



St Richard's
Episcopal Church

2024

ANNUAL REPORT



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- Vestry Nominees
- Adult Education
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- and more...

St. Richard's Episcopal Church, Winter Park, Florida

What was NEW! in 2024

Fellowship

We continued with good events like Movie Nights, Parish Wide Brunches, Family Pot Luck Dinners and Divine Diners. Informal Fellowship happens weekly with lunch on Wednesdays and after church with small groups as well. St. Richard's people like each other!

New Member Wine and Cheese was reinstated in the last two years and this year it again doubled as our pledge drive wrap up. It was well attended with both new and established parishioners.

Education

"High on the Hog 2" Lenten Program was a pot luck this year. The video series took us to several locations in the US and told the story of African American Heritage and food!



Education for All Ages continued at 9:30 a.m. each Sunday with Kid's Club in classroom in the Parish Hall space and Adult Education meets in the Parish Hall. 2024 featured a Book Study of the "False White

Gospel" by John Wallis as well as 10 weeks on the Enneagram. Through September and October and into November we featured election cycle topics; Immigration, Transgender Panel, Guns, Israel/Palestine, etc. The full schedule is in this report. We wrapped up with an Advent look at art corresponding to the gospel each week. It was a solid year for education using the talented people of St. Richard's to make most of the presentations.

Outreach

Family Promise continues at the Day

Center on Clay Street in Winter Park. While the leadership of Family Promise continues to change our dedicated volunteers are steadfast. We are looking for a new coordinator for 2025.

Come Out with Pride Parade in October was a great event. St. Richard's had 25 people participate.

Give a Little Hope project provided bras and toys to those in need in the wider community including people who come to For Seasons Ministry Food Pantry.

Property

Vandalism: We made the news when we found hate speech on our signs and buildings in February. Our parish administrator created beautiful signs that say Faith Hope and Love to place on our campus to respond to the dark messages with light.

Hurricane Milton visited in October and caused additional flooding in the classroom wing that was quickly mitigated.

We are working with the neighborhood and the City of Winter Park to deal with the drainage ditch behind the property.

We continue to work with FEMA to recoup expenses from Hurricane Ian.

Memorial Garden tended by new volunteers.

Towns Garden Center donated pots and plants to enhance the property.

RIP Ricky Collins. Ricky was an employee of Towns who was in need of a place to live. He stayed in the rector's office for a period of months in 2023-24. When we had the flooring redone in the offices, he began living in a

rector's report

shed at the back of the property where the Towns vehicles are kept. He was behaving strangely in September and his co-workers found him dead in the ditch behind our property. There was no foul play.

We continue to provide temporary living space for others. We have a renter in the classroom vacated by Pet Academy and a parishioner who is currently living in the attic space above the church.

Member Ministries 2024

Towns Garden Center will be vacating their office space in 2025 and continue using parking and storage space in exchange for lawn maintenance. Pet Academy and Play Ball Dog Club went from two classrooms to one and the fence was removed behind the classroom wing.

Orlando Bridge Club had a great 2024 in Parish hall six days a week. 2025 they are going down to 5 days a week leaving Saturdays open for other activity.

For Seasons Ministries Food Pantry won an award from Second Harvest and a grant. They were also featured in Winter Park Magazine.

Needleworks—Fabric Art retail, events and classes continues as our only parishioner-owned Member Ministry.

In addition to the Member Ministries with dedicated space we also have: Scout Troop 67, BNK Dojo, Andrea Williams Violin Lessons, Willie Rast Music Lessons, Home of Bright Choices (enrichment program for people with

autism) monthly classes and the Icon Guild.

Twelve Step Programs continue to meet onsite: OA, ACA, and AA.

Worship

Clergy Changes

Jim Christoph was ordained in March to the priesthood. There are 8 non-stipendiary clergy that call St. Richard's home.



Ascension Day featured The Rev. Dr. Robert Spooney from Mt. Zion Missionary Baptist Institutional Church. Alison was the preacher in October for their Evening In White annual event.

Sunday Morning on a Friday Night training and refresher for acolytes, chalice bearers, readers and ushers was held again in 2024.



Christmas Pageant! First since 2018! At the newly reinstated 4 PM Christmas Eve service.

With money from the Memorial Gift Fund we purchased NEW! white vestments and we received a gift for a new chalice and paten.

Pastoral Care

Good Grief Support Group had a few attending but then dropped off by years end. In 2025 we are running Walking the Mourner's Path with 6 participants.

Rector's Activities

Affirming Leaders is a group of LGBTQ+ clergy that gathers monthly to discuss how to continue to become as inclusive a community as possible.

Heart of Florida Lutherans are monthly gatherings with the Lutheran pastors in Central Florida. This group invited me to join their lunch meetings and I am grateful for the collegiality that they provide. Central Deanery Gatherings for the Diocese of Central Florida continued to meet. As many of the St. Richard's clergy as possible attend deanery events which are held about 9 times a year.

Interfaith Council of Central Florida Traditions Council—bi-monthly meetings to discuss topics such as chaplains serving as counselors in public schools.

Winter Park City Commission Meetings. I offer the invocation 3 times a year.

Mayflower Retirement Community—I continue to do monthly devotions.

Trinity Prep invited me to preach at the Baccalaureate service this year.

Supply at St. James in Islamorada three Sundays in 2024 as I am able to use the rectory for a Florida Keys vacation!

Invite Welcome Connect Workshop in September. This is a Newcomer Ministry Training that helps churches determine best practices when welcoming visitors and helping them feel like they

belong. We do it pretty well already but it was a good refresher.

Clergy Conference in October was a one-day event. Four clergy from St. Richard's attended.

Looking forward to 2025

Quiet Days—We ran two Quiet Days in 2023 after I returned from sabbatical. We still have Sabbatical Budget money left to do more in 2025.

Continue to make our property work for us financially. We will have a large space in the Parish Hall building to fill and Saturdays available in the Parish hall for events.

The Vestry agrees that St. Richard's will be ready to mobilize resources to answer community needs for the next 4 years.

Baptisms

Alyssa Kay Karnitz
Lochlann Todd Karnitz
Alonso Claudio Sanjuan-Arnay
Michael Eugene Bartlett

Burials

Ann Elfreth Pine
Christopher Robert Walsh
Curtis Roy Medsger
Ramona Ann Spears
Norma H. Williamson
Alice Mackenzie
Andrea Lyn Johnson
Nina Adrienne Schuerman Stipe
Terrance "Terry" Matthew Duffy
Carolyn Sue Jackson Gruber
Harold "Hal" Eastburn





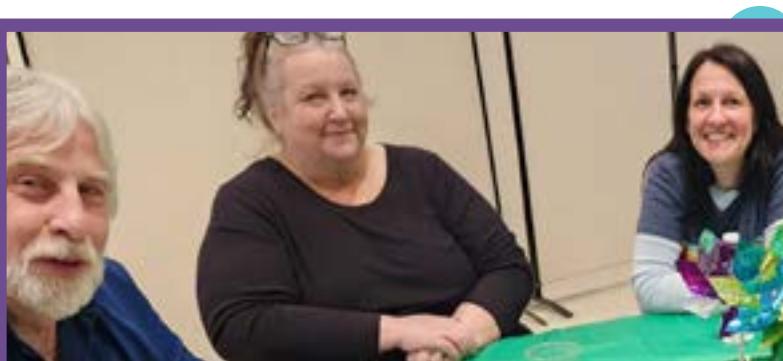
Music Department

Schola St. Richard's expanded from an octet to a nonet when Fernanda Arnay joined the alto section. In addition to its regular September through Trinity Sunday season of singing at the 10:30 AM Sunday service, the Schola participated in two community events: the Central Florida American Guild of Organist (CFAGO) "The Music of David Hurd" concert held at St. Michael's Episcopal Church, Orlando, and "An Evening in White" service at Mt. Zion Missionary Baptist Institutional Church, Orlando, in which St. Richard's Rector, the Rev. Alison Harrity, was the guest preacher.

