

October 2024 Treasurer's Report  
A Few Thoughts & Comments

Please read this and look over the entire report. If you have any thoughts, comments or concerns please bring them to my attention.

**RECEIPTS & EXPENSES**

- 83% of the year is over so when looking at “% of Annual Budget” keep that in mind.
- **RECEIPTS**: For October pledges remain below what we would expect (about \$6,900 per month) yet the year-to-date figures for Pledges and Total Parish Giving are above expectations. We also received the Bixby Trust distribution of \$13,275. That is much more than we anticipated. The result is that Total Operating Income is above budget. The Bixby Altar Guild distribution came in as well and it too was more than expected. There were no other noteworthy sources of operating income during August.
- I also requested our annual Kresge distribution. This will be \$4500. I meet with the trustees at C&N on November 20.
- **EXPENSES**: The only noteworthy expense was a property insurance premium for \$3993. There were no other extraordinary expenses. Total operating expenses remain \$45,000 below budget. This largely comes from Scott being here only half a year but, just as importantly, we have done a great job keeping costs contained.
- **NET OPERATING INCOME**: October concludes with a \$6,460 operating surplus and a year-to-date surplus of \$3,346. All in all, we are in pretty good shape.

**APRIL RECEIPTS & EXPENSES CORRECTIONS.** 2 small error in the St. Mary's Guild checking account. First, I posted a check written to Habitat for Humanity for \$35 as an electronic payment. This necessitated voiding the payment and reposting the payment as a check. This was a September payment but not entered into Realm until October. Second, St Mary's Guild was the sponsor of a Community Supper. I did not enter this payment until October. The net effect was an increase in September's Outreach expenses, and a reduction in the Total Operating and Non-operating net income.

**RECEIPTS & EXPENSES OVER TIME** – The same as we have been seeing all year. Nothing seems to be particularly out of line. I should point out that Other Investment income for 2024 does not include the Kresge distribution whereas 2022 and 2023 does. Remember the large decline in Cleaning and Supplies is due to our not having the Class A cleaning service. Similarly Payroll expense is up for 2 reasons (1) we have Maria on the staff, and (2) we have a payroll service doing payroll.

