

# 2021 Annual Meeting and 2020 Annual Report



**CHURCH OF OUR SAVIOUR**

January 21, 2021

# 2021 Annual Meeting

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# Officers and Committee Members

Diocesan Bishop  
Vicar  
Minister of Music  
Parish Administrator

The Rt. Rev. Sean W. Rowe

Ms. Sandra Lines  
Ms. Melissa Hrinya

## Vestry

Bishop's Warden  
    Senior Warden  
    Junior Warden  
Clerk  
Treasurer  
Bishop Committee Members:

Ms. Mary Jones  
Mr. Jim Dungey  
Mr. Jeff DuBois  
Mr. Jim Smith  
  
Mrs. Sandy Bailey  
Ms. Sue McLaren

Candidates for Election:

## Diocesan Convention

Candidates for election to the 2022 convention:

Delegates to the 2021 Convention:

## Mission Statement

The Church of Our Saviour brings people to a closer relationship with Christ through worship, prayer, education, fellowship, and outreach in our parish family, in the community and in the world.

# Minutes of Annual Meeting

January 26, 2020

2020 Annual Meeting and 2019 Annual Report

Father Zeke opened the Meeting.

**Approval of the Minutes.** Vicki Smith made a correction of the spelling of Altar Guild. Jim Smith made the motion to approve the minutes, with the correction. Mary Jones seconded.

## Reports:

### **Altar Guild Report**

Vicki talked about the work everyone who worked on Altar Guild last year, and thanked everyone for their help.

### **Music Ministry Report**

Sandra Lines thanked everyone for their help. She has enjoyed playing here immensely. She is also looking forward to increasing the usage of the handbell choir.

### **Financial Report**

Jim Smith gave a breakdown of all the finances for the Church for 2019, to include the balance sheet, profit and loss, and Jim gave a detailed breakdown of the income and expenses for the Church for 2019. Jim went into the detail about the profits and losses for 2019. Also, Jim was happy to report that we had a positive net income for 2019. He went over the comparison report of 2018 and 2019.

In addition, Jim went over the proposed budget for the Church for 2020. It proposes a net profit of \$1770 for 2020.

Sandy Bailey made a motion to approve the Financial Reports. Terry Swope seconded.

A question was asked about In Reach Expenses. Father Zeke explained it.

Sandy Bailey thanked Jim for all his work. John Wells thanked Jim Smith and Jim Dungey for all their work. John Wells made a Motion of Appreciation. Sandra seconded.

### **Property Report**

Jeff DuBois thanked everyone that helped on the upkeep of the building, inside, outside, and on the grounds.

Jeff gave an update on all of the upkeep in the Church, including the painting and the cleaning of the heat register.

### **Diocesan Convention**

Jeff DuBois talked about the Convention and the joint collaboration with SW New York.

Mary Jones made a motion for Jeff and Paula DuBois to attend the Convention. Sandy Bailey seconded.

### **Bishop's Committee**

Mary Jones nominated Jim Dungey for the Bishop's Committee for a 3 year term. Kris Swope seconded.

Mary Jones nominated Sue McLauren for a 3 year term. Charmaine Dungey seconded.

Polly Kruk made a motion for Sandy Bailey for a 2 year term. Don Kruk seconded.

### **Adjournment**

The Meeting was closed with a prayer by Father Zeke.

# Bishop's Warden Report

## A NOTE FROM THE SENIOR WARDEN

As I am sure we all know, 2020 was a very different, difficult year. However, we need to focus on the positive and continue to look forward to the growth and potential of Church of Our Saviour.

Unfortunately, we were affected by the pandemic and had to switch to online church services. A huge Thank You to all of you who have tuned in and were a part of those services. A special thank you to all who have contributed their technical expertise to make the services successful.

We also lost our priest at the end of July when Father Zeke and his family moved back to Ohio. I have been in talks with a potential priest but am not able to tell you that this is going to happen any time soon. I am now working with Jason Shank, Canon Martha's successor since she retired effective December 31, 2020. He is going to work with us to hopefully find us a priest.

We are so blest to have a congregation that "never gives up" and continues to pray for each other and for those who need prayers; who continues to reach out to those who have been house-bound; and who continues to work in the community to help those in need.

May God continue to bless the Church of Our Saviour and each of us as we prayerfully go through this new year.

