



Crosslake Presbyterian Church



ANNUAL REPORT 2020

INDEX

2020 Annual Congregational Meeting of Crosslake Presbyterian Church

14444 Daggett Pine Road, Crosslake, Minnesota 56442

Meeting held on Sunday, January 31, 2021

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AGENDA

- Opening Prayer
 - ◆ *Pastor Michael Hartwell, Moderator*
- Quorum Validation
- Approval of the Agenda
- Written & Oral Reports of Committees
 - ◆ Nominating Committee Written Report
(submitted with annual report)
 - ◆ *Tom McCormack, Chairperson*
 - ◆ Election to 2021 Nominating Committee (3 members)
 - ◆ *Two members from the congregation, one from Session*
- 2021 Budget Presentation
 - ◆ *Steven Anderson, Treasurer*
- Old Business
- New Business
- Adjourn
- Closing Prayer
 - ◆ *Pastor Michael Hartwell, Moderator*

CPC 2020 YEAR IN REVIEW

We started out 2020 energized for many fun events planned for the year ahead - a Monster Sale and St. Patrick's Day parade amongst them. We enjoyed Pub Theology, Potluck dinners, monthly luncheons, the usual weekly bible study, and Sunday worship for the first few months of 2020. Ash Wednesday was celebrated with planned Lenten Gatherings to be held weekly.

However, we had sad and trying times too. We lost our beloved Mary Lu, saying goodbye to her at her memorial service in February. Many of us gathered to hear beautiful tributes, share memories, see family photos, and enjoy a wonderful feast afterwards in celebration of her life.

Then we all know the rest of the story, as they say. The pandemic caused us to go on lockdown - all to stay at home, and on March 16 we had to close the church building. All our plans immediately stopped, including our ability to worship together. These were, and are, indeed trying times but due to the hard work and determination of our congregation we are weathering the storm!

With the onset of the pandemic changing our church life, we swiveled on our heels and moved forward. In April, thanks to Steve Anderson and the F&S Committee, CPC applied for, and received a grant through the Government's *Payroll Protection Plan*, which offered to help small businesses and churches financially. The grant does not have to be repaid. A Covid Preparedness Plan was drafted for the use of the church, with regard to our ability to gather and worship. The plan follows state guidelines and is an ever-evolving plan due to the ongoing changes and restrictions of the pandemic. Thank you to Diane McCormack for all her hard work putting it together. Building & Grounds installed HEPA filters and hand sanitizers, and the building was prepared for the time when we could worship together again indoors. Throughout the summer months when we could not meet in person, the Deacon's continued to work behind the scenes, caring for the members of our congregation. They also continued their mission work, helping area food shelves and schools with monetary donations. The Monster Sale went on behind the scenes too, with Amy Bloch and Tom McCormack selling many of the larger items online generating more income. Thank you to them!

On May 31 we started Outdoor Sunday worship services in the parking lot with Glenda playing the piano, and members of the choir singing in the sunshine. We worshipped together until the weather turned cold, and we were able to move indoors with limited capacity. By November we were able to offer the service online via Zoom, with many thanks to Brad Kohl for his IT ability allowing us to get this up and running - we will be forever indebted.

We lost two treasured members of our congregations over the summer: Bill Lallman in July and founding member Norm Nelson in August.

The congregation voted not to renew Pastor Tony's contract and his last day with us was October 4.

We shared a listening session for the congregation in November following the newly formed Vision & Strategy Task Force with the aim to reflect, revise and revive our congregation moving forward. Thank you to Patty Norgaard and the group of women on the task force forging this trail.

Thank you to Brad Kohl and Austin Nelson for leading our Sunday services for the last few months with kind hearts and wonderful sermons! The congregation is incredibly grateful and the increased attendance numbers speak truth to this.

As we continue to weather the storm of Covid, several of our members and friends have caught the virus and we are blessed to have them recovered. Now members and friends are starting to receive vaccinations. We pray for the continued health of the congregation and that we can all be together in our entirety within the coming months.