**CHECK REGISTER** – No comments.

**DEPOSITS & TRANSFERS** – No comments.

**OTHER ACCOUNTS** – No comments.

**ASSETS** – No comments.

**WINDOW REPORT** – No comments.

**Think about all of this and ask any questions that may arise.**

**Church of The Redeemer**  
**Receipts & Expenses**  
**October 2024**

83% of the year is over

	October 2024	YTD	Annual Budget	% of Annual Budget
<b>SUMMARY</b>				
<b>Operating Income</b>	<b>\$17,726</b>	<b>\$124,838</b>	<b>\$139,670</b>	<b>89%</b>
Restricted Income	\$2,076	\$5,426	\$8,329	65%
Designated Income	\$1,335	\$12,527	\$11,525	109%
Total Operating, Restricted & Designated	\$21,137	\$142,791	\$159,524	90%
Other Income - Capital Projects, etc	\$120	\$1,100,100		
<b>Operating Expenses</b>	<b>\$11,266</b>	<b>\$121,492</b>	<b>\$167,051</b>	<b>73%</b>
Non-Operating Expenses - Outreach	\$233	\$6,324	\$7,260	87%
Non-Operating Expenses - Other	\$40	\$5,251	\$7,520	70%
Total Operating & Non-Operating Expenses	\$11,539	\$133,067	\$181,831	73%
Other Expenses (Capital, Financial, etc)	\$0	\$1,028,451		
<b>Net Operating Income</b>	<b>\$6,460</b>	<b>\$3,346</b>	<b>-\$27,381</b>	<b>-12.2%</b>
Net Non-Operating Income	\$3,137	\$6,378	\$5,074	126%
Net Operating & Non-Operating	\$9,597	\$9,724	-\$22,307	-44%
<b>Income</b>				
<b>Operating Income</b>				
<b>Parish Giving</b>				
4011 Open Plate Income	161	1,455	750	194%
4012 Pledge Income	4,240	71,699	83,000	86%
Total Special Days	0	1,817	2,950	62%
<b>Total Parish Giving</b>	<b>4,401</b>	<b>75,237</b>	<b>86,750</b>	<b>87%</b>
<b>Endowment Income</b>				
<b>Total DIT Distribution Income</b>	<b>0</b>	<b>26,790</b>	<b>35,720</b>	<b>75%</b>
Other Endowment Income				
4120 Bixby Trust Income	13,275	13,275	10,000	133%
<b>Total Other Endowment Income</b>	<b>13,275</b>	<b>19,307</b>	<b>15,000</b>	<b>129%</b>
<b>Total Endowment Income</b>	<b>13,275</b>	<b>46,098</b>	<b>50,720</b>	<b>91%</b>
Community Support				
4220 Maintenance Income	50	96	200	48%
<b>Total Community Support</b>	<b>50</b>	<b>846</b>	<b>2,200</b>	<b>38%</b>
<b>Total Operating Income - Misc</b>	<b>0</b>	<b>2,658</b>		
<b>Total Operating Income</b>	<b>17,726</b>	<b>124,838</b>	<b>139,670</b>	<b>89%</b>
<b>Restricted Income</b>				
Total Discretionary Income: Parishioner Use Only	0	917		
Discretionary Income: General Use In The Community				
4551 1st Sunday Open Plate Income	60	424	750	57%
4554 Discretionary Income - Other	25	593	400	148%
Total Discretionary Income: General Use In The Community	85	1,554	2,110	74%
Restricted Worship Income				
4510 Bixby Trust Altar Income	1,991	1,991	1,500	133%
Total Restricted Worship Income	1,991	2,174	236	921%
Total Restricted Income - Other	0	781	0	
<b>Total Restricted Income</b>	<b>2,076</b>	<b>5,426</b>	<b>8,329</b>	<b>65%</b>
<b>Designated Income</b>				
4230 Parish Faire Income	26	4,419	4,000	110%
4610 Community Supper Income	10	2,949	3,000	98%
4620 St. Mary's Guild Income	1,299	3,115	3,000	104%
Total Memorial Income	0	145	200	73%
<b>Total Designated Income</b>	<b>1,335</b>	<b>12,527</b>	<b>11,525</b>	<b>109%</b>

**Church of The Redeemer**  
**Receipts & Expenses**  
**October 2024**

83% of the year is over

	October 2024	YTD	Annual Budget	% of Annual Budget
<b>Other Income</b>				
Special Capital Projects Income				
6000 Capital Projects Income - Windows	120	1,351		
Total Special Capital Projects Income	120	55,351		
Bequest Income				
<b>Total Other Income</b>	<b>120</b>	<b>1,100,100</b>		
<b>Total Revenues</b>	<b>21,257</b>	<b>1,242,891</b>	<b>159,524</b>	
<b>Expenses</b>				
<b>Operating Expenses</b>				
<b>Worship Expense</b>				
Altar Expense				
5010 Altar Expenses	38	362	800	45%
Total Altar Expense	38	362	800	45%
Music Expense				
5015 Organist Expense	480	5,280	8,320	63%
5016 Other Musicians Expense	160	640	500	128%
Total Music Expense	640	6,651	9,820	68%
Diocesan Expense				
5025 Diocesan Assessment Expense	1,580	15,796	18,955	83%
5026 Diocesan Acceptance Expense	395	3,949	4,739	83%
Total Diocesan Expense	1,974	19,860	24,444	81%
Total Education Ministry Expense	0	645	1,350	48%
<b>Total Worship Expense</b>	<b>2,653</b>	<b>27,517</b>	<b>36,414</b>	<b>76%</b>
<b>Building Expense</b>				
5110 DioBeth Loan Interest Expense	118	1,244	1,475	84%
5115 Property Insurance Expense	3,993	15,521	15,000	103%
Total Cleaning Expense	0	1,300	385	338%
Building Maintenance				
5131 Maintenance Supplies Expense	20	490	2,000	24%
Total Building Maintenance	20	1,856	4,000	46%
Utility Expense				
5140 Electric Expense	303	4,159	5,000	83%
5141 Heat Expense	308	3,086	8,500	36%
5142 Telephone Expense	37	368	450	82%
5143 Internet Expense	80	795	1,000	80%
5144 Water Expense	85	823	900	91%
5145 Sewer Expense	146	584	600	97%
5146 Alarm System Expense	47	995	900	111%
Total Utility Expense	1,006	10,809	17,350	62%
Grounds Expense				
Total Grounds Expense	0	1,945	2,500	78%
<b>Total Building Expense</b>	<b>5,186</b>	<b>32,724</b>	<b>40,710</b>	<b>80%</b>
<b>Office Expense</b>				
5210 Office Supplies Expense	175	1,027	1,600	64%
5215 Dues & Subscriptions Expense	310	2,364	2,200	107%
5220 Copier Expense	70	434	525	83%
5230 Postage Expense	219	1,140	1,250	91%
5240 Accounting Expense	74	477	435	110%
5245 Bank Fees Expense	3	30	32	92%
<b>Total Office Expense</b>	<b>851</b>	<b>6,121</b>	<b>6,442</b>	<b>95%</b>
<b>Priest Expense</b>				
5399 Clergy Expense - Misc	112	112	0	
<b>Total Priest Expense</b>	<b>112</b>	<b>28,855</b>	<b>52,119</b>	<b>55%</b>