**Mary Jones,**  
**Senior Warden**

# Music Ministry

JANUARY 2020

The Joyful Noise Handbells grew early in 2020, necessitating the addition of an extra table and music folders! We practiced hard during January and February, and were ready to present several musical offerings for Lent on March 15<sup>th</sup>. The call came on Thursday, March 12<sup>th</sup>, telling me that worship services would be suspended indefinitely. I want to thank the biggest handbell choir we've ever had: Julie Westman, Emmy Scott, Heather Chase, Charmaine Dungey, Mary Jones, Beth Giese, Dawneen Good, Kathy Schmidt, Sue McLaren, Cathy Moore, Rita Gutowski, and Mary Jane Anderson.

In mid-July, I began adding a little organ music to the worship services that were being livestreamed on Facebook. I pray that the addition of a few familiar hymns makes our broadcasts seem "more like church" for you.

Looking forward to hearing you all singing God's praises from the pews as soon as it is safe to do so.

Respectfully submitted,  
**Sandra L. Lines**  
Minister of Music

## Altar Guild

It has been a difficult year for our church but closure has allowed me to complete some small projects. I'm glad to report as of 2021 all our church frontals and priest vestments have been dry cleaned. I have also replaced our missing healing oil pyx and home communion kit. Thanks to Melissa, we were able to find these items at a price of 29 dollars each. I would ask, if anyone uses items from the sacristy please return them as soon as possible to avoid them being lost or misplaced. Perhaps our biggest savings is the use of a LED sanctuary candle. It is saving us hundreds of dollars a year in candle oil.

I'm certainly looking forward to a fresh start and seeing everyone in the new year.

Let's hope and pray we can be a congregation again very soon....

Faithfully,

***Vicki Smith***



## Treasurer's Report

During this difficult time, you our members, have continued your financial support of our church. Because of your support, we ended 2020 with a net income over expenses of \$17,876.00. Our total income compared to budget was \$802.71 over budget. Total expenses were \$32,252.13 under budget. The reason expenses were under budget was clergy expenses. Due to the fact that we only had a Priest for 7 months of the year. We budgeted \$52,874.00 for clergy expenses, but actual expense was \$30,046.15, this was \$22,827.85 under budget. Considering all the difficulties the past year threw at us, we have survived financially, and hope we are back together soon worshipping.

I ask for your continued financial support. If you have any questions or comments, please contact me.

*Jim Smith*

Treasurer

# Finance Reports

## ALMS Fund

**Beginning Balance**

**1,801.61**

**Income:**

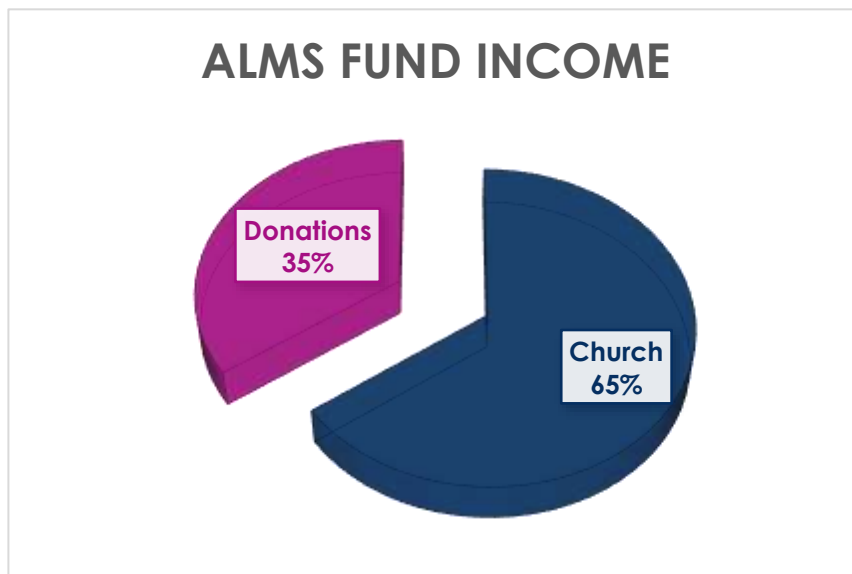
Church	600.00
Donations	<u>320.00</u>
	920.00

**Expenses:**

Electric	0.00
Gas/Heating	0.00
Hotel	540.00
Misc	0.00
Rent	0.00
Sheetz Card	0.00
WalMart Card	0.00
Water/Sewer	<u>0.00</u>
	540.00