Respectfully submitted,
Judy Regan, Office Administrator

BUILDING & GROUNDS COMMITTEE

Members:

Jack Becker, chairman; Tom McCormack, co-chairman; Steve Anderson, and Loyal Meech.

We held two meetings in 2020.

The entire church was re-stained in the spring by Gary's Painting, Brainerd.

- We had four (4) ion purifiers installed in the heating system for receiving fresh air into the church for removing viruses from the air. This was required by CDC prior to reopening our church.
- Repair of church sign was put on hold until next spring as well as replacing the wood timbers around the church.
- Dept. of Health did their sanitary inspection, (testing our well water). No deficiencies were observed.
- Set the yearly budget for 2021.

Respectfully submitted,
Jack Becker, Chairperson

CLERK OF SESSION REPORT

Session Members: Tom McCormack, Amy Bloch, Bonnie Miller and Karen Butler
(George Young resigned due to health reasons.)

Clerk: Arleen Steele

Pastor Tony left our congregation on October 4, 2020.

Session met 12 times during the year and there were 2 congregational meetings.
There were 5 Special Meetings during the year.
Communion was served 13 times at scheduled Services.

Due to the pandemic the Church Building was closed to Services and in May parking lot Services were held through the summer. In October we started having in-person services in the building and were able to connect to members unable to attend in-person services with streaming the service on Zoom. This has been very successful and attendance has been from 35 – 50 persons. We have to give a big thank you to Brad Kohl for implementing the Zoom capabilities. Judy Regan has also been a big help in keeping things running smoothly.

Deaths: Mary Lu Dietz, Bill Lallman, & Norm Nelson
Funerals: Mary Lu Dietz and Bill Lallman

The session members for 2021 will be Karen Butler, Bonnie Miller and Amy Bloch.

We will be electing 2 members for Session at our Annual Congregation Meeting.

Respectfully submitted,
Arleen Steele, Clerk of Session

DEACONS & MISSIONS COMMITTEE

2020 Members: Shari Ochs *retiring member*; Patricia Tweed *retiring member*; Jack Becker, Becky Bury, Joan Krueger, Jane Milliman

New members in 2021: Judie Larson, Gail Peterson

The Deacons meet every fourth Tuesday or as needs arise. Our mission is to provide Congregational care and concern to our members. We do this in the following ways: The Deacon of the Month communicates with members who may need rides to appointments, meals during times of sickness, visiting by phone, writing notes, sending birthday greetings and get well cards and praying for them at all times. Starting in March and lasting until October, home visits and trips to appointments were discontinued due to the Covid19 Pandemic. Church Services were held in our parking lot. Now they are held at church with physical distancing and no gathering after the services. Many are able to Zoom the service at home. The Deacons communicate with our college students and give encouragement to each with notes and treats periodically.

We have given three gifts of checks to them this year provided by the Mary Lu Dietz Fund. We welcome all new families and new babies into our congregation with gifts for the occasion. We welcome non-members to use our facilities for weddings and baptisms. We assist and visit members who are transitioning to new homes and assisted living situations as their needs arise. The Deacons assist at the funerals held in our church. We set up coffee, water and cookies in a Sunday School room for them to use. We held outdoor funeral services for Bill Lallman this year. The Deacons usually organize an annual Christmas party at Golden Horizons Nursing Home each year, providing music, food and treats. This year we were unable to do this due to the Covid19 Pandemic and instead sent them \$400 for expenses to host their own party. The Deacons created and delivered gift fruit and treat Christmas baskets to our staff and our members who are having health issues. We were honored to be the recipient of the Mary Lu Dietz Memorial Fund by the family, and the committee worked to honor their wishes. We donated to members and other groups which were dear to Mary Lu. Flowers and food baskets were sent for special birthdays and as get well gifts. A list will be provided of our donations and fund balances.

This year we felt was the time to connect with our members and associates with a Congregational Christmas letter and card. It was well received and the Deacons and Missions Committee plan to continue the tradition. Our new members for 2021 will be Judie Larson and Gail Peterson. Patricia Tweed will be ending her three year term on the committee, and Shari Ochs will be leaving after her term.