For the Service of the Ordination to the Priesthood of the Rev. Dr. Jim Christoph, Schola St. Richard's sang "You, Lord, Are Love and Everywhere," a piece composed for the occasion by the Director of Music. Other special music sung by the Schola included the Christmas Eve presentation of "Hodie Christus natus est" by Francis Poulenc.

The music department also hosted at St. Richard's the opening meeting of CFAGO.

-Dr. Carl MaultsBy
Director of Music



ALTAR GUILD

Shirley Caballero quickly and generously solved the only real problem the Altar Guild had during 2024: a leaky chalice!

She donated a new silver priest chalice and paten to replace it! Thank you, Shirley!

The Guild received a new member, Gloria Kirby to assist the members in four teams which have been operating very smoothly. Alongside Gloria and retired member Mazrine Duncan who helps regularly, are Debbie Davis, Geri Zarolinski, Gail Hencken, Warren Carlson, Cydney Ogilvie, Michael Dey, Deb Boshell-Idowu, Carol Alves, Susan McConnell, Shirley Caballero, Sheila Geha, and Mary Nan Johnson. With the help of Deacon Joe Obrochta to check and advise, we move forward, freely forgiven for liturgical errors, ready to serve!

Mary Nan Johnson

Adult Bible Study

St. Richard's offers two ongoing classes in the study of Sacred Scripture.

On Tuesday nights, Alison facilitates a discussion group study where we use a variety of translations brought by members. First the selected text is read aloud. This hearing is followed by the sharing of insights and ideas in person and at a distance gained from the varied translations the members bring. During 2024 members completed a serious review of Paul's Letter to the Romans. The next class focus was on the "little letters" of the New Testament. During the fall months the Letter to the Galatians was examined and now we are in the middle of study in the Letter to the "Ephesians." This class meets both in person and through ZOOM with persons as far away as North Carolina participating.

Wednesday mornings, Jim Christoph facilitates a close reading of THE WORDS OF JESUS as offered in the Gospel of Matthew. This offering moves slowly and peers deeply into the words of Jesus in their immediate sentence context and social/religious background. We consider the insights offered in the Greek and Latin as well as through THE GOSPELS: A NEW TRANSLATION by Sarah Ruden (2021). This recent translation works from the idea of what a 1st century Greek or Ro-

man might hear in the words of the Gospels. Another strong perspective considered is the very Jewish audience addressed by Matthew. Consequently, this means we consider the varied ideas of the groups confronting Jesus and the rabbinic traditions of his contemporaries. This class becomes a journey of discovery in terms and thought underlying the story as found in the Gospel of Matthew.

-The Rev. Dr. Jim Christoph

St Richard's Adult Education Schedule 2024



Jan. 7-Mar. 17:
The Enneagram &
Spiritual Formation:
(Diana Oxford)

Apr. 7-Jun. 2:
Critical Conversations
(Multiple Facilitators)

Jun. 9-Jun. 23:
Anxiety & Stress
Management (3 weeks)
(Diana Oxford)

Jun. 30-Jul. 7
A History of Israel/
Palestine (2 weeks)
(Dale Truscott)

Jul. 14- 28
The Christian Perspective
on the Immigration Issue
(3 weeks)
(Harry Coverston)

Oct. 20: Guns & Guns
Violence (Seminole
County Sheriff's Office)

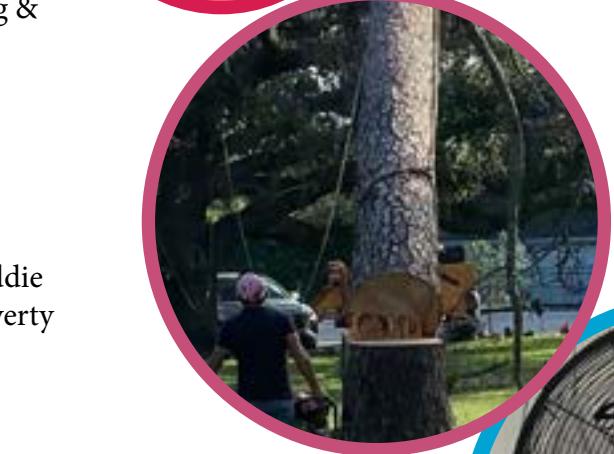
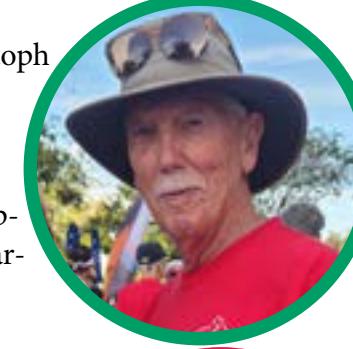
Nov. 3: Climate Change
(Leslie Poole)

The False White Gospel (6

Jr Warden annual report

- We installed security cameras on the campus.
- Removed two trees and trimmed trees blocking lights in our parking lot.
- Calibrated all stoves in the kitchen.
- Planted assortment of plants, weeded and mulched nature garden, memorial garden and other places around our campus.
- Utilized our help from our congregation to prepare and recover from the hurricane.
- Installed fans to help cool the customers waiting in line for the food pantry.
- Painted and repaired doors.
- Repaired a damaged pew.

-Michael Dey



Nov.10: Debrief the
Election (Alison Harrity)

Nov. 17 & 24: Rest:
Defining Rest & Exploring
Categories of Rest (2 weeks)
(Diana Oxford)

Dec. 1-22: Art & Faith:
An Advent Series (4 weeks)
(Amanda March)



Annual Report, 2024

from the Senior Warden

It's common that episcopal churches are named after a saint who becomes their patron. As background, let's take a look at our patron, St. Richard of Chichester, as a human being. After his parents died and he and his brother became orphans, friends proposed a solution to the financial hardship they experienced, namely marry a certain noble lady. He declined, preferring a life of study and the church. He studied at Oxford and became proficient in canon law, then studied theology and became a priest. He was an ascetic who promoted frugality, was a vegetarian who cultivated figs, refused to eat from silver, and as bishop, visited his entire diocese on foot.