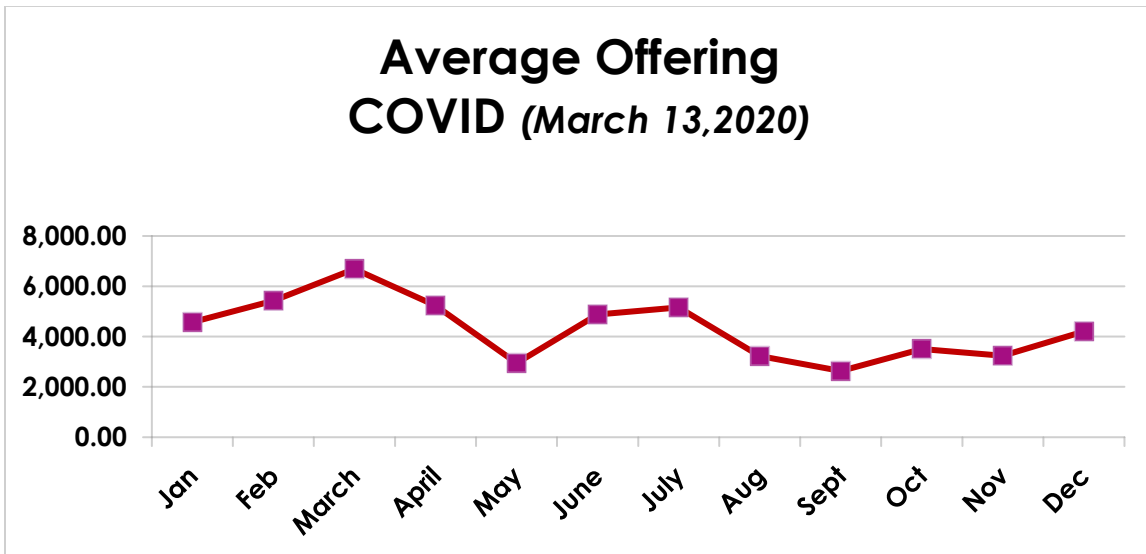
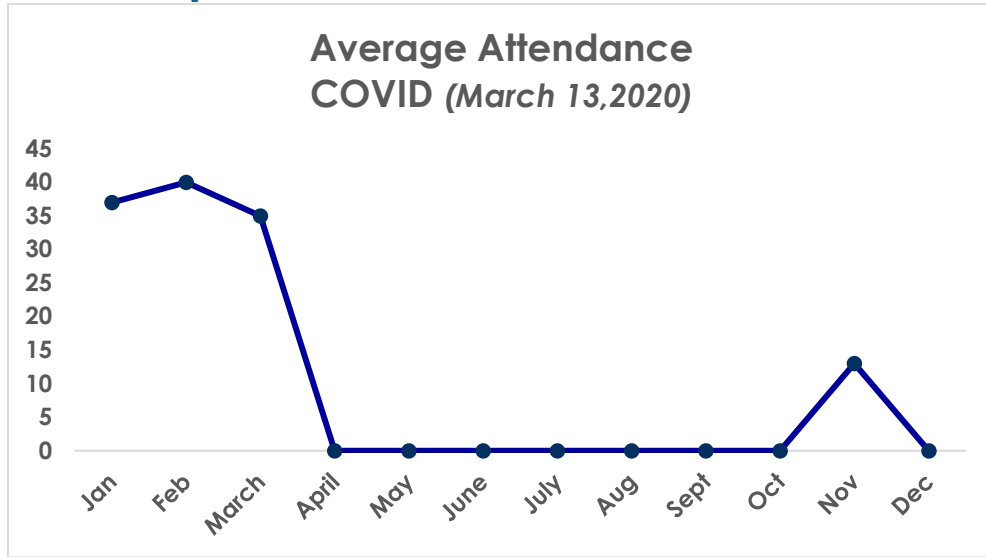
**Ending Balance**