**Church of The Redeemer**  
**Receipts & Expenses**  
**October 2024**

83% of the year is over

	October 2024	YTD	Annual Budget	% of Annual Budget
<b>Payroll Expense</b>				
5410 Staff Wage Expense	2,130	23,115	27,700	83%
5411 Staff Social Security Expense	132	1,433	1,718	83%
5412 Staff Medicare Expense	31	335	402	83%
5413 Pension Expense Parish Administrator	57	627	745	84%
5414 Life Insurance Expense Parish Administrator	8	80	96	83%
5415 Workman's Compensation Expense Parish Administrator	60	128	75	171%
5416 Payroll Service	46	557	630	88%
<b>Total Payroll Expense</b>	<b>2,464</b>	<b>26,275</b>	<b>31,366</b>	<b>84%</b>
<b>Total Operating Expenses</b>	<b>11,266</b>	<b>121,492</b>	<b>167,051</b>	<b>73%</b>
<b>Non-Operating Expenses</b>				
5562 St. Mary's Guild Expense	40	2,217	3,000	74%
Total Fellowship Expense	0	49	1,000	5%
<b>Total Non-Operating Expenses</b>	<b>40</b>	<b>5,251</b>	<b>7,520</b>	<b>70%</b>
<b>Outreach Expense</b>				
5513 Community Supper Expense	157	1,274	2,500	51%
5516 St. Mary's Guild Outreach Expense	76	975	1,100	89%
<b>Total Outreach Expense</b>	<b>233</b>	<b>6,324</b>	<b>7,260</b>	<b>87%</b>
<b>Other Expenses</b>				
Total Other Expenses	0	1,028,451		
Total Expenses	11,539	1,161,518		
Net Total	9,717	81,373		

# Corrections from September 2024 Statement of Activities

10/31/2024

## Income

1.	\$0.00	
Net Effect Operating Funds Received	\$0.00	
Net Effect Total Funds Received	\$0.00	

## Expenses

2.	\$185.00	Increase 5516 St. Mary's Guild Outreach Expense: Posting Error Correction (Check #557 to Penn York Habitat for Humanity for \$35) and Late Booking (Check # 558 to Church of the Redeemer Community Supper sponsor for \$150). September & YTD
3.	\$185.00	Increase Total Outreach Expense due to 2 above. September & YTD
Net Effect: Total Operating Expenses	\$0.00	
Net Effect: Total Operating & Non- operating Expenses	\$185.00	Increase due to 2 above. September & YTD
<b>Net Income</b>		
Net operating Income	\$0.00	
Net Operating & Non-Operating	(\$185.00)	Decrease due to 2 above. September & YTD

Receipts & Expenses  
Comparisons Over Time  
September 30, 2024

Receipts	Current Month - September			Year to Date				
	2022	2023	2024	2022	2023	2024	vs 2022 (2024 - 2022)	vs 2023 (2024 - 2023)
Plate	\$50	\$224	\$161	\$614	\$1,149	\$1,455	\$841.00	\$306.00
Pledge	\$7,737	\$6,335	\$4,240	\$79,697	\$70,690	\$71,699	\$7,997.75	\$1,008.75
Special Days	\$0	\$35	\$0	\$1,600	\$1,988	\$1,617	\$17.00	\$371.00
Discretionary	\$1	\$89	\$85	\$2,812	\$2,517	\$2,471	\$341.05	\$46.00
DIT	\$0	\$0	\$0	\$26,538	\$26,522	\$26,790	\$251.82	\$268.00
Other Invest	\$10,033	\$11,124	\$13,275	\$17,402	\$17,586	\$19,307	\$1,904.99	\$1,721.00
Operating Income		\$17,738	\$17,726		\$121,297	\$124,838		\$3,540.77
Total Receipts	\$21,596	\$21,516	\$21,137	\$146,118	\$138,005	\$142,791	\$3,326.90	\$4,786.04