He was a stickler for liturgical practice as well as being militant in protecting the clergy from abuse. Mass was to be correctly observed and distinctly read and not mumbled. Priests who clipped or slurred the words by rushing were to be suspended. Priests were to celebrate Mass in clean vestments, to use a silver or golden chalice, thoroughly clean corporals, at least two consecrated palls were to be placed on the altar and the cross planted in front of the celebrant. The bread was to be of the purest wheaten flour and the wine mixed with water. When carried to a sick person it was to be enclosed in a pyx, and the priest to be preceded by a cross; a candle, holy water and bell. The Apostles' Creed and the Lord's Prayer were to be learned in the mother tongue

It was generally believed that miracles were wrought at Richard's tomb in Chichester Cathedral, which was long a popular place of pilgrimage, and in 1262, just 9 years after his death, he was canonized.

It's fair to acknowledge that 2024 has been a turning point in St. Richard's history. Many aspects of church life changed during and as a result of the Covid pandemic, and as a parish we have responded and adjusted creatively. But that was not the end of disasters. In September, 2022, a devastating cyclone known as Hurricane Ian, swept through and the resulting flooding from the creek behind us that eventually runs into Lake Howell backed up and caused flooding to the extent of \$1 million damage to the office wing, the theological library, the parish hall and other damage to the church, itself. As you are aware, this has taken

astounding effort and a toll on the staff and all of us congregants. That is over, and many mitigation efforts are in place, such as the county dredging out the creek, that have put us in a safer place. We experienced more damage from flooding a few months ago from the last hurricane, when a call for help brought a score of volunteers and equipment to save most of the contents of the office wing. Insurance payouts and the efforts of this resilient parish have put us in a remarkable position now, thanks to the prodigious and formidable efforts of our rector.

The vestry and clergy believe that all of this has come together as a result of this community of believers who worship at St. Richard's as part of the Body of Christ. Our challenging mission statement, "We are a church on a mission to discover God's grace, change our lives, and change the whole world" is derived from the mission of the national church, the Episcopal Church in the United States, as embodied in the Baptismal Covenant. We are an inclusive, open and affirming congregation that welcomes all people to participate fully in the sacraments of the church, no exceptions.

As a parish church, we focus on being representative of the outreach of the national church in this diocese and in our local community. That makes us different. Newcomers often tell us that and they have found a community at St. Richard's where the Christianity they have heard about is actually practiced. In the Baptismal Covenant, each of us pledges to seek and serve Christ in all persons, to love our neighbors as ourselves, to strive for justice and peace among all persons, and respect the dignity of every human being. And we respond: I will, with God's help.

It takes a village to make St. Richard's work under the spiritual direction of our rector, Alison, and the clergy who ensure the sacraments are available to all, the office and music staff, and a large cohort of parish volunteers, including the Schola, who give hundreds of hours of their time and their remarkable talents. And you, your support, financial and prayerful, give the means to accomplish our mission.

Those of us you have elected to the vestry to serve as your oversight body need your input by means of suggestions and comments and questions. We wear red name tags so you can identify us. We are your representatives. Together, this makes possible the

sacramental and additional, unique fabric that is St. Richard's Episcopal Church.

Let us remember the words of the prayer ascribed to our patron saint, Richard, Recited on his deathbed surrounded by diocesan clergy.

*Thanks be to Thee, my Lord Jesus Christ
For all the benefits you have given us,
For all the pains and insults you have borne for us.
O most merciful Redeemer, friend and brother,
May we know you more clearly,
Love you more dearly,
Follow you more nearly.*

-Warren A. Carlson,
Senior Warden



BRENDA LUTTER



I have been a member of St Richards since 2018. I grew up in Lakeland, Florida and have lived in the Orlando area since 2004. I grew up in a different denomination and found myself looking for a place more aligned with my beliefs and values. I have found that here at St Richards and am grateful to be a member of this community. I sing in the Schola and enjoy attending the Tuesday night Bible study. I love participating in the life of St Richards. I work as a nurse. I enjoy singing, reading, and spending time with my dog Bella.

JOHN KING



Upon the nomination of John King to the Vestry of St. Richard's Episcopal Church, January 2025.

John's church: John was confirmed in St. Mary's-in-Tuxedo Episcopal Church in Orange County, New York in 1954.

He joined St. Richard's Episcopal Church in November 2023. In the years between, he has attended church occasionally at Winter Park Presbyterian Church with his wife, Linda (in deference to her Southern Baptist upbringing) in the 1970s. Returning to his roots after an absence of many years, John has devoted himself to bible study and to this church's gardens.

Vestry Nominees

husband, Jeffery Mork, reside near Charlottesville, Virginia with their two daughters.

John's education: John early education began in Liberty Street Elementary School in Nyack, New York and ended with graduation from Phillips Academy, Andover, Mass. in 1957. He attended Princeton University and graduated in 1961. He attended law school at the University of Florida and graduated in 1967.

John's employment: John was sworn in as an Ensign in the U.S. Navy Reserve in 1962, served on active duty until early 1965 and began reserve duty.

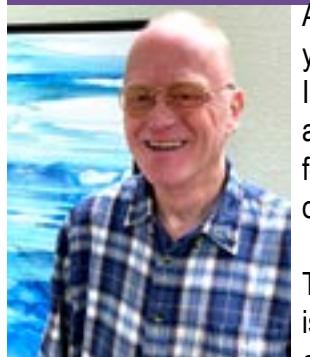
Following graduation from law school, John was employed by a law firm in Palm Beach, by the County Solicitor there and then by the County Solicitor of Orange County. John was elected to be an Orange County Court Judge in 1972 and served until 1981.

John became self-employed attorney at law for several years until he returned to government practice in 1993 in the Office of Public Defender of Orange County as an assistant attorney. John retired from state employment in 2004.

He practiced part-time in Seminole County as a court-appointed attorney for several years. He retired from active practice in 2014.

John's Family: He and Linda were married in December 1964. They were recognized for their 60th anniversary on December 29, 2024 at St. Richard's. They have two children and two grandchildren. They resided at 492 Fletcher Place, Winter Park for 29 years until they moved to 2219 Park Maitland Ct., in Casselberry. Son John "Kelly" King and his partner Larry Prossen reside in Longwood. Daughter Caroline Howard Mork and her

BOB COCHRANE



After a three-year hiatus I have been asked to run for a position on the vestry.

The vestry is a group of church

members led by Alison our priest and rector. Once a month we gather to discuss church business. All items are discussed, and each voice is listened to closely and has value

Recently I retired after working as an advocate for elders for both the States of Massachusetts and Florida. I also was an Ombudsman program director which included my visiting over 100 facilities monthly. Here in Florida we covered four counties and many nursing homes, assisted living centers and family care homes. It was an exhausting yet memorable journey. The residents were from their 30's to 110! I began working with elders in 1981 I also had stints in the airline food business and teaching religious studies for two years in two different Catholic high schools in MA and CT.

I joined St. Richard's in 2017, when we relocated. I have a BA in religious



studies from St. Michael's College in VT., a certificate in Social Work from Westfield State University in MA and a Masters in Scripture from Holy Apostles College and Seminary in CT.