Respectfully submitted,
Patricia Tweed, Chairperson

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DEACONS & MISSIONS COMMITTEE

Deacons/Missions Fund Balances as of 12/31/2020

Mary Lu Dietz Memorial Fund:

Starting Balance:	\$4,475.00
Donations paid out:	\$3,138.46
Balance:	\$1,336.54

Deacons Fund:

Starting Balance:	\$615.08
Donations to fund:	\$200.00
Expenses:	\$130.08
Ending Balance:	\$685.00

Mission Outreach:

Missions donations through Presbytery:	\$3,250.00
Local Mission donations:	\$4,580.00
Total:	\$7,830.00

* *Missions Fund underspent the budget by \$1,000.00 for 2020*

Respectfully submitted,
Patricia Tweed, Chairperson

FELLOWSHIP COMMITTEE

Committee members:

Amy Bloch, Chair, Karen Butler, Bonnie Miller, Barb Kohl, Judie Larson, Shari Ochs, and Jane Milliman

Fellowship started out the year organizing the monthly potluck dinners and our monthly men's and women's luncheons but as a result of COVID-19 those activities were cancelled. In February the committee organized and assisted in the preparation of the meal following the memorial service for Mary Lu Dietz. The committee did not formally meet during the rest of the year once the restrictions were enforced.

Pre-packaged individual serving communion supplies have been ordered for when we have communion again.

Respectfully submitted,
Amy Bloch, Chairperson

FINANCE & STEWARDSHIP COMMITTEE

Committee Members: Steve Anderson, Treasurer; Brenda Brittan and Jane Milliman, Financial Secretaries; Dewey Krueger, Patty Norgaard, and Loyal Meech, acting chair. Louis Smith oversees the Endowment Fund.

Gifts and Memorials Sub-committee members include, Marge Angell, Brenda Brittan, Jan Lallman, and Dewey Krueger. The chairman for the committee is currently vacant.

2020 has been a very unusual year. COVID19 has kept the committee from meeting regularly and the departure of Pastor Tony has put some additional strains on finances. Our contract commitment to Pastor Tony ends January 31, 2021. In spite of this, expenses were held to \$14,359 under the original budget. This was primarily due to the fact that the original budget contained funds to replace one of the four heat pumps should one fail. With funds from the "Blest To Be A Blessing" account, the exterior of the church building was color stained and the four ventilation fans were modified to make the building usable and conform to COVID19 restrictions. The exterior doors were also painted. The east door had only been primed and never painted after it was installed in the original building. There are funds remaining in the account which will partially fund a new church sign and new edging around the church. These projects are potentially planned for completion during 2021.

The 2020 operating budget was set at \$186,737. The total yearly income was \$147,740 and expenses were \$172,378. This forced the church to use \$24,637 from our reserve account. The budget for 2021 is expected to be approximately \$125,230. To date we have 20 pledges totaling \$71,088. This shortfall will again tap into our reserve fund. The committee is investigating the potential for using the \$15,000 which the Endowment Fund earned during 2020 to help pay the bills. A Monster Sale which was scheduled for 2020 was cancelled. However, Tom McCormack and Amy Bloch are still selling donated items over the internet and were able to provide \$574 in funds during 2020.

During the spring, George Young resigned as committee chairman due to health reasons. Jan Lallman also resigned as Financial Secretary following the death of her husband. Betsy Simons resigned as chair of the Gifts and Memorials sub-committee in October.

Loyal Meech became the acting chairman of the committee in October and Jane Milliman was confirmed as Financial Secretary in December. The committee extends a warm welcome to Jane as our newest member. We thank George, Jan and Betsy for their dedicated service to the church and our committee and sub-committee.

Arleen Steele volunteered to do a review of the church financial records for year 2019 but as yet it is not completed.

Steve Anderson handled the duties of treasurer and Jan Lallman and Brenda Brittan served as financial secretaries for 2020. Thanks to these three for their excellent work and for giving many, many hours of expertise to the finances of Crosslake Presbyterian.