Expenses	Current Month - September			Year to Date				
	2022	2023	2024	2022	2023	2024	2024 vs 2022	2024 vs 2023
Altar	\$0	\$42	\$38	\$695	\$827	\$362	\$332.63	\$465.00
Music	\$465	\$775	\$640	\$6,232	\$7,310	\$6,651	\$419.50	\$659.00
Diocese	\$1,830	\$2,150	\$1,974	\$18,381	\$20,686	\$19,860	\$1,478.76	\$826.00
Cleaning & Supplies	\$869	\$989	\$0	\$8,994	\$9,918	\$1,300	\$7,694.08	\$8,618.00
Property Insurance	\$0	\$3,541	\$3,993	\$9,316	\$13,800	\$15,521	\$6,204.75	\$1,721.00
Repairs & Maintenance	\$275	\$20	\$20	\$2,200	\$2,965	\$1,856	\$344.31	\$1,109.00
Utilities	\$990	\$1,349	\$1,006	\$9,751	\$14,261	\$10,809	\$1,058.05	\$3,452.00
Clergy	\$4,830	\$9,006	\$112	\$40,455	\$45,560	\$28,855	\$11,599.86	\$16,705.00
Outreach	\$253	\$957	\$233	\$5,993	\$7,437	\$6,324	\$331.36	\$1,113.00
Office Expense	\$608	\$246	\$851	\$5,314	\$5,064	\$6,121	\$807.19	\$1,057.00
Payroll	\$1,162	\$946	\$2,464	\$13,050	\$13,307	\$26,275	\$13,225.43	\$12,968.00
Operating Expenses		\$19,259	\$11,266		\$137,505	\$121,492		\$16,012.80
Total Expenses	\$11,436	\$22,201	\$11,539	\$129,663	\$149,919	\$133,067	\$3,404.25	\$16,851.73

Net Operating Income		-\$1,521	\$6,460		-\$16,208	\$3,346		\$19,553.57
Net Income	\$10,161	-\$685	\$9,597	\$16,455	-\$11,914	\$9,724	\$6,731.15	\$21,637.40

**NOTE:** At the beginning of the year some accounts were moved from one category to another (please see the next page for a complete explanation of the changes I made). This resulted in Operating Income being smaller under the new definitions than under the original 2023 definitions. So that we can make accurate comparisons I should have recalculated the 2023 Statement of Activities using the 2024 definitions. Unfortunately I failed to do that until this month. Before Year end I plan of making the recalculations.

## Changes in REALM Chart of Accounts – 2024 vs 2023

### Assets

- 1348 DIT #348 Conklin endowment added to reflect the creation of DIT account with the majority (\$901,507.20) of the of the Conklin bequest. The remainder of the bequest (\$50,000) was placed into the Capital Funds savings account to be used for our HVAC projects.

### Income

- 4230 Parish Faire Income moved from Operating Income/Community Support to Designated. This simply reflects our past usage of Parish Faire funds, viz. in support of capital projects. If in the future we do use these funds for operations it will be reflected at year end and in the Parochial Report
- 4510 Bixby Trust Income, 4511 DIT 242 Distribution Kresge, and 4512 DIT Fund 231 Distribution B Meyer Organ (collectively referred to as Restricted Worship Income) moved from Operating Income to Restricted Income. This is the correct change as it keeps all restricted funds together and is the right thing to do from a logical point of view. While some of these funds are eventually used for operations – Altar & Music – I will have to reflect that at year end & in Parochial Report
- Both of the above changes reduce Operating Income in 2023 as originally reported.
- 6346 DIT 348 Distributions: Conklin added in Other Income category. At least during 2024 All Conklin Distributions are being used for Capital Expenditures. This may change in the future.
- 6200 Conklin Bequest Income added to Other Income – This accounts for the income (check) we received from the bequest.
- 6300 Windows Celebration added – at the Windows celebration the Good will Offering was accounted for here. It was not used for operations but was used to pay for the Tribute Quartet.