Finally, my life partner of over 36 years and I became the first same sex couple to marry at our parish and in the Central Florida Episcopal diocese in 2019. I proposed in Nov 2018 on our 30th anniversary. Thankfully he said yes! We married Feb 16, 2019. I have lectured, 8:00 am mass greeter, sang in the Schola, helped with Family Promise and any special meal with Heather for our Parish. Previously I was a vestry member. Thank you for your consideration.

JACKY RODRIGUEZ



Jacky Rodriguez was born in Panama City, Panama, to Cuban refugee parents in December 1963. Before turning 1 year

old, the family immigrated to Miami where she grew up with her twin sister. A graduate of the University of Florida's College of Journalism, she worked as a reporter for two years before moving into editing, a career she loved. She lived in Washington DC for many years, then moved back to Florida in 2005 to be with her family after her father died. She went on to work for Kennedy Space Center for 13 years and moved to Orlando in 2020. Jacky was raised a Catholic and moved to the Episcopal Church soon after she graduated from college. She found the "via media" of the Episcopal Church was the perfect combination for her personal Catholic and Protestant beliefs. Though a devout Episcopalian, she was away from the church for 20 years until she found

St. Richard's. This welcoming, loving, nonjudgmental church practiced the kind of Christianity she believes in and it became her church home. Her focus at St. Richard's is to serve the church and church family. At St. Richard's, she runs the social media accounts and attends the Tuesday Night Bible Study.

She is very close to her family and three nieces, all of whom live very nearby. After retirement, she looked for the perfect volunteer organization and found it at the New Leaf Bookstore of the Winter Park Library, her happy place. She has been heavily involved in dog rescue for the past 15 years and owns two little dogs, a bad Pomeranian named Muffin and an angel Shih Tzu named Samuel T. Pickens.

LUIS PAGAN



When I was young, I was introduced to various Christian denominations and churches. On a typical Sunday morning, I would

be invited by a next-door neighbor to attend a Presbyterian service. The following week, another neighbor across the street would take me to the Church of Jesus Christ of Latter-day Saints, commonly known as the Mormons. Additionally, my mother and grandmother studied with Jehovah's Witnesses, and I was often included in their Bible studies. These varied perspectives on God and His first

creation, Jesus Christ, created much confusion for me as I sought to understand my relationship with the Eternal Creator.

Despite the challenges and struggles I faced in life, the Almighty has never abandoned me. His infinite mercy endures, and nothing is beyond His



power. He has answered my prayers and saved

me from despair, often at moments when I wasn't sure how to move forward. Like all human beings, I have faced trials and weaknesses, but God has always intervened at the right moments, ensuring I am cared for. Though I am imperfect, God accepts me as I am. I strive to practice humility and kindness in my interactions with family, friends, my church

community, colleagues, and even strangers I encounter during my travels. This has been a guiding principle in both my past and current jobs. I believe that Jesus has placed certain individuals in my life to inspire and encourage me, ensuring that I never let my potential lie dormant and always feel valued.

I know that God, as my Heavenly Father, and Jesus, as my Savior, will always be my co-captains, guiding me through life's uncertainties—both spiritually and practically. God has instilled in me a deep love for my family and close friends, and He encourages me to give back, always seeking to offer more than I take. I aim to live in a way that reflects what I learn, applying these teachings to my daily life. As I continue to grow, my goal is to study the Bible more deeply and share its wisdom with others. I strive to be a good person—someone who follows the Lord and resists the temptations of the world.

Above all, my deepest desire is to maintain peace with God, aligning my life's purpose with His divine will and help out my church community at St. Richard's. I have made contributions to our church in ways of serving as an acolyte in the altar and donated items food the pantry and audio technology to help enhance our presentation needs.

LINDA JAKUBISIN



I was raised in Germany and started my faith journey during the "Jesus Movement" when I was 17. I have been involved

in evangelical churches most of my life. I lived on three different continents and have worked as an Early Childhood Educator since college and I retired in 2000. My husband Michael and I just celebrated 38 years of marriage and the birth of our fourth grandchild.

In 2002 we joined the St. Luke's Cathedral where we stayed during the formative years of my 3 children's lives. There I learned to love liturgy, which I had always dismissed as insincere and empty. In every church we joined I was part of the Children's Ministry. As a good Chorister mom and EYC parent at the Cathedral I cooked many meals. I also was trained as a Stephen's Minister and enjoyed that ministry very much. We left the Cathedral after big changes took place in the leadership and once again joined an Evangelical Church. It took no time for me to feel the same burden and fear I carried all my faith journey. How to be good and acceptable to God, how to convert people and how to keep myself and others out of hell. During that time of inner turmoil my good friend, Janice Elsheimer, and I decided to visit St.

Richard's. It took only one Sunday to know that the spirit of God lives at St. Richards, and we returned with our husbands the next Sunday. That was in 2014. I became involved in the St. Margaret's guild where I met many incredible women. Later I coordinated the Children's "Sunday School Program". The kids and I started a vegetable garden bed and experienced the joy of creation. When my daughter had her first child in Nashville TN, we moved there in 2020. I found St. Richard's "sister church" and joined St. David's during my time in Nash. I have been back in Winter Park since Christmas of 2023. The re-entry into the church community has been surprising. Lots of new people, new ministries, new rooms and yet the same loving church. Right now, I am your Tuesday Office volunteer; a little job I love. I am cooking for Family Promise when in town and fell in love with Michelle Christoph's knitting store and all the conversations we have during her Needlework meetings. I would like to be part of the Vestry as I see it as my next right step to take on more responsibility and commitment. St. Richards is my forever church home. I was given the chance to "Discover God's Unconditional Love" in new ways. My personal faith journey has been influenced by great teaching and our community at St. Richards.

I would like to join the Vestry to be a more involved, committed and responsible Member of this church I love.



2024 High- Lights Of the year



How we are changing lives and changing the world without a budget line item!

Member Ministries bring revenue under the "Facilities Use" line item and people to our campus. Here are a few of those Member Ministry Activities you may not be aware occur weekly on our campus:

◆ Home of Bright Choices meets weekly on Fridays and is an enrichment program for children with Autism.

◆ Scout Troop 62 and Cub Scout Troop 62 meet at St. Richard's and have assisted us with property items over that last year. Free labor!

◆ Orlando Bridge Club provides a valuable activity for Seniors in the community. Members have donated to the Food Bank and at the end of 2024 one member made a large donation to St. Richard's. A pure love offering for the space we provide.

◆ For Seasons Ministries have parishioners as regular volunteers and gives us a chance to do good work as we donate food to the hungry.

◆ Five 12 Step Groups meet at St. Richard's. They donate when they can.

◆ Housing. Over the years we have housed people in the building. Scott Schuerman our former sexton and current member rents one of our classrooms as he determines where he wants to live more permanently. Phillip Siniscalco currently calls the attic space in the church home as he prepares to attend seminary in August. Ricky Collins an employee of Towns Garden Center lived in the rector's office for almost a year. He then took up residence in a trailer in the rear of the parking lot. Ricky was found dead this summer. There was no foul play and it gave us comfort to know he felt safe at St. Richard's.

◆ Native Plant Garden was funded with an Audubon Society grant and most of the plants on our campus are donated by parishioners.