Louis Smith carefully watches over the Endowment Fund and his report is attached. Betsy Simons ably chaired the Gifts and Memorials sub-committee for the greater part of 2020. The yearly report for Gifts and Memorials is also attached. Thanks to both of these two individuals for their dedication to their tasks. I also thank all the committee members listed at the beginning of this report for their service and dedication to overseeing CPC's financial well-being. They are very able members and our congregation is blessed to have them share their time and talent. And thanks to you of our church family for your dedication to this church, shown by your underwriting of our financial needs so that ministry is possible.

Respectfully submitted,
Loyal Meech, Acting Chairperson

FINANCE & STEWARDSHIP COMMITTEE

ENDOWMENT FUND

SUMMARY OF 2020 ACTIVITY AND PERFORMANCE

	<u>Symbol</u>	<u>Number of shares</u>	<u>Share Price, \$</u>	<u>Total Value, \$</u>	<u>Increase in Value, %</u>
Assets at Beginning of Year 2020					
Cash / Money Market		0.33	1.00	0.33	
Parnassus Fund	PARNX	646.59	50.47	32,633.30	
Parnassus Endeavor Fund	PARWX	557.27	38.18	21,276.61	
Total Value of Endowment Fund				53,910.24	
Assets at End of Year 2020					
Cash / Money Market		0.43	1.00	0.43	
Parnassus Fund	PARNX	683.08	61.44	41,968.56	28.6%
Parnassus Endeavor Fund	PARWX	561.18	48.31	27,110.36	27.4%
Total Value of Endowment Fund				69,079.35	28.1%
Increase in Total Value of Endowment Fund During 2020					
Total Value Increase, \$				15,169.11	
Percentage Increase, %				28.1%	

NOTES

- 1) During 2020, the following distributions were received:

Dividends and Interest		
Interest	Cash	0.10
Dividend - Parnassus Fund	PARNX	37.81
Dividend - Parnassus Endeavor Fund	PARWX	187.86
Long Term Capital Gain Distributions		
Parnassus Fund	PARNX	2,030.16
Parnassus Endeavor Fund	PARWX	0.00

Dividend and long term capital gain distributions were reinvested in the same asset as made the distribution.

- 2) During 2020, the Endowment Fund facilitated stock donations to Crosslake Presbyterian Church by members and friends of the church. One donation was made during the year. It was sold shortly after receipt. The net proceeds of the sale of \$25,318.92 were deposited in the church's savings account by direct transfer. The short or long term capital gain from the sale of that donation will be reflected on the annual 1099 form prepared by the church's brokerage firm. That form will also itemize the church's 2020 interest, dividends, and long term capital gain distributions shown in Note 1.
- 3) The church's brokerage firm charges no fees for this account. This includes housing the account, receiving, buying and selling of assets, transfer of cash from the account to the church, and providing investment advice.

GIFTS & MEMORIALS SUB-COMMITTEE

Annual Meeting on Sunday, October 13, 2020 at 10:00 am

Members Attending: Marge Angell, Dewey Krueger, Jan Lallman, Betsy Simons-Chair
Absent: Brenda Brittan

- Opening Prayer was given by Betsy, remembering our member Mary Lu Dietz who passed away since our last meeting.
- A review of Agenda items from our last meeting, October 27, 2019 to the end of 2019:
 1. Gifts and Memorials paid \$297.81 for video equipment.
 2. Betsy emailed Allen Eliason's daughter about uncashed memorial checks given to the family. There has been no response.
 3. Ginny Anderson was informed we approved her request for the Little Free Library Kit. Gifts and Memorials paid \$223.49 and it was installed in the spring.
 4. An office desk and chair for Judy Regan was purchased for \$778.
- The year-to-date balance is \$14,751.60

January 2020	\$14,742.13
Income	<u>\$4,710.00</u>
	<u>\$19,452.13</u>
Expense	<u>\$4,700.53</u>
	<u>\$14,751.60</u>

The balance still includes \$10,000 from an anonymous donor.

1. Income

Total memorials received for Mary Lu Dietz and Bill Lallman were \$4,610. Dick Dietz donated \$100 for a walker and Marge Angell will be responsible for the purchase of a new/used one.