### Expenses

- Added 5416 Payroll Service. This is the only change in the Expense accounts that has an impact on Operating Expenses.
- Other Operating Expenses renamed Non-Operating Expense. It was never included in Operating Expenses so this is a name change only. Therefore less likely to cause confusion.
- 5560 Memorial Expense, 5561 Bereavement Expense, 5562 St. Mary's Guild Expense, 5563 Flowers Expense, 5564 Columbarium Expense, 5565 Sunday School Fundraising Expenses, 5566 Youth Group Fundraising Expenses, 5599 Organization Expense – Misc moved from Other Parish Expenses moved from Other Parish Expenses to Non-Operating Expenses. This cleans up categories and avoids name confusion with Other Expenses which are long term capital expenses. As a result, the 2023 category Other Parish Expenses has been deleted.

### Other Expenses

- 7030 Boiler Expense renamed 7012 HVAC Project
- 7200 Conklin Bequest Expense. Accounts for the use of the Conklin Bequest: \$50,000 to Capital Savings for the HVAC projects and placing the remainder of the bequest into a DIT account.

1000 - General Fund Checking  
 October 2024

Date	Type	Payee	Description	Amount	Balance
10/1			October Beginning Balance		\$25,563.03
10/1	Bank Transfer		Q3 Community Supper Expenses	\$409.56	\$25,972.59
10/1	Bank Transfer		Q3 Altar Expenses	\$136.83	\$26,109.42
10/4	Direct Payment	ADP	ADP Invoice #671623227	(\$36.63)	\$26,072.79
10/7	Deposit		Weekend of 10/4 - 10/5/2024	\$14,677.00	\$40,749.79
10/10	Direct Payment	Aqua Pennsylvania, INC.	Billing period 8/26-9/24/2024	(\$85.48)	\$40,664.31
10/10	Direct Payment	Empire Access	October phone and internet	(\$116.47)	\$40,547.84
10/10	Direct Payment	Valley Energy	Monthly Budget Amount for 9/3-10/01/24	(\$308.00)	\$40,239.84
10/10	Direct Payment	ADP	payroll net	(\$874.90)	\$39,364.94
10/10	Bill Pay	ADP	Total Tax Payment	(\$271.69)	\$39,093.25
10/10	Direct Payment	EBE Officesource, Inc.	Billing period 8/8-9/3/2024 (FCCB #1000026	(\$41.79)	\$39,051.46
10/10	Direct Payment	Borough Of Sayre	Billing period 7/1-9/25/2024 (FCCB #100002	(\$146.00)	\$38,905.46
10/10	Direct Payment	EBE Officesource, Inc.	Oct Empire Access(FCCB # 10000269) - Wrc	(\$116.47)	\$38,788.99
10/14	Direct Payment	Diocese Of Bethlehem	October Assessment & Acceptance (FCCB #1	(\$1,974.49)	\$36,814.50
10/14	Direct Payment	Diocese Of Bethlehem	Nov. 2024 Principal & Interest (FCCB #1000	(\$724.21)	\$36,090.29
10/15	Bank Transfer		November Loan Principal - Payment #50	\$606.56	\$36,696.85
10/15	Deposit		Weekend of 10/12 - 10/13	\$1,279.00	\$37,975.85
10/15	Direct Payment	Verizon	October Bill 2024	(\$46.82)	\$37,929.03
10/16	Check 11702	Susan Stearns	October 20 service	(\$160.00)	\$37,769.03
10/21	Deposit		Weekend of 10/19 - 10/20/2024	\$1,240.00	\$39,009.03
10/25	Direct Payment	ADP	Sept 2024 NY Filing ADP Invoice #6732115	(\$8.95)	\$39,000.08
10/25	Direct Payment	ADP	payroll net	(\$874.90)	\$38,125.18
10/25	Bill Pay	ADP	Total Tax Payment	(\$271.69)	\$37,853.49
10/28	Deposit		Weekend of 10/26 - 10/27/2024	\$784.47	\$38,637.96
10/29	Direct Payment	Penelec	Billing period 9/19-10/20/24	(\$302.90)	\$38,335.06
10/29	Direct Payment	M&T Bank (Credit Card Pay	September Community Supper Expense	(\$698.85)	\$37,636.21
10/29	Direct Payment	W.B. Mason Co., INC.	Copier Paper and 9V Batteries	(\$81.48)	\$37,554.73
10/29	Check 11703	Marcella Chaykosky	3 Sundays in October	(\$480.00)	\$37,074.73
10/29	Check 11704	Forward Movement	Slow Down Quiet its Advent Calendars	(\$22.95)	\$37,051.78
10/29	Check 11705	Bruce Carpenter	Dump fees & Dry Cleaning	(\$64.98)	\$36,986.80
10/29	Direct Payment	Church Insurance Agency Co	Property & Workers Comp. Ins (FCCB #1000	(\$4,053.25)	\$32,933.55
10/29	Direct Payment	EBE Officesource, Inc.	Cost per Copy 9/3-10/1/24 (FCCB #1000027	(\$28.37)	\$32,905.18
10/29	Direct Payment	Episcopal Church Clergy & E	November Life Insurance for Jerry (FCCB #1	(\$8.00)	\$32,897.18
10/30	Direct Payment	Fidelity Investments	Jerry's October Pension	(\$85.98)	\$32,811.20
10/30	Check 11706	Post Companies, LLC	Website Hosting Renewal 12/2024-11/2025	(\$180.00)	\$32,631.20
10/31	Debit Card	Sayre Post Office	3 rolls of forever stamps	(\$219.00)	\$32,412.20
10/31	Bank Fee	FCCB	October Bill Pay Fee	(\$2.95)	\$32,409.25
10/31			October Ending Balance		\$32,409.25