◆ Little Free Library in the church's "Front Yard" does see foot traffic from the community and the Prayer Tree has brought comfort to many.

Ministries with a \$0 Budget

◆ Fellowship: At St. Richard's we have gone to putting out the donation basket to offset the cost of food at our Sunday Brunches and other Fellowship events. There have been members who donate over and above their pledge to fund fellowship. Trunk and Treat is a Halloween event that we consider outreach to the Tanglewood neighborhood of which we are a part. There is no cost associated with this event as St. Richard's donates time and candy and energy! Movie Nights 2024 have been open to the public and popular educational and fellowship events that have included "God and Country" concerning White Christian Nationalism "The Philadelphia 11" a documentary on the first 11 women ordained in the church and fun ones like "Inside Out 2".

Divine Diners is a Monthly fellowship event organized by parishioners and is a good way to meet new people in a relaxed environment. All Parish Brunch is planned 6 times a year with the expectation that the donation basket we set out will cover the cost of the food.

Education has no budget at St. Richard's. We benefit from the knowledge of Jim Christoph PhD and Bob McClure PhD on Wednesday mornings at Bible Class. We could not afford the curriculum that both Bob and Jim have created for that class over the years. Sunday Morning education includes experts from our own church and others from the community that have not cost us a dime.

Outreach has some funds in a temporarily restricted account. Family Promise relies on donations of your food and time to serve homeless families 4 weeks a year. Our Parish Administrator applied for and won several grants from Walmart that were used to purchase undergarments and clothing in the fall and toys for Christmas. Walmart also donated many toys, homegoods and clothing. Dru Mundo Dougherty arranged for registrations for the items and members of St. Richard's assisted in the distribution.

Instrumentalists for Easter and Christmas have been cut again this year. We will contemplate asking for special donations for Music and Flowers at those feast days.

Live Stream Tech Support for microphones and a new mixing board to enhance our live stream services was cut from a proposed \$5000.

Lawn and Garden Maintenance hopefully will continue to be an exchange with Towns Garden Center for parking and storage space in our parking lot.

Flowers was cut from \$3000 to \$0 this year as we hope we have enough inventory in the Flower Guild Room to create beautiful arrangements all year. We will continue to ask for flower donations at Easter and Christmas.

Clergy Discretionary Fund

The Clergy Discretionary fund has distributed tens of thousands of dollars over the last few

years all funded by donations over and above plate and pledge. This Fund was budgeted to receive the loose plate donations at one point in our history but no longer. Mostly women of color "find" St. Richard's through the grapevine and just recently we were informed by one woman that she found us on a Facebook Group for young single mothers. We help when we have money in the account. Alison and Jim Christoph are signers on the account. We require the person to come to St. Richard's where we gather some basic information. No ID required. We listen to their stories:

19 year old Shantoria whose baby was just born. The father is not helping her. She has her own apartment, Medicaid for the baby, food stamps and will go back to work as a security guard. She needed a bit of help to get through the next month with her sweet new son, King.

34 year old Tanisha who contacted me via email has 9 children, no job, no child support and no other benefits. She was living in a hotel with all of her children. She checked in with me a few weeks later to say they had finally moved to an apartment.

These are just two of the stories from people who just need a little support. Alison sees on average 8 individuals a month. She tells each of them that it is a one-time gift, unless they bless us with their presence at St. Richard's. Otherwise, she reminds them that they need community for themselves and their kids. Find good solid community. Fifty-four people were assisted in 2024.



Treasurer's Annual Report for Fiscal Year 2024



Last year was a strong financial year for St. Richard's Episcopal Church. We successfully completed the renovation of our facilities, addressing the damage caused by Hurricane Ian and Milton. Additionally, we received a generous bequest, which, under the guidance of our financial consultants, has been allocated to low-risk financial investments.

The church office transitioned to a new, more user-friendly financial software program, enhancing efficiency in managing our finances and a small task force revised the church financial policies. Furthermore, we reconstituted the financial commission, which now works alongside the treasurer and staff to provide oversight of monthly financials and the church endowment fund.

As we embark on the 2025 fiscal year, we do so with gratitude and prayers for continued financial stability and the ongoing support of our congregation.



Accounts	2025 Budget
REVENUES	
1-400100 - Pledges	<i>Pledges subject to Diocesan assessment</i>
1-400130 - Loose Plate Offerings	\$378,627.80
1-401100 - Building & Grounds	\$9,500.00
1-401103 - Music Offering	\$9,500.00
1-401105 - Worship Offering	\$1,800.00
1-401110 - Christmas Offering	\$700.00
1-401120 - Easter Offering	\$6,000.00
1-401160 - Flowers Offering	\$4,000.00
1-401164 - Fellowship Offering	\$3,000.00
1-401168 - Weddings/Funerals Offering	\$2,000.00
1-401170 - Other Operational Gifts	\$3,000.00
1-401174 - Memorial Brick Sales	\$69,927.72
1-401176 - Pet Memorial Garden	\$200.00
1-400200 - Facilities Donations	\$100.00
1-400250 - Bank Credit Card Rewards	\$78,680.00
1-900506 - Endowment Fund Interest	\$1,000.00
1-100500 - Bank CD Interest	\$0.00
Total Revenues	<i>Interest since it was established in 2019</i>
	\$577,385.52



