$ 2,346	\$ 2,100	\$ 2,353	\$ 2,300	
Treasurer Stipend	\$ 4,000	\$ 4,000	\$ 4,800	\$ 4,800	\$ 4,800	\$ 4,800	\$ 4,800	
<b>Total OPERATIONS</b>	\$ 42,138	\$ 44,323	\$ 47,160	\$ 45,434	\$ 46,296	\$ 43,322	\$ 43,325	
<b>PASTOR</b>								
Pastor's Salary	\$ 13,446	\$ 13,779	\$ 15,446	\$ 15,446	\$ 15,446	\$ 15,446	\$ 1,287	One month only
Housing Allowance	\$ 45,650	\$ 45,650	\$ 45,650	\$ 45,650	\$ 45,650	\$ 45,650	\$ 3,804	One month only
Healthcare Reimbursement	\$ 2,723	\$ 2,723	\$ 2,723	\$ 2,308	\$ 2,723	\$ 2,723	\$ 227	One month only
Tax Deferred Investment	\$ 4,289	\$ 4,289	\$ 4,289	\$ 4,289	\$ 4,289	\$ 4,289	\$ 357	One month only
<b>Sub-Total</b>	\$ 66,108	\$ 66,441	\$ 68,108	\$ 67,693	\$ 68,108	\$ 68,108	\$ 5,676	One month only
Pension & Medical/Dental Insurance	\$ 26,638	\$ 27,245	\$ 27,844	\$ 28,472	\$ 28,812	\$ 28,812	\$ 2,401	One month only
Auto Allowance	\$ 2,700	\$ 2,700	\$ 2,700	\$ 2,700	\$ 2,700	\$ 2,700	\$ 225	One month only
Professional Expenses	\$ 1,275	\$ 1,275	\$ 1,275	\$ 1,278	\$ 1,275	\$ 1,275	\$ 108	One month only
<b>Sub-Total</b>	\$ 30,613	\$ 31,220	\$ 31,819	\$ 32,450	\$ 32,787	\$ 32,787	\$ 2,732	One month only
Interim Pastor	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 40,000	6 months @ \$80k/yr
Reimbursables	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 1,000	
Pastorial Care (Temp Pastor)	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 5,500	10 hr/wk @ \$25/hr for 22 weeks
Temporary/Substitute Pastor	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 3,850	22 weeks x \$175
<b>Total PASTOR</b>	\$ 96,721	\$ 97,661	\$ 99,927	\$ 100,143	\$ 100,895	\$ 100,895	\$ 58,758	