# Deposits & Transfers October 2024

October 31, 2024

Date	Description	Account Description	Amount
10/1	Funds Transfer: Q3 Community Supperr Expenses	Transfer From: 1050 Community Supper Transfer To: 1000 General Checking	(\$409.56) \$409.56
10/1	Funds Transfer: Q3 Altar Guild ExpensesExpenses	Transfer From: 1040 Altar Guild Savings Transfer To: 1000 General Checking	(\$136.83) \$136.83
10/7	2024 Bixby Annual Distribution To Altar Guild	1040 Altar Guild Savings 4510 Bixby Trust Altar Income	\$1,991.20 \$1,991.20 <u>\$1,991.20</u>
10/7	Weekend of 10/4 - 10/5/2024	1010 General Discretionary Checking 4551 1st Sunday Open Plate Income 4554 Discretionary Income - Other	\$85.00 \$60.00 \$25.00 <u>\$85.00</u>
10/7	1 Donation Weekend of 10/4 - 10/5/2024	1050 Community Supper 4610 Community Supper	\$10.00 \$10.00 <u>\$10.00</u>
10/7	Weekend of 10/4 - 10/5/2024	1000 General Checking 4012 Pledge Income 4120 Bixby Trust Income: Annual Distribution 5399 Clergy Expense: SJLC: 1/2 of Fr. Nick's Ho 4230 Parish Faire: After Event Soda Sales	\$14,677.00 \$1,264.00 \$13,274.67 \$112.33 \$26.00 <u>\$14,677.00</u>
10/15	Funds Transfer: November Loan Principal - Payment #50	Transfer From: 1030 Capital Funds Savings Transfer To: 1000 General Checking	(\$606.56) \$606.56
10/15	Weekend of 10/12 - 10/13	1000 General Checking 4011 Open Plate Income 4012 Pledge Income 4220 Maintenance Income	\$1,279.00 \$61.00 \$1,168.00 \$50.00 <u>\$1,279.00</u>
10/15	Re-DepositStart Up Cash For Rummage Sale	1110 St. Mary's Guild Checking 5562 St. Mary's Guild Expenses	\$200.00 \$200.00 <u>\$200.00</u>
10/15	Gross Proceeds from Rummage Sale	1110 St. Mary's Guild Checking 4620 St. Mary's Guild Income	\$1,298.70 \$1,298.70 <u>\$1,298.70</u>