2. Expenses

An office chair was purchased for Pastor Tony for \$180.53. Previously, in July 2020, our subcommittee had agreed by email to transfer the remaining \$4,475 (after a \$45 gift of flowers to Jan Lallman) given in memory of Mary Lu Dietz to the Deacons to establish the Mary Lu Dietz Memorial Fund. Steve Anderson transferred the money in July.

- Mary Lu Dietz Memorial Fund.

Dick Dietz said Mary Lu's passion was helping people, so it seemed appropriate for the Deacons to administer the fund. Pat Tweed, Chair of Deacons, agreed. Ways to spend the money were suggested by Dick, Gifts & Memorials and Deacons. Dewey gave an update on gifts that have been given - or will be - to CPC members and the community.

- The Memorial Tree has been updated by Steve Anderson to include Marie Fischer and Mary Lu Dietz since our last meeting. We agreed Norm Nelson should be added at the same time as Bill Lallman. Gifts & Memorials would like to reimburse *Steve for his generosity.*

(Continued over)

GIFTS & MEMORIALS SUB-COMMITTEE

(Continued from previous page.)

- Two new ideas from Judie Larson were discussed.
 1. Advertising CPC on the electronic sign to the south entrance to Crosslake. Dewey will research this idea.
 2. New kitchen carts to replace the current heavy ones. It was decided these are not needed at this Covid time of no events.
- Marge Angell will sign vouchers going forward.
- Betsy announced she is resigning from Gifts and Memorials and as a member of Crosslake Presbyterian Church after completion of these Minutes and a November Messenger article inviting new members. Jan, Dewey and Marge will return. Marge said a new Chair is not needed.
- After a silent prayer, the meeting was adjourned at 10:55 am.

Respectfully submitted,
Betsy Simons, Chairperson

		Gifts & Memorials 2020 Income & Expense			
Date		Description	Income	Expense	Balance
12/31/19	2019 BALANCE				\$14,742.13
01/31/20	JANUARY BALANCE				\$14,742.13
02/25/20		Mary Lu Dietz memorial	\$2,630.00		
02/27/20		Pastor's office chair		\$180.53	
02/29/20	FEBRUARY BALANCE				\$17,191.60
03/30/20		Mary Lu Dietz memorial	\$1,850.00		
03/31/20	MARCH BALANCE				\$19,041.60
04/30/20	APRIL BALANCE				\$19,041.60
05/31/20	MAY BALANCE				\$19,041.60
06/30/20	JUNE BALANCE	Mary Lu Dietz memorial a gift from Dick Dietz to buy a new walker	\$20.00 \$100.00		
07/31/20	JULY BALANCE	adjust Dietz memorial flowers for Lallmans	\$20.00	\$45.00	
08/31/20	AUGUST BALANCE	Bill Lallman memorial	\$90.00		\$19,226.60
09/30/20	SEPTEMBER BALANCE	transfer to Deacons		\$4,475.00	\$14,751.60
10/31/20	OCTOBER BALANCE				\$14,751.60
11/30/20	NOVEMBER BALANCE				\$14,751.60
12/31/20	DECEMBER BALANCE				\$14,751.60
	TOTALS		\$4,710.00	\$4,700.53	

NOMINATING COMMITTEE

Committee Members: Tom McCormack, chair; Becky Bury; Joan Krueger; & Patty Norgaard

The Nominating committee met about a half dozen times to find deacons and session members for the new year.

Nominated Session members are:

- Steven Anderson
- Mary Clement

Nominated Deacons are:

- Judie Larson
- Gail Peterson

Respectfully submitted,

Tom McCormack, Chairperson

SPIRITUAL GROWTH & CHRISTIAN ED.

Due to the COVID-19 pandemic, our experiences with Spirituality and Christian Education were different during most of 2020. We began the year with an Epiphany study and celebration early in January during our regular Bible Study time. Bible study continued to meet most Wednesday mornings until church groups were asked to stop meeting in person, after which Tony led our Bible study via Zoom until the end of his time with us.