St. Richard's 2025 Pledge Drive

Accounts		2025 Budget
EXPENSE		
1-500100 - Rector - Salary	<i>The Rev. Alison P. Harrity</i>	\$45,000.00
1-500110 - Rector - Housing		\$48,000.00
1-500140 - Rector - SS Allowance		\$14,230.00
1-500161 Continuing Education		\$500.00
1-500413 - Parish Administrator	<i>Drucila M. Dougherty Ferrer</i>	\$49,920.00
1-500415 - Sexton	<i>Benny Rosario</i>	\$45,760.00
1-500416 - Parish Admin. Asst.	<i>David Kellogg</i>	\$15,347.00
1-500417 - Live Stream Minister	<i>Alyssa Griffith</i>	\$3,500.00
1-500425 - Choir Director/Organist	<i>Dr. Carl MaultsBy</i>	\$40,000.00
1-500435 - Professional Singer		\$3,000.00
1-500450 - Nursery Workers	<i>Karen Sund</i>	\$3,000.00
1-500430 - Supply Organist		\$1,500.00
1-500445 - Supply Singers		\$100.00
1-510210 - Instrumentalists	<i>The request was Easter \$1,000; Christmas \$2,250</i>	\$0.00
1-500130 - Med., HSA, Dent. & Life	<i>Alison's Medical; Dru's Sharecost; Alison's HSA</i>	\$52,000.00
1-500150 - Pension - Rector	<i>The Church Pension Group</i>	\$19,301.00
1-500155 - Pension - Employees	<i>The Church Pension Group-Fidelity</i>	\$12,211.20
1-500165 - AAM Conference Travel	<i>Anglican Association of Musicians Conference Registration; Carl \$325, Travel \$578 Air; Hotel \$1129 Membership \$120</i>	\$2,032.00
1-500710 - Worker's Comp	<i>The Church Insurance Agency</i>	\$1,545.00
1-500650 - FICA Expense	<i>Taxes</i>	\$9,952.67
1-500655 - Medicare Expense	<i>Taxes</i>	\$2,327.64
1-510110 - Adult Ed. Resources	<i>DaybyDay (\$30/monthly), (Study) Books</i>	\$600.00
1-510105 - Children's Curriculum (Godly)	<i>Supplies</i>	\$200.00
1-520101 - Office Supplies & Paper	<i>Paper, Calendars, Envelopes, Office Accessories</i>	\$2,700.00
1-520105 - Office Equipment Maintenance	<i>Sissine's copies, Copy Machine Lease (\$301.59/month), ink cartridges, Machine Tax</i>	\$5,500.00
1-520120 - Postage	<i>Stamps</i>	\$800.00
1-520300 - Property & Liability Insurance	<i>The Church Insurance Agency</i>	\$59,587.00
1-500145 - Rector Business Expense	<i>Conferences, Lunches</i>	\$750.00
1-520115 - Technology Expenses	<i>ACS Tech/Realm \$154/mthly, Constant Contact \$52/mthly, Zoom, Laptop, software subscriptions such as Adobe, Microsoft</i>	\$5,000.00
1-520116 - Live Stream/Tech Support	<i>The request was 5 stands at \$100 each totaling \$500; 5 mics at \$125 each totaling \$625; 1 Behringer X32 40-channel Digital Mixer, mixing console \$1,999</i>	\$0.00
1-520140 - Business Expense	<i>WMT Plus Subscription, , Namebadges Sam's Club Subscription, Amazon Prime</i>	\$500.00
1-520160 - Permits & Fees	<i>Sunbiz</i>	\$65.00
1-520170 - Bank/Credit Card Fees & Supp	<i>Vanco Payments, Late Fees, Finance Charge</i>	\$3,700.00
1-520180 - Payroll Processing	<i>Operating Payroll Expenses (Paycor Fees), W2</i>	\$1,700.00

1-530150 - Lawn/Garden Maintenance	Pest Supplies, Garden Supplies, Fountain Supplies	\$0.00
1-530300 - Building Maintenance	Flags, Paint, LED, Water Filter, Trash Cans, Plumbing, Electrical, Lowe's Supplies and more	\$2,000.00
1-530320 - Fire & Safety Inspections	FireMaster (Maintenance & Extinguishers)	\$600.00
1-530330 - HVAC Repair and Maintenance	HVAC Maintenance and repairs	\$7,000.00
1-530399 - Expendables (Kitchen/Bathroom)	Kitchen, Bathroom Supplies (ex. Cleaning Supplies, Cups, Plates, Filters, Soap, Hand Towels)	\$4,200.00
1-530615 - Pest/ Termite Control	Truly Nolen @\$82 per month, Massey's @\$1,160 + \$267 per year	\$2,450.00
1-520200 - Telephone & Communications	Nextiva VOIP @\$114, Spectrum Fiber @\$810	\$11,100.00
1-520205 - Electricity	Duke Energy	\$28,000.00
1-520210 - Water & Sewer	City of Casselberry @\$133 per month	\$1,600.00
1-520220 - Trash & Disposal	Waste Connections @\$380.84 per month	\$4,572.00
1-550100 - Diocesan Assessment	New Assessment amount will be emailed in the beginning of 2025	\$40,564.00
1-520191 - Loan Interest Payment	Diocesan loan interest	\$2,661.00
Loan Principal Payment	Diocesan loan payment	\$15,000.00
1-560105 - Fellowship (Parish Events)	Church Events (Movies, Nametags, Donuts, Drinks, Dinners for Bishop/Clergy, Easter Brunch, Theater)	\$0.00
1-560162 - Volunteer Appreciation Expenses	Staff and Volunteers Luncheon	\$0.00
1-510220 - Instrument Maintenance	Grand Piano Tuning 4x@\$165, Organ Tuning 2@\$550, Cipers on 4' Flute, Unscheduled Expenses because of aging	\$2,260.00
1-510230 - Music Fees/Licenses/Supplies	JW Pepper, CCLI, OneLicense, The Living Church, GIA Publications, MusicNotes.com, Neil Music, Christian Copyright Solutions, Music Scores and Supplies	\$3,200.00
1-510300 - Wedding/Funerals		\$0.00
1-540500 - Stewardship Expenses	Envelopes	\$200.00
1-560210 - Worship Supplies (Liturgical)	Supplies, Palms, Silver, Books	\$1,450.00
1-560220 - Flowers Expense	Flowers, Planters, Storage Sontainer, Decorative Items	\$0.00
1-560230 - Memorial Brick Expense	Polar Engraving	\$0.00
1-560240 - Pet Memorial Garden Expense	Polar Engraving	\$0.00
1-560250 - Newcomer Welcome Expense	Welcome Get together at the Rectory	\$200.00



Accounts	Actual This Year Month to Date	Budget This Year Month to Date	Budget		Remaining This Year Month to Date		Budget This Year Year to Date		Budget Over/Under Dec 01, 2024 Dec 31, 2024		Annual Budget Dec 01, 2024 Dec 31, 2024	
			This Year Date	Month to Date	Year to Date	This Year Year to Date	Dec 31, 2024	Dec 31, 2024	-	Dec 31, 2024	Dec 31, 2024	
Revenues												
Operational Income												
Plate and Pledge Offerings												
400100 Gifts & Pledges	80,220.00	34,499.97	(45,720.03)	384,549.76	352,284.00	(272,064.00)	352,284.00					
400130 Loose Plate Offerings	938.00	681.13	(256.87)	9,514.22	7,800.00	(6,862.00)	7,800.00					
Total Plate and Pledge Offerings	81,158.00	35,181.10	(45,976.90)	394,063.98	360,084.00	(278,926.00)	360,084.00					
Special Offerings												
401100 Building & Grounds	842.00	1,083.37	241.37	14,173.27	13,000.00	(12,158.00)	13,000.00					
401103 Music Offering	0.00	60.44	60.44	1,422.00	1,800.00	(1,800.00)	1,800.00					
401105 Worshipship Offering	150.00	102.42	(47.58)	1,866.63	550.00	(400.00)	550.00					
401110 Christmas Offering	5,613.00	3,961.79	(1,651.21)	5,818.00	4,400.00	(1,213.00)	4,400.00					
401120 Easter Offering	0.00	0.00	0.00	3,670.00	3,400.00	(3,400.00)	3,400.00					
401140 Thanksgiving Offering	186.00	0.00	(186.00)	211.00	0.00	186.00	0.00					
401160 Flowers Offering	1,275.00	1,258.67	(16.33)	3,666.00	4,500.00	(3,225.00)	4,500.00					
401164 Fellowship Offering	(22.22)	3.03	25.25	3,822.78	2,500.00	(2,522.22)	2,500.00					
401168 Weddings/Funerals Offering	50.00	1,603.45	1,553.45	5,350.00	3,000.00	(2,950.00)	3,000.00					
401170 Other Operational Gifts	23,130.16	9,278.11	(13,852.05)	55,214.16	55,000.00	(31,869.84)	55,000.00					
401174 Memorial/Brick Sales	0.00	0.00	0.00	400.00	100.00	(100.00)	100.00					
401176 Pet Memorial Garden	0.00	0.00	0.00	100.00	0.00	0.00	0.00					
Total Special Offerings	31,223.94	17,351.28	(13,872.66)	95,713.84	88,250.00	(57,026.06)	88,250.00					
Total Operational Income	112,381.94	52,532.38	(59,849.56)	489,777.82	448,334.00	(335,952.06)	448,334.00					
Other Income												
400200 Facilities Donations	9,940.00	7,900.00	(2,040.00)	93,630.45	94,800.00	(84,860.00)	94,800.00					
400202 Bank Interest	3.20	0.00	(3.20)	408.11	0.00	3.20	0.00					
400250 Bank Credit Card Rewards	0.00	0.00	0.00	678.28	800.00	(800.00)	800.00					
400255 Transaction Fees	134.90	0.00	(134.90)	420.53	0.00	134.90	0.00					
Total Other Income	10,078.10	7,900.00	(2,178.10)	95,137.37	95,600.00	(85,521.90)	95,600.00					
Total Revenues	\$ 122,460.04	\$ 60,432.38	(\$ 62,027.66)	\$ 584,915.19	\$ 543,934.00	(\$ 421,473.96)	\$ 543,934.00					
Expenses												