**2,181.61**

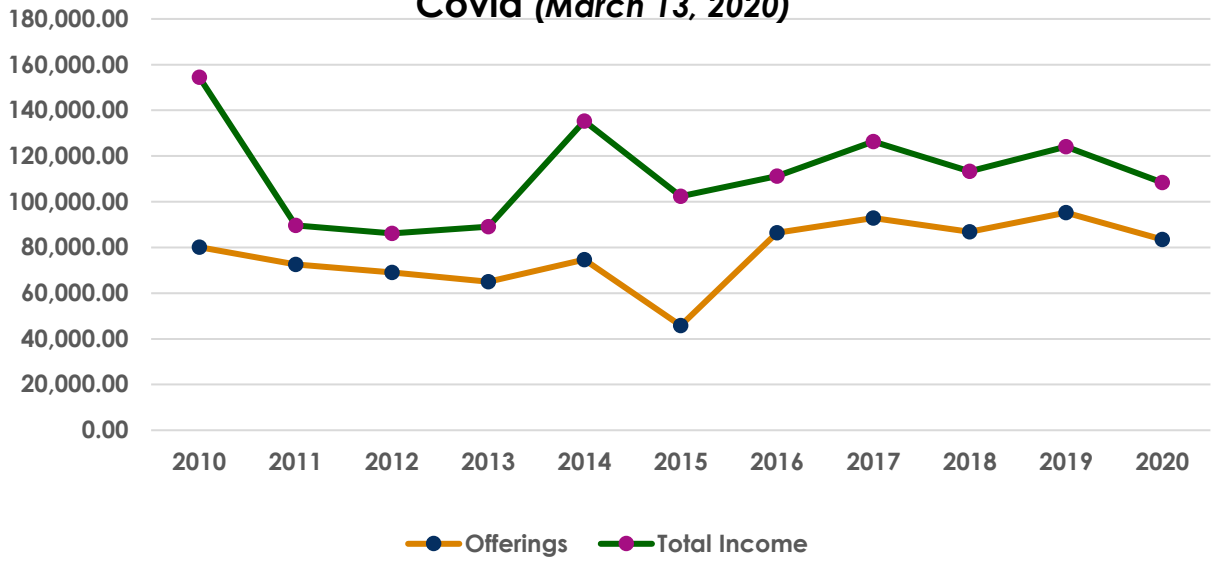


# Finance Reports

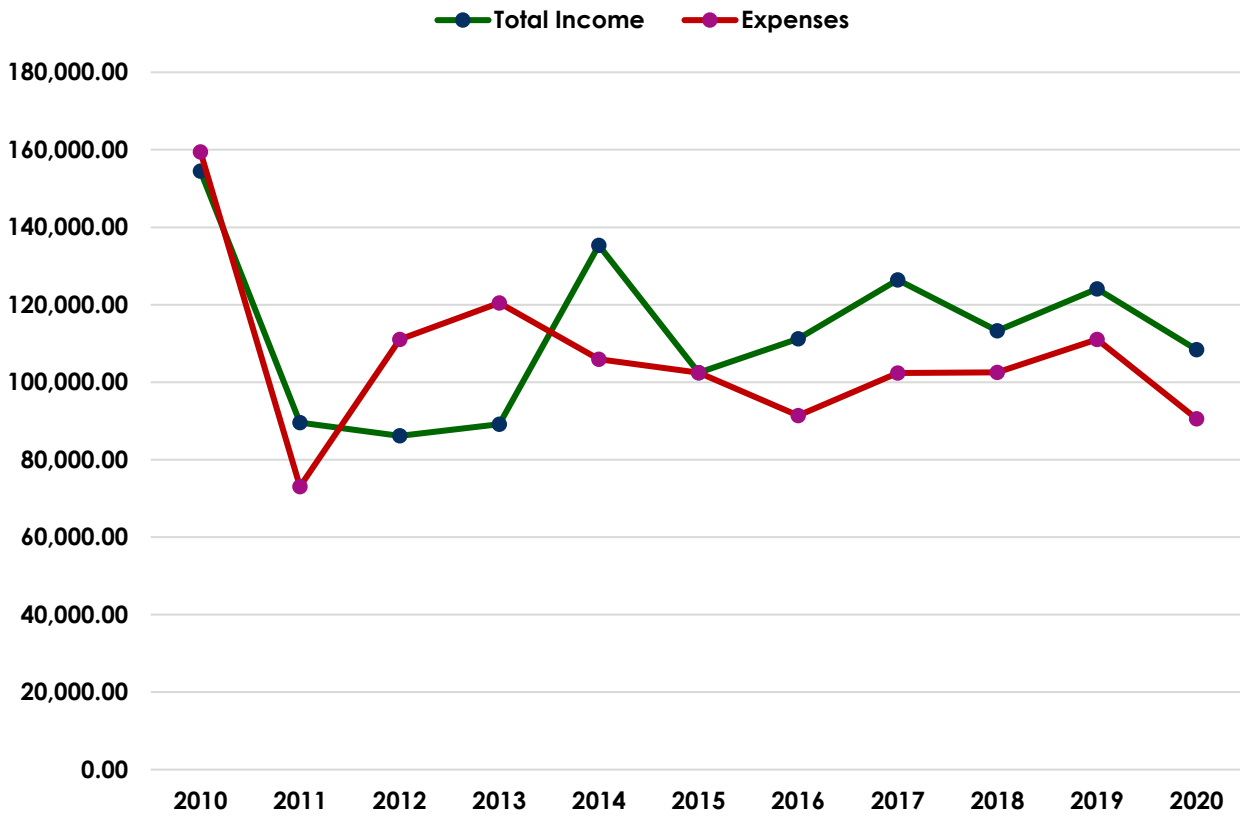
## Financial Graphs



### Income Information Covid (March 13, 2020)



### Income vs. Expenses Covid (March 13, 2020)



## Balance Sheet

*Balance Sheet as of December 31, 2020*

### Assets

	Previous Period Balance	Period Activity	YTD Balance
ALMS Account	1,801.61	440.00	2,241.61
Building Fund	1,955.00	(1,955.00)	0.00 *
Checking Account	28,385.95	21,365.77	49,751.72
Community Garden	1,382.67	(1,382.67)	0.00 *
Funeral Account	472.01	(472.01)	0.00 *
Investcorp	92,238.43	(1,796.64)	90,441.79
Janney 8855	91,455.46	1,115.68	92,571.14
Janney-Gen. 6805	65,624.10	7,166.32	72,790.42
PNC #00090	65,362.74	(789.31)	64,573.43
PNC #173 Quashnock (Restricted)	323,381.18	11,232.70	334,613.88
<b>Total Assets</b>	<b>672,059.15</b>	<b>34,924.84</b>	<b>706,983.99</b>

*\* transferred into Checking Account where it actually is deposited*

### Liabilities

<b>Total Liabilities</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
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### Fund Balances

	Previous Period Balance	Period Activity	YTD Balance
ALMS Account Balance	1,801.61	440.00	2,241.61
Cash Accounts	25,370.95	17,884.09	43,255.04
Building Fund Balance	1,955.00	0.00	1,955.00
Funeral Dinner Fund Balance	472.01	0.00	472.01
Garden Balance	1,382.67	(478.00)	904.67
Memorial Fund Balance	2,865.00	150.00	3,015.00
Parish InReach Fund Balance	150.00	0.00	150.00
Endowment Funds Balance	638,061.91	16,928.75	654,990.66
<b>Total Fund Balances</b>	<b>672,059.15</b>	<b>34,924.84</b>	<b>706,983.99</b>

<b>Total Liabilities and Fund Balances</b>	<b>672,059.15</b>	<b>34,924.84</b>	<b>706,983.99</b>
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# Profit and Loss Report

## 2020 Profit/Loss Report

**December**

Date: 1/21/21

	Month	YTD
Income	5,969.98	108,409.69
Expenses	<b>4,074.19</b>	<b>90,533.60</b>
<b>Profit/Loss</b>	<b>1,895.79</b>	<b>17,876.09</b>

Accounts	Beginning	Deposit/ Withdrawals Total	Ending
General Check	47,842.98	<b>1,908.74</b>	49,751.72
<b>Computer Checking Total</b>	<b>Outstanding checks</b>		<b>49,751.72</b>
Bank Account ending balance	51,133.08	<b>(1,381.36)</b>	49,751.72

Funds	Beginning	Building	Funeral	Garden	Memorial	InReach	Income/ Expense	Ending
Cash Available	41,384.25	1,955.00	472.01	904.67	3,015.00	150.00	1,870.79	49,751.72
				Add back any liabilities			<b>0.00</b>	<b>49,751.72</b>
Alms Fund	2,216.61						<b>(35.00)</b>	2,181.61

Investments	Beginning	Addions/ Withdrawals	Dividend Check	Value Change	Ending	
Investagroup	82,752.31	289.98	<b>(289.98)</b>	<b>7,689.48</b>	90,441.79	
Janney	90,822.85			1,748.29	92,571.14	
Janney-Gen Fund	72,490.10			300.32	72,790.42	
	Beginning	Additions	Deduct	Transfer	Value Change	Ending
PNC 90	64,573.43					64,573.43
PNC 173	334,613.88					334,613.88
<b>Investment Totals:</b>					<b>654,990.66</b>	