Pastor Tony also began 2020 by leading a mid-week small group on the topic of discerning our personal call/path to ministry.

As it was not possible to do a Sunday morning adult study group last spring, summer and fall, as we had the year before, I invited people to take part in an email group called Prayer Reflections. Thirteen people (some church members and a few old friends and family members) are taking part in that group, which is still going. We began by reflecting on and sharing our most recent personal experiences with prayer--the words we used to address God; whether we thought, spoke aloud, or wrote our prayer; whether it was a prayer of thanksgiving, a request, a complaint, or something else entirely; and any response we received from God to our prayer.

We also shared our thoughts on such topics as playing with God, what it means to pray without ceasing (including Henri Nouwen's translation of "pray without ceasing" as "come to rest"), and prayer and fasting. Currently we are on the topic of intimacy with God.

I look forward to the time when we can again share our thoughts, study, pray and worship together in the same space. We are likely to continue to offer opportunities for such activities via computer even when it is no longer necessary, as it has been good to include people who are not members of our congregation and/or do not live in this area year-round.

Respectfully submitted,

Ginny Anderson, Chairperson

ADMINISTRATIVE COMMITTEE

(This committee was formally known as Personnel Committee)

Committee Members: Tom McCormack, Chair, Becky Bury, Ron Ochs

Due to COVID-19 the Administrative Committee has not been meeting on a regular basis during the year. The committee has only met when necessary. The office administrator was given a review which became retroactive to her anniversary date of October 1. The committee is also reviewing and discussing raises for other employees.

Respectfully submitted,
Tom McCormack

WORSHIP COMMITTEE

Members: Ginny Anderson, Mary Clement, Glenda Meech and Arleen Steele, Chair.

Committee members were In March the Covid 19 Pandemic caused Governor Walz to close down all meetings for health reasons. We started having outdoor services when the weather got warmer in our parking lot. We were limited with using members for solo entertainment and Glenda playing her beautiful music.

Pastor Tony left on October 4, 2020 and we started in person services in October with social distancing in the church according to CDC guidelines and using Zoom for members who could not come to church. These services have helped us keep our members in touch with each other and the attendance has been more than wonderful.

A big THANK YOU to Brad Kohl for his expertise in helping us with Zoom transmissions. Also, a big thank you to Austin Nelson and Brad Kohl for serving in our pulpit. We are so fortunate to have their help.

We will be using Pulpit Supply ministers and members until we find a permanent Pastor to fill all the needs of our Church. If you have any suggestions for how you would like the Church to go forward, please contact anyone on the committee and let them know your feelings. Thank you to Judy Regan, Office Administrator for keeping everything running smoothly.

We have had 35-50 attendees at our services since we have had in-person and Zoom Services.

Respectfully submitted,
Arleen Steele, Chairperson

VISION & STRATEGY TASK FORCE REPORT

This past October of 2020, a few committed members of CPC held their first zoom meeting, soon to be known as the Vision and Strategy Group. Our only goal was to talk about the future of CPC and if our congregation would be able to “hang together”. I volunteered to coordinate our weekly meetings and be a moderator. And as we talked further, we realized we needed to address our past before we could move into the future. We understood, we were a church family who were grieving, challenged in decisions made and generally discouraged with where we were. We had to rebuild trust that CPC could not only survive, but also thrive.

So that is why on the top of our agenda, are these words: The Road to Recovery – Reflect – Revise – Revive. Our first task was to hold a Listening Session. It was important to give our church family a chance to express their opinions and ideas. And it was our first foray into “zooming”!

We all recognize the dedication and time, members of our church family have given this past year. The Worship committee led by Arleen Steele remind us that we can do anything we put our minds to. With technical assistance from Brad Kohl and Judy Regan, we enjoy a virtual service and an in-house service every Sunday. We have been blessed to hear inspiring messages from Austin Nelson and Brad Kohl. And we have doubled our attendance since we began our services.