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Accounts	Actual This Year Month to Date	Budget This Year Month to Date	Budget		Remaining This Year Month to Date		Budget This Year Year to Date		Budget Over/Under Dec 01, 2024 Dec 31, 2024		Annual Budget Dec 01, 2024 Dec 31, 2024	
			This Year Date	Month to Date	Year to Date	This Year Year to Date	Dec 31, 2024	Dec 31, 2024	-	Dec 31, 2024	Dec 31, 2024	Dec 31, 2024
Personnel												
Clergy Compensation												
Rector												
500100 Rector - Salary	5,192.31	3,461.52	(1,730.79)	46,177.10	45,000.00	39,807.69	45,000.00					
500110 Rector - Housing	5,538.45	3,692.29	(1,846.16)	49,846.05	48,000.00	42,461.55	48,000.00					
500140 Rector - Social Security Allowance	1,641.00	1,094.58	(546.42)	14,684.55	14,230.00	12,589.00	14,230.00					
500161 Continuing Education	0.00	0.00	0.00	495.00	0.00	0.00	0.00					
Total Rector	12,371.76	8,248.39	(4,123.37)	111,202.70	107,230.00	94,858.24	107,230.00					
Staff Compensation												
500413 Parish Administrator	5,760.00	3,844.33	(1,915.67)	51,187.20	49,920.00	44,160.00	49,920.00					
500415 Sexton	5,280.00	3,920.63	(1,359.37)	47,247.76	45,760.00	40,480.00	45,760.00					
500416 Parish Administrator Assistant	2,068.51	1,216.32	(852.19)	17,219.84	15,347.00	13,278.49	15,347.00					
500417 Live Stream Minister	412.50	251.89	(160.61)	3,112.50	3,500.00	3,087.50	3,500.00					
500425 Choir Director/Organist	4,275.00	2,850.00	(1,425.00)	38,433.49	37,050.00	32,775.00	37,050.00					
500435 Professional Singer	825.00	518.52	(306.48)	4,125.00	3,500.00	2,675.00	3,500.00					
500450 Nursery Workers	270.00	203.39	(66.61)	3,186.00	3,000.00	2,730.00	3,000.00					
Total Staff Compensation	18,891.01	12,805.08	(6,085.93)	164,511.79	158,077.00	139,185.99	158,077.00					
Contract Personnel												
500430 Supply Organist	0.00	0.00	0.00	2,400.00	1,400.00	1,400.00	1,400.00					
500445 Supply Singers	300.00	0.00	(300.00)	750.00	700.00	400.00	700.00					
510210 Instrumentalists	0.00	0.00	0.00	650.00	1,000.00	1,000.00	1,000.00					
Total Contract Personnel	300.00	0.00	(300.00)	3,800.00	3,100.00							

Accounts	Actual This Year Month to Date	Budget		Remaining		Actual This Year Month to Date	Budget This Year Year to Date	Budget		Annual Budget Over/Under Dec 01, 2024	Annual Budget Dec 31, 2024
		This Year Month to Date	Month to Date	This Year Month to Date	Year to Date			This Year Year to Date	Dec 31, 2024		
Total Payroll Taxes	1,445.18	1,034.49	(410.69)	12,585.46	12,413.00	10,967.82				12,413.00	
Total Other Personnel Expenses	7,999.13	6,283.00	(1,716.13)	75,756.91	77,196.00	69,196.87				77,196.00	
Total Personnel	39,561.90	27,336.47	(12,225.43)	355,271.40	345,603.00	306,041.10				345,603.00	
Christian Education											
Adult											
510110 Adult Ed. Resources	515.75	23.50	(492.25)	1,076.74	282.00	(233.75)				282.00	
Total Adult	515.75	23.50	(492.25)	1,076.74	282.00	(233.75)				282.00	
Children											
510105 Children's Curriculum (Godly Play)	0.00	0.00	0.00	90.25	0.00	0.00				0.00	
Total Children	0.00	0.00	0.00	90.25	0.00	0.00				0.00	
Total Christian Education	515.75	23.50	(492.25)	1,166.99	282.00	(233.75)				282.00	
Administration											
Office Expenses	306.74	208.37	(98.37)	3,009.64	2,500.00	2,193.26				2,500.00	
520101 Office Supplies & Paper	473.60	416.63	(56.97)	5,744.84	5,000.00	4,526.40				5,000.00	
520105 Office Equipment Maintenance	0.00	0.00	0.00	760.00	750.00	750.00				750.00	
520120 Postage											
Total Office Expenses	780.34	625.00	(155.34)	9,514.48	8,250.00	7,469.66				8,250.00	
Insurance											
520300 Property & Liability Insurance	5,958.70	4,344.25	(1,614.45)	58,089.70	52,131.00	46,172.30				52,131.00	
Total Insurance	5,958.70	4,344.25	(1,614.45)	58,089.70	52,131.00	46,172.30				52,131.00	
Administrative											
332.40 Technology Expenses	1,438.37	1,105.97	13,702.96	17,260.00	16,927.60	17,260.00				17,260.00	
520116 Live Stream/Tech Support	0.00	8.37	8.37	19.99	100.00	100.00				100.00	
520140 Business Expense	0.00	58.37	58.37	1,324.49	700.00	700.00				700.00	
520160 Permits & Fees	0.00	5.73	5.73	61.25	76.00	76.00				76.00	
520170 Bank/Credit Card Fees & Supplies	107.69	340.84	233.15	3,483.87	3,810.00	3,702.31				3,810.00	
520180 Payroll Processing	182.00	53.75	(128.25)	1,391.88	645.00	463.00				645.00	
Total Administrative	622.09	1,905.43	1,283.34	19,984.44	22,591.00	21,968.91				22,591.00	
Total Administration	7,361.13	6,874.68	(486.45)	87,588.62	82,972.00	75,610.87				82,972.00	
Building & Grounds											
Repair & Maintenance											
530150 Lawn/Garden Maintenance	0.00	0.00	0.00	3,947.78	0.00	0.00				0.00	
530300 Building Maintenance	918.88	250.00	(668.88)	6,267.58	3,000.00	2,081.12				3,000.00	
Total Building & Grounds											
Repair & Maintenance											
530150 Lawn/Garden Maintenance											
530300 Building Maintenance											