# Deposits & Transfers October 2024

October 31, 2024

Date	Description	Account Description	Amount
10/21	Weekend of 10/19 - 10/20/2024	1000 General Checking	\$1,240.00
		4011 Open Plate Income	\$60.00
		4012 Pledge Income	\$1,180.00
			<u>\$1,240.00</u>
10/21	2 Donations Weekend of 10/19 - 10/20/2024	1030 Capital Funds Savings	\$115.00
		6000 Capital Project Windows	\$100.00
		6000 Capital Project Windows	\$15.00
			<u>\$115.00</u>
10/28	Weekend of 10/26 - 10/27/2024	1000 General Checking	\$784.47
		4011 Open Plate Income	\$40.00
		4012 Pledge Income	\$628.00
		5220 Copier Expense: Reimburse for wrong vend	\$116.47
			<u>\$784.47</u>
10/28	1 donation Weekend of 10/26 - 10/27/2024	1030 Capital Funds Savings	\$5.00
		6000 Capital Project Windows	\$5.00
			<u>\$5.00</u>

1010 - General Discretionary Fund Checking  
October 2024

Date	Type	Payee	Description	Amount	Balance
			October Beginning Balance		\$5,110.97
10/7	Deposit		Weekend of 10/4 - 10/5/2024	\$85.00	\$5,195.97
			October Ending Balance		\$5,195.97

1040 - Altar Guild Savings  
October 2024

Date	Type	Payee	Description	Amount	Balance
			October Beginning Balance		\$8,475.41
10/1	Bank Transfer		Q3 Altar Expenses	(\$136.83)	\$8,338.58
10/7	Deposit		2024 Bixby Annual Distribution To Altar Gui	\$1,991.20	\$10,329.78
			October Ending Balance		\$10,329.78

1050 - Community Supper Savings  
October 2024

Date	Type	Payee	Description	Amount	Balance
10/1			October Beginning Balance		\$6,498.29
10/1	Bank Transfer		Q3 Community Supper Expenses	(\$409.56)	\$6,088.73
10/7	Deposit		1 Donation Weekend of 10/4 - 10/5/2024	\$10.00	\$6,098.73
10/31			October Ending Balance		\$6,098.73

1110 - St. Mary's Guild Checking  
October 2024

Date	Type	Payee	Description	Amount	Balance
9/30			Reported September Closing Balance		\$2,385.00
9/3	Check 557	Penn York Habitat for Humanity	Re-post as check	(\$35.00)	\$2,350.00
9/3	Check 558	Church of the Redeemer	Community Supper Sponsor	(\$150.00)	\$2,200.00
10/1			October Beginning Balance		\$2,200.00
10/1	Check 560	Sayre House of Hope	Donation	(\$35.00)	\$2,165.00
10/10	Dir Pay Ref 561	Cash	Start Up Cash For Rummage Sale	(\$200.00)	\$1,965.00
10/10	Check 561C	Cash	Start up cash for rummage sale	(\$200.00)	\$1,765.00
10/15	Deposit		Re-Deposit Start Up Cash For Rummage Sale	\$200.00	\$1,965.00
10/15	Deposit		Gross Proceeds from Rummage Sale	\$1,298.70	\$3,263.70
10/15	Direct Payment	Rose Carpenter	Rummage Sale Advertising	(\$40.20)	\$3,223.50
10/15	Journal Entry		Void Dir Pay Ref 562: Incorrect Payment Type	\$40.20	\$3,263.70
10/15	Check 562	Rose Carpenter	Rummage Sale Advertising	(\$40.20)	\$3,223.50
10/16	Journal Entry		Void Ref 557: Incorrect Payment type	\$35.00	\$3,258.50
10/22	Direct Payment	Compassion International	October + Birthday	(\$76.00)	\$3,182.50
10/25	Journal Entry		Void Ref 561 wrong payment type: Should be a check	\$200.00	\$3,382.50
10/31			October Ending Balance		\$3,382.50

## Asset Values

10/31/2024

### Current Assets

Checking/Savings	September 30, 2024	October 31, 2024
<b>Deposits at 1st Citizens Bank (FCCB)</b>		
Church General Fund Checking	\$25,563.03	\$32,409.25
General Discretionary Fund (Checking)	5,110.97	5,195.97
Guthrie Discretion Fund (Checking)	8,175.66	8,175.66
Altar Guild (Savings)	8,475.41	10,329.78
Sunday School (Savings)	2,950.02	2,950.02
Youth Group (Savings)	1,623.06	1,623.06
Bereavement (Savings)	307.70	307.70
Capital Funds Account (Savings)	54,254.76	53,768.20
Memorial Fund Account (Savings)	4,315.70	4,315.70
St. Mary's Checking	2,385.00	3,382.50
St. Mary's Savings	3,449.52	3,449.52
Community Supper	6,498.29	6,098.73
Hollingshead	12,932.66	12,932.66
<b>Total Current Assets</b>	<b>\$136,041.78</b>	<b>\$144,938.75</b>