To be sure we have a long way to go yet. But we are getting there, the Vision and Strategy group has now become officially recognized as a task force and are participating (non-voting) in the Session meetings. The nominating committee has put forward of excellent nominees for both Session and Deacons. The Finance and Stewardship committee is paying close attention to our budget. Our treasure Steve Anderson is writing a Covid 19 grant that will help provide relief, and on a lighter note – watch our pledge-0-meter grow. Thanks to a generous church family.

And together with the rest of the committee chairs, we will be working on a plan (and strategy) for our future! To be sure it will take time and hard work, however, I am confident the CPC has an important place in our community.

God Bless Crosslake Presbyterian Church

Respectfully Submitted,
Patty Norgaard

2021 BUDGET (Page 1)

	A	B	C	D	E	F	G
1	CPC 2021 BUDGET PROPOSED		1/4/21				
2	INCOME		2019 Budget	2019 Actual	2020 Budget	2020 Actual	2021 Budget
3							
4	Pledges		\$100,000	\$117,429	\$100,000	\$106,682	\$78,000
5	Offerings		\$15,000	\$20,158	\$20,000	\$15,258	\$15,000
6	per capita			\$358		\$126	
7	Other income		\$484	\$56,601	\$24,400	\$25,100	
8	Monster Sale				\$10,000	\$574	\$7,000
9	Total Income		\$115,484	\$194,547	\$154,400	\$147,740	\$100,000
10	Potential Reserve Money Usage		\$69,500	\$17,001	\$32,337	\$24,637	\$28,708
11							
12	EXPENSES		2019 Budget	2019 Actual	2020 Budget	2020 Actual	2021 Budget
13	100 Building & Grounds						
14	101 Build. Maint. & Repairs		\$6,000	\$4,322	\$20,000	\$4,562	\$15,000
15	102 Site Maint. & Repairs		\$480	\$5,972	\$500	\$276	\$5,500
16	103 Custodial Supplies		\$360	\$307	\$400	\$125	\$400
17	104 Insurance		\$3,500	\$3,881	\$4,000	\$4,316	\$4,500
18	105 Utilities		\$3,450	\$3,609	\$4,000	\$2,969	\$4,000
19	106 Trash & Garbage Service		\$300	\$282	\$300	\$321	\$350
20	107 Lawn Service		\$2,000	\$2,058	\$2,500	\$2,570	\$2,500
21	108 Snow Plowing		\$1,910	\$3,050	\$3,000	\$2,100	\$3,000
22	Total Buildings and Grounds		\$18,000	\$23,481	\$34,700	\$17,240	\$35,250
23							
24	200 Christian Education						
25	211 Spiritual Growth		\$500	\$205	\$500	\$0	\$500
26	212 Confirmation		\$0	\$0	\$0	\$0	\$0
27	Total Christian Education		\$500	\$205	\$500	\$0	\$500
28							
29	250 Session Expense		\$300	\$280	\$300	\$21	\$300
30							
31	310 Congregational Life						
32	312 Congregational Life		\$1,000	\$1,118	\$1,000	\$161	\$1,000
33	326 Advertising & PR		\$2,000	\$1,904	\$2,000	\$552	\$2,000
34	Total Congregational Life		\$3,000	\$3,022	\$3,000	\$713	\$3,000
35							
36	350 Fellowship						
37	352 Consumable Supplies		\$0	\$0	\$0	\$0	\$0
38	Total Fellowship		\$0	\$0	\$0	\$0	\$0
39							
40	400 Mission & Benevolence						
41	403 Shared Mission		\$3,250	\$3,250	\$3,250	\$3,250	\$3,250
42	404 CPC Missions		\$5,600	\$3,950	\$5,600	\$4,580	\$5,600
43	406 Mission General Expenses		\$60	\$0	\$60	\$18	\$60
44	Total Mission & Benevolence		\$8,910	\$7,200	\$8,910	\$7,848	\$8,910
45							
46	500 Office & Clerk						
47	501 Computer Support & Repair		\$750	\$445	\$750	\$1,194	\$1,200
48	502 Consumable Supplies		\$600	\$275	\$600	\$429	\$600
49	503 Copy Machine Lease		\$1,700	\$2,175	\$1,440	\$1,289	\$1,400
50	504 Office Equipment		\$0	\$1,300	\$600	\$389	\$600
51	505 Postage		\$300	\$0	\$300	\$253	\$300
52	506 Telephone		\$2,400	\$2,598	\$2,600	\$2,464	\$3,000
53	509 Governance		\$600	\$0	\$100	\$46	\$1,200
54	511 Medical Supplies		\$300	\$26	\$200	\$0	\$200
55	Total Office & Clerk		\$6,650	\$6,819	\$6,590	\$6,064	\$8,500