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Accounts	Actual This Year Month to Date	Budget		Remaining		Actual This Year Month to Date	Budget This Year Year to Date	Budget		Annual Budget Over/Under Dec 01, 2024	Annual Budget Dec 31, 2024
		This Year Month to Date	Month to Date	This Year Month to Date	Year to Date			This Year Year to Date	Dec 31, 2024		
530330 HVAC Repair and Maintenance	0.00	1,695.39	1695.39	7,525.00	5,000.00	5,000.00				5,000.00	
530399 Expendables (Kitchen/Bathroom)	239.20	191.63	(47.57)	4,682.40	2,300.00	2,060.80				2,300.00	
530615 Pest/ Termite Control	89.00	81.88	(7.12)	2,603.00	2,330.00	2,241.00				2,330.00	
Total Repair & Maintenance	1,247.08	2,218.90	971.82	25,025.76	12,630.00	11,382.92				12,630.00	
Utilities											
520201 Telephone & Communications	1,731.78	953.37	(778.41)	8,925.79	11,440.00	9,708.22				11,440.00	
1,811.44	2,083.37	271.93	26,031.22	25,000.00	23,188.56	25,000.00				25,000.00	
211.17	166.63	(44.54)	1,671.80	2,000.00	1,788.83	2,000.00				2,000.00	
380.84	340.75	(40.09)	4,449.60	4,089.00	3,708.16	4,089.00				4,089.00	
4,135.23	3,544.12	(591.11)	41,078.41	42,529.00	38,393.77	42,529.00				42,529.00	
Total Utilities	5,382.31	5,763.02	380.71	66,104.17	55,159.00	49,776.69				55,159.00	
Total Building & Grounds											
Diocesan Support											
550100 Diocesan Assessment	3,302.83	3,380.37	77.54	52,845.28	40,564.00	37,261.17				40,564.00	
Total Diocesan Support	3,302.83	3,380.37	77.54	52,845.28	40,564.00	37,261.17				40,564.00	
Parish Life											
Social Ministries											
560105 Fellowship (Parish Events)	10.01	0.00	(10.01)	3,001.80	0.00	(10.01)				0.00	
560162 Volunteer Appreciation Expense	0.00	0.00	0.00	813.09	500.00	500.00				500.00	
Total Social Ministries	10.01	0.00	(10.01)	3,814.89	500.00	489.99				500.00	
General Ministries											
510300 Weddings/Funerals	0.00	0.00	0.00	1,766.98	0.00	0.00				0.00	
540500 Stewardship Expenses	175.77	16.63	(159.14)	380.33	200.00	24.23				200.00	
560210 Worship Supplies (Liturgical)	41.18	408.73	367.55	1,985.21	1,200.00	1,158.82				1,200.00	
56											

Statement of Financial Position

Assets	
Current Assets	
Operating Accounts	
100100 Operating Checking	2,408.80
100104 Clergy Discretionary Fund	7,585.63
Total Operating Accounts	9,994.43
Restricted Accounts	
100200 Operating Savings	(8,698.98)
100210 Temporary Restricted	39,207.20
100405 Morgan Stanley Bank	401,073.66
100500 BOA Bank CD	150,000.00
Total Restricted Accounts	581,581.88
Total Current Assets	591,576.31
Receivables	
100350 Miscellaneous Receivables	(1,346.46)
Total Receivables	(1,346.46)
Investments	
Endowments	
101300 SSGA Endowment	626,878.25
Total Endowments	626,878.25
Total Investments	626,878.25
Fixed Assets	
Buildings and Land	
105100 Church Buildings	258,926.61
105110 Land	20,000.00
Total Buildings and Land	278,926.61
Total Fixed Assets	278,926.61
Inactive	
400120 Other Pledged Income	(5,793.50)
Total Inactive	(5,793.50)
Total Assets	\$ 1,490,241.21
Liabilities & Net Assets	
Liabilities	
Due To/From Accounts	
290000 System Due/To From Account	(138,836.89)
290001 Operating Due To/From Account	138,554.68
290004 Discretionary Due to/from Account	662.21
Total Due To/From Accounts	380.00
Payroll Taxes	
200100 Federal Tax Withheld - Liabilities	(1,850.28)
200110 FICA Liabilities	2,978.47
200120 Medicare Liabilities	(753.42)
Total Payroll Taxes	374.77
Benefits	
202130 Contribution Pension Savings-APH	(3,409.21)
202140 Contribution Pension - Admin	(536.27)
202150 Contribution Benefit Plan-Finance	15.89
202160 Contribution Benefit Plan-Sexton	300.00

202170 Contribution Benefit Plan-Organist

Total Benefits	3,468.99
Credit Cards	(160.60)
202200 Credit Card-Rector	5,024.31
202210 Credit Card-Sexton	1,993.43
Total Credit Cards	7,017.74
Pass Through	
210000 AFED-Jerusalem	(1,546.00)
210029 Epis Relief & Dev Fund	400.00
Total Pass Through	(1,146.00)
Long Term Liability	
280000 Line of Credit Principal Balance	184,250.00
Total Long Term Liability	184,250.00
Total Liabilities	190,715.91
Net Assets	
Fund Principal	
299991 Fund Principal - Operating	12,553.91
299994 Fund Principal-Clergy Discretionary	6,923.42
299998 Fund Principal Operating Land & Bld	119,798.15
299999 Default Fund Principal Account	134,596.89
333333 Bank Transfer	(42,547.68)
Total Fund Principal	231,324.69
Operational Accounts	
800000 Morgan Stanley Acct	248,671.79
800101 Memorial Garden	3,761.45
800111 Memorial Contributions Temp Rest.	175.00
800113 Special B & G Projects	(1,476.48)
800114 Outreach	9,200.17
800115 Special Music Projects	2,410.30
800116 Pre-paid Pledges	37,205.00
800117 Greysen Bernardi Mem. Scholarship	1,324.67
800118 Church Insurance Fund	135,352.37
800123 Sabbatical	3,698.09
Total Operational Accounts	440,322.36
SSGA Endowment	
900502 Endowment Principal Balance	593,198.00
900504 Endowment Fees	(1,812.96)
900506 Endowment Interest	9,912.35
900508 Endowment Appreciation/Depreciation	25,580.86
900510 Endowment Contributions	1,000.00
Total SSGA Endowment	627,878.25
Total Net Assets	1,299,525.30
Total Liabilities & Net Assets	\$ 1,490,241.21



Accounts	Beginning Balance	Ending Balance
Restricted Net Assets		
Operational Accounts		
800000 Morgan Stanley Acct	200,136.51	248,671.79
800101 Memorial Garden	3,940.45	3,761.45
800111 Memorial Contributions Temp Rest.	175.00	175.00
800113 Special B & G