Forked River Presbyterian Church - 2019 Budget FINAL

1/30/2019

FORKED RIVER PRESBYTERIAN CHURCH 2013 BUDGET WORK SHEET	2016		2017		2018		Budget 2019	Notes
	Budget	Actual Income / Expense	Budget	Actual Income / Expense	Budget	Actual Income / Expense		
<b>STEWARDSHIP</b>								
Offering Envelopes	\$ 1,100	\$ 1,183	\$ 1,175	\$ 1,449	\$ 1,200	\$ 1,029	\$ 1,000	
Program	\$ 150	\$ 66	\$ 150	\$ -	\$ -	\$ -	\$ -	
Membership Committee	\$ 650	\$ 567	\$ 750	\$ 535	\$ 800	\$ 394	\$ 500	
<b>Total STEWARDSHIP</b>	<b>\$ 1,900</b>	<b>\$ 1,816</b>	<b>\$ 2,075</b>	<b>\$ 1,984</b>	<b>\$ 2,000</b>	<b>\$ 1,423</b>	<b>\$ 1,500</b>	
<b>WORSHIP</b>								
Choir Director Salary	\$ 20,500	\$ 20,500	\$ 20,500	\$ 20,500	\$ 20,500	\$ 20,830	\$ 16,000	
Handbell Director Salary	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 4,500	New Position
Choir - Music Supplies	\$ 300	\$ 2,307	\$ -	\$ -	\$ 1,800	\$ 1,717	\$ 2,000	
Choir Director Vacation / Substitute	\$ 500	\$ 125	\$ 750	\$ 375	\$ 750	\$ 625	\$ 500	4 x \$125
Publicity	\$ 150	\$ 60	\$ 100	\$ 60	\$ -	\$ 60	\$ -	
Substitute Pastor	\$ 600	\$ 600	\$ 1,400	\$ 1,050	\$ 1,400	\$ 1,400	\$ 875	5 weeks x \$175
Supplies~Programs~Piano Tuning	\$ 400	\$ 309	\$ 408	\$ 181	\$ 400	\$ 374	\$ 400	2 x \$100 tuning
<b>Total WORSHIP</b>	<b>\$ 22,450</b>	<b>\$ 23,901</b>	<b>\$ 23,158</b>	<b>\$ 22,166</b>	<b>\$ 24,850</b>	<b>\$ 25,006</b>	<b>\$ 24,275</b>	
Capital Recovery Expense	\$ -	\$ -	\$ -	\$ -	\$ 2,847	\$ -	\$ -	This is to pay back our borrowed reserves used to pay expenses in previous years. A total of \$76,935 was borrowed. Assume payback over 20 years.
<b>Total NORMAL EXPENSE</b>	<b>\$229,035</b>	<b>\$234,283</b>	<b>\$232,119</b>	<b>\$229,824</b>	<b>\$235,134</b>	<b>\$231,852</b>	<b>\$190,147</b>	
Income (from page 1)	\$230,011	\$236,364	\$232,491	\$230,382	\$236,661	\$203,818	\$190,298	
<b>Surplus / (Deficit)</b>	<b>\$ 976</b>	<b>\$ 2,081</b>	<b>\$ 372</b>	<b>\$ 558</b>	<b>\$ 1,527</b>	<b>\$ (28,034)</b>	<b>\$ 151</b>	

**\$ (70,783) Accumulated Deficit Spending since 2008**

## Capital Building Fund

### Expenses

Year	Item	Cost	Depreciation Term (years)	New Carpets	HVAC Burners	AC Unit Payback	Roof Payback	Front Steps Payback	Annual Depreciation
2012	New AC Unit	\$ 4,000	5			\$ 800			\$ 800 *
2013	New Roof	\$ 5,655	10			\$ 800	\$ 566		\$ 1,366 **
2013	Front steps	\$ 5,400	10			\$ 800	\$ 566	\$ 540	\$ 1,906 ***
2014						\$ -	\$ -	\$ -	\$ -
2015	HVAC Burners	\$ 12,900	5			\$ 800	\$ 566	\$ 4,860	\$ 6,226
2016					\$ 2,580	\$ 800	\$ 566		\$ 3,946
2017	New Carpets	\$ 4,114	5		\$ 2,580		\$ 566		\$ 3,146
2018				\$ 823	\$ 2,580		\$ 566		\$ 3,969
2019				\$ 823	\$ 2,580		\$ 566		\$ 3,969
2020				\$ 823	\$ 2,580		\$ 566		\$ 3,969
2021				\$ 823			\$ 566		\$ 1,389
2022				\$ 823			\$ 566		\$ 1,389
2023							\$ 566		\$ -
2024									\$ -
Total		\$ 32,069							\$ -

Depreciation not paid due to lack of cash

Depreciation Term  
 10 years for Building Projects (IE Roof, renovation)  
 5 years for Equipment (IE Refrigerator, HVAC)

\* 12/31/12 - \$3,200 was transferred from the Wellsley Capital Fund to pay for the new A/C unit (the total cost was \$4,000 less the depreciation of \$800 for 2012)

\*\* 10/25/13 - \$5,655.00 less 2103 depreciation of \$1,365.50 is equal to \$4,289.50 is what was transferred from the Wellsley Capital Fund to General account to pay for new roof.

\*\*\* 12/11/13 - \$5,400.00 less 2103 depreciation of \$540.00 is equal to \$4,860.00 is what was transferred from the Wellsley Capital Fund to General account to pay for new steps in the front of the church.