2021 BUDGET (Page 2)

	A	B	C	D	E	F	G
61							
62							
63							
64	EXPENSES (continued)		2019 Budget	2019 Actual	2020 Budget	2020 Actual	2021 Budget
65	600 Personnel						
66	601 Office Administrator Salary		\$12,480	\$12,306	\$17,680	\$13,151	\$20,000
67	603 Choir Director		\$5,000	\$4,563	\$6,540	\$3,134	\$6,540
68	604 Caretaker		\$7,280	\$6,649	\$7,280	\$5,721	\$7,280
69	605 Accompanist		\$5,000	\$5,250	\$6,540	\$5,366	\$6,540
70	607 Synod Payroll Expense		\$300	\$260	\$300	\$204	\$240
71	608 FICA		\$2,277	\$2,039	\$2,910	\$1,975	\$3,088
72	610 Staff Education		\$100	\$0	\$100	\$0	\$100
73	612 Staff Recog/Bereavement		\$200	\$0	\$200	\$1,050	\$200
74	613 Subs.and Misc.		\$0	\$0	\$0	\$0	\$0
75	614 Pastor Salary		\$38,509	\$36,905	\$39,100	\$39,100	\$3,258
76	615 Pastor SECA		\$0	\$0	\$0	\$0	\$0
77	616 Pastor Pension		\$6,436	\$6,204	\$6,501	\$6,501	\$542
78	617 Pastor Life & Dis.		\$585	\$546	\$591	\$591	\$50
79	618 Pastor housing		\$20,000	\$19,167	\$20,000	\$20,000	\$1,667
80	619 Pastor Medical		\$14,627	\$14,099	\$14,775	\$14,816	\$1,235
81	620 Auto Allowance		\$2,400	\$773	\$2,400	\$0	\$0
82	621 Continuing Education		\$1,000	\$385	\$1,000	\$211	\$0
83	623 Professional Expenses		\$1,200	\$837	\$1,200	\$676	\$0
84	624 Pastor Cafeteria Plan		\$0	\$0	\$0	\$0	\$0
85	625 Treasurer		\$0	\$0	\$0	\$0	\$0
86	626 Pastor Search		\$0	\$1,130	\$0	\$0	\$4,000
87	627 Workers Comp Insurance		\$800	\$557	\$800	\$1,373	\$1,400
88							
89	Total Personnel		\$118,194	\$111,667	\$127,917	\$113,869	\$56,140
90							
91	700 Finance & Stewardship						
92	701 Stewardship Expenses		\$120	\$53	\$120	\$0	\$120
93	705 Per Capita 76 members @ \$43		\$3,143	\$3,143	\$3,150	\$3,150	\$3,268
94	Total Finance & Stewardship		\$3,263	\$3,196	\$3,270	\$3,150	\$3,388
95							
96	800 Worship						
97	803 Supply Pastors		\$1,500	\$894	\$1,200	\$2,208	\$12,000
98	806 Organ Maint. & Repair		\$0	\$0	\$0	\$0	\$0
99	807 Worship Supplies		\$150	\$212	\$150	\$404	\$500
100	808 Copyright Contract		\$200	\$199	\$200	\$205	\$220
101	Total Worship		\$1,850	\$1,305	\$1,550	\$2,817	\$12,720
102							
103	900 Loan Payments		\$24,318	\$48,098	\$0	\$0	\$0
104							
105	Designated Expense (unbudgeted)			\$6,274		\$20,655	
106							
107	Overall Total =		\$184,985	\$211,547	\$186,737	\$172,378	\$128,708