# Treasurer's Report (Comparison)

## 2020 Comparison

## December

	<u>2019</u>	<u>2020</u>	<u>Difference</u>
<b>Income</b>	9,388.73	5,969.98	3,418.75
<b>Expenses</b>	7,868.46	4,074.19	3,794.27
	1,520.27	1,895.79	375.52

	<u>2019 YTD</u>	<u>2020 YTD</u>	<u>Difference</u>
	124,103.21	108,406.69	15,696.52
	111,069.50	90,533.60	20,535.90
	13,033.71	17,873.09	4,839.38

<b>INCOME</b>	<u>2019</u>	<u>2020</u>	<u>Difference</u>
Pledges	6,071.00	5,455.00	(616.00)
Loose Plate	197.00	0.00	(197.00)
Education	0.00	0.00	0.00
Flowers	140.00	0.00	(140.00)
Fund Raising	0.00	200.00	200.00
Special Holy Days	819.00	0.00	(819.00)
Miscellaneous	100.00	0.00	(100.00)
<b>TOTAL OPERATING</b>	<b>7,327.00</b>	<b>5,655.00</b>	<b>(1,672.00)</b>
Alms Fund	25.00	25.00	0.00
Other Outreach	120.00	0.00	(120.00)
InReach Income	0.00	0.00	0.00
Memorials	25.00	0.00	(25.00)
<b>TOTAL OUTREACH</b>	<b>170.00</b>	<b>25.00</b>	<b>(145.00)</b>
From Endowments	1,891.73	289.98	1,601.75
<b>TOTAL INVESTMENT INCOME</b>	<b>1,891.73</b>	<b>289.98</b>	<b>1,601.75</b>
<b>TOTAL INCOME</b>	<b>9,388.73</b>	<b>5,969.98</b>	<b>(3,418.75)</b>

	<u>YTD 2019</u>	<u>YTD 2020</u>	<u>Difference</u>
	91,492.00	82,987.00	(8,505.00)
	2,432.04	201.00	(2,231.04)
	170.00	0.00	(170.00)
	585.00	100.00	(485.00)
	24.00	270.00	246.00
	1,307.00	302.00	(1,005.00)
	735.00	35.19	(699.81)
	96,745.04	83,895.19	(12,849.85)
	350.00	320.00	(30.00)
	5,090.00	4,415.00	(675.00)
	150.00	0.00	(150.00)
	125.00	150.00	25.00
	5,715.00	4,885.00	(830.00)
	21,643.17	19,626.50	(2,016.67)
	21,643.17	19,626.50	(2,016.67)
	124,103.21	108,406.69	(15,696.52)

black means MORE income

red means LESS

# EXPENSE

Clergy Stipend	0.00		0.00
Auto Reimb/Pro Exp	0.00	113.85	113.85
Health Insurance	0.00	0.00	0.00
Housing	3,130.00	0.00	(3,130.00)
Life Insurance	12.50	0.00	(12.50)
Pension	606.50	0.00	(606.50)
SECA	239.44	0.00	(239.44)
<b>TOTAL CLERGY</b>	<b>3,988.44</b>	<b>113.85</b>	<b>(3,874.59)</b>
Office Staff Salaries	380.94	686.00	305.06
Payroll Services	10.05	6.60	(3.45)
Staff FICA/Medicare	29.14	52.48	23.34
Supply Clergy	0.00	375.00	375.00
Worker's Comp Insurance	0.00	0.00	0.00
<b>TOTAL PERSONNEL</b>	<b>420.13</b>	<b>1,120.08</b>	<b>699.95</b>
Building Insurance	0.00	0.00	0.00
Building Maintenance & Repair	383.00	0.00	(383.00)
Building Supplies	0.00	0.00	0.00
Cleaning Company	200.00	100.00	(100.00)
<b>TOTAL BUILDINGS</b>	<b>583.00</b>	<b>100.00</b>	<b>(483.00)</b>
	<b>2019</b>	<b>2020</b>	<b>Difference</b>
Electric	163.98	134.63	(29.35)
Gas	243.00	226.00	(17.00)
Grounds: Pest Control	61.00	0.00	(61.00)
Rubbish	22.70	24.00	1.30
Snow Plowing	0.00	0.00	0.00
Telephone & Internet	117.71	130.52	12.81
Water & Sewer	30.00	15.00	(15.00)
<b>TOTAL PROPERTY</b>	<b>638.39</b>	<b>530.15</b>	<b>(108.24)</b>
Advertising	30.00	0.00	(30.00)
Diocesan Assessment	1,451.25	1,523.83	72.58
Office Equipment	0.00	0.00	0.00
Office supplies	0.00	0.00	0.00
Postage	0.00	55.00	55.00
<b>TOTAL ADMINISTRATIVE</b>	<b>1,481.25</b>	<b>1,578.83</b>	<b>97.58</b>
Altar Flowers	90.00	0.00	(90.00)
Alter Supplies	0.00	0.00	0.00
Devotions	23.50	0.00	(23.50)
Educ: Adult	0.00	0.00	0.00
Worship Misc. Expenses	0.00	0.00	0.00
<b>TOTAL WORSHIP</b>	<b>113.50</b>	<b>0.00</b>	<b>(113.50)</b>
ALMS Fund Expenses (church)	100.00	0.00	(100.00)
Funeral Dinner Expenses	0.00	0.00	0.00
InReach Expenses	0.00	350.00	350.00
Other Outreach Expenses	0.00	0.00	0.00
<b>TOTAL OUTREACH</b>	<b>100.00</b>	<b>350.00</b>	<b>250.00</b>
Contracts/Professional/Dues	543.75	243.18	(300.57)
Diocese Conventions Expenses	0.00	0.00	0.00
Garden Expense	0.00	0.00	0.00
Miscellaneous Expenses	0.00	38.10	38.10
<b>TOTAL OUTREACH</b>	<b>543.75</b>	<b>281.28</b>	<b>(300.57)</b>
<b>TOTAL EXPENSES</b>	<b>7,868.46</b>	<b>4,074.19</b>	<b>(3,446.95)</b>

7,877.98		(7,877.98)
410.11	265.65	(144.46)
1,698.70	9.95	(1,688.75)
21,009.00	22,994.49	1,985.49
137.50	87.50	(50.00)
7,498.12	4,929.60	(2,568.52)
2,787.66	1,758.96	(1,028.70)
<b>41,419.07</b>	<b>30,046.15</b>	<b>(11,372.92)</b>
3,334.92	7,320.36	3,985.44
96.91	108.55	11.64
255.10	560.00	304.90
2,100.00	2,675.00	575.00
158.00	170.00	12.00
<b>5,944.93</b>	<b>10,833.91</b>	<b>4,888.98</b>
6,443.00	6,262.50	(180.50)
4,292.95	2,711.09	(1,581.86)
87.20	363.35	276.15
1,100.00	1,200.00	100.00
<b>11,923.15</b>	<b>10,536.94</b>	<b>(1,386.21)</b>
<b>YTD 2019</b>	<b>YTD 2020</b>	<b>Difference</b>
1,882.36	1,795.69	(86.67)
3,509.35	3,046.40	(462.95)
296.00	314.00	18.00
268.44	264.00	(4.44)
300.00	240.00	(60.00)
1,357.86	1,702.74	344.88
239.00	201.40	(37.60)
<b>7,853.01</b>	<b>7,564.23</b>	<b>(288.78)</b>
60.00	30.00	(30.00)
17,415.00	18,285.96	870.96
1,120.43	108.28	(1,012.15)
2,126.15	1,213.59	(912.56)
55.00	249.30	194.30
<b>20,776.58</b>	<b>19,887.13</b>	<b>(889.45)</b>
295.00	170.00	(125.00)
216.00	99.88	(116.12)
94.00	70.50	(23.50)
180.61	0.00	(180.61)
151.83	672.79	520.96
<b>937.44</b>	<b>1,013.17</b>	<b>75.73</b>
2,250.00	600.00	(1,650.00)
0.00	0.00	0.00
1,050.00	1,550.00	500.00
2,189.00	7,000.00	4,811.00
<b>5,489.00</b>	<b>9,150.00</b>	<b>3,661.00</b>
1,457.42	935.97	(521.45)
120.00	0.00	(120.00)
0.00	478.00	478.00
15,148.90	88.10	(15,060.80)
<b>16,726.32</b>	<b>1,502.07</b>	<b>(641.45)</b>
<b>111,069.50</b>	<b>90,533.60</b>	<b>(3,677.44)</b>

black means MORE expenses  
red means LESS



## Budget 2021 (Proposed)

<b>INCOME</b>		<b>2020</b>	<b>2021 Proposed</b>
Pledges/Contributions		70,000.00	70,000.00
Loose Plate		2,100.00	2,000.00
Education		500.00	500.00
Flowers		500.00	500.00
Fund Raising		1,000.00	1,000.00
Special Holy Days		500.00	800.00
Miscellaneous		1,200.00	1,000.00
<b>TOTAL OPERATING</b>		<b>75,800.00</b>	<b>75,800.00</b>
Alms Fund ( <i>not church monthly pmt</i> )		450.00	350.00
Other Outreach		5,000.00	4,500.00
InReach Income		0.00	0.00
Memorials		0.00	0.00
<b>TOTAL OUTREACH</b>		<b>5,450.00</b>	<b>4,850.00</b>
<b>TOTAL OPERATING INCOME</b>		<b>81,250.00</b>	<b>80,650.00</b>
Endowment payments		19,000.00	20,000.00
<b>TOTAL INVESTMENT INCOME</b>		<b>19,000.00</b>	<b>20,000.00</b>
<b>GRAND TOTAL INCOME</b>		<b>100,250.00</b>	<b>100,650.00</b>

<b>EXPENSE</b>		<b>2020</b>	<b>2021 Proposed</b>	
Clergy	Stipend	37,934.00	24,431.00	1
	Auto Reimburse/Profess Exp.	3,000.00	2,000.00	1
	Continuing Ed	800.00	500.00	1
	Health Insurance	1,800.00	1,200.00	1
	Housing & Utilities	4,100.00	2,100.00	1
	Life Insurance	150.00	75.00	1
	Pension	7,600.00	3,750.00	1
	SECA	2,900.00	1,900.00	1
<b>TOTAL CLERGY</b>		<b>58,284.00</b>	<b>35,956.00</b>	
	Admin Salary	4,000.00	7,500.00	2
	Payroll Services	100.00	120.00	
	Staff Social/Medicare	500.00	590.00	
	Supply Clergy	2,000.00	3,000.00	3
	Worker's Comp Insurance	250.00	180.00	
<b>TOTAL PERSONNEL</b>		<b>6,850.00</b>	<b>11,390.00</b>	

	2020	2021 Proposed
Building Insurance	5,300.00	6,200.00
Building Maint. & Repair	2,000.00	2,500.00
Building Supplies	300.00	300.00
Cleaning Company	1,200.00	1,200.00
<b>TOTAL BUILDING</b>	<b>8,800.00</b>	<b>10,200.00</b>
Electric	1,800.00	1,900.00
Gas	3,600.00	3,100.00
Grounds Pest Control	350.00	320.00
Rubbish	270.00	270.00
Snow Plowing	1,000.00	500.00
Telephone & Internet	1,300.00	1,750.00
Water & Sewer	250.00	250.00
<b>TOTAL UTILITIES</b>	<b>8,570.00</b>	<b>8,090.00</b>
Advertising	100.00	60.00
Diocesan Assessment	17,415.00	19,200.00
Office Equipment	250.00	250.00
Office paper/supplies	1,500.00	1,500.00
Postage	300.00	250.00
<b>TOTAL ADMINISTRATIVE</b>	<b>19,565.00</b>	<b>21,260.00</b>
Altar Flowers	400.00	500.00
Altar Supplies	200.00	200.00
Forward Movement	100.00	100.00
Educ: Adults	200.00	200.00
Worship Expense Misc.	100.00	150.00
<b>TOTAL WORSHIP</b>	<b>1,000.00</b>	<b>1,150.00</b>

	2020	2021 Proposed
ALMS Fund Expenses (Church Exp)	1,800.00	1,200.00
InReach Expense	900.00	1,800.00
Other Outreach Expenses	500.00	3,000.00
<b>TOTAL OUTREACH</b>	<b>3,200.00</b>	<b>6,000.00</b>
Contracts/ Professional/Dues	150.00	200.00
Diocesan Convention Expenses	500.00	500.00
Miscellaneous Expenses	0.00	150.00
<b>TOTAL MISCELLANEOUS</b>	<b>650.00</b>	<b>850.00</b>
<b>TOTAL EXPENSES</b>	<b>106,919.00</b>	<b>94,896.00</b>

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- 1 *1/2 year for a 4-6 year priest*
- 2 *\$12.25 per hour*
- 3 *1/2 year split between Fr. Alan and Fr. Brian*
- 4 *Organist gift cards*

	2020	2021 Proposed
<b>Income</b>	100,250.00	100,650.00
<b>Expenses</b>	106,919.00	94,896.00
<b>Difference</b>	<b>(6,669.00)</b>	<b>5,754.00</b>

**Notes:**