### Long Term Assets

#### DIT Assets as of Quarter ending 09/30/2024

##### Restricted to Discretionary

DIT Fund 230 Guthrie Discretion	\$31,410.69	\$31,410.69
DIT Fund 231 B. Meyer Discretion	12,536.84	12,536.84
DIT Fund 288 Stevens Discretion	12,125.01	12,125.01

##### Restricted to Music

DIT Fund 242 Kresge	89,824.48	89,824.48
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##### Unrestricted

DIT Fund 217 Mary Pack Cummings	\$591,540.34	\$591,540.34
DIT Fund 245 Guthrie/Baker	312,655.55	312,655.55
DIT Fund 289 Stevens General	12,125.01	12,125.01
DIT Fund 348 Conklin	950,052.47	950,052.47

Total Restricted DIT Funds 145,897.02 145,897.02

Total Unrestricted DIT Funds 1,866,373.37 1,866,373.37

**Total DIT Assets** \$2,012,270.39 \$2,012,270.39

**TOTAL FINANCIAL ASSETS** \$2,148,312.17 \$2,157,209.14

# Stained Glass Window Restoration Project

10/31/2024

## Fundraising

Memorials & Donations	\$34,168.54
Adoptions (received)	40,769.00
Fundraisers	7,461.14
Long Name Grant	5,000.00
Hollingshead	10,454.97
Memorial Account	5,000.00
Altar Guild (adoption)	1,540.00
Dio Beth Compensation	8,337.00
<b>Total Received</b>	<b>\$112,730.65</b>

Outstanding Pledges	\$2,100.00
<b>Total Raised</b>	<b>\$114,830.65</b>

Total Project Cost \$107,430.00

## Capital Funds Account

Date	Deposit	Withdrawal	Balance	Comments
1/1/24			\$57,419.82	2024 Beginning Balance
Q1 2024	\$50,532.53	\$1,783.69	\$106,168.66	Q1 Donations, Pledges & Principal Pay't
Q2 2024	\$485.26	\$26,618.10	\$80,035.82	Q2 Donations, Pledges Principal Pay't Tribute Quartet & HVAC
Q3 2024	\$27,519.56	\$53,300.62	\$54,254.76	Q2 Donations, Pledges Principal Pay't Sidewalk & HVAC
10/21/24	\$115.00		\$54,369.76	Donations & Adoptions
10/15/24		\$606.56	\$53,763.20	DioBeth Loan Principal (Payment # 50)
10/28/24	\$5.00		\$53,768.20	Donations & Adoptions
<b>2024 Total</b>	<b>\$78,657.35</b>	<b>\$82,308.97</b>	<b>\$53,768.20</b>	Capital Funds account balance 8/31/2024

## Loan From Diocese of Bethlehem

Originated: August 25, 2020      Amount: \$75,000.00  
 First payment due October 1, 2020      Term: 10 Years  
 Interest rate: 3.00%  
 Payment \$724.21      Due the 1st of the month

## Loan Repayment

Date	Interest	Principal	Balance	Comments
10/1/20			\$75,000.00	Beginning Principal
01/01/24			\$52,451.08	Principal Value
Q1 2024	\$388.94	\$1,783.69	\$50,667.59	Q1 - payments 41, 42, 43. All EFT
Q2 2024	\$375.53	\$1,797.10	\$48,870.49	Q2 - payments 44, 45, 46. All EFT
Q3 2024	\$362.01	\$1,810.62	\$47,059.87	Payments 47, 48, 49
10/14/24	\$117.65	\$606.56	\$46,453.31	Payment # 50 EFT
<b>Totals To Date 2024</b>	<b>\$1,244.13</b>	<b>\$5,997.97</b>		
<b>Totals since October 2020</b>	<b>\$7,663.61</b>	<b>\$28,546.89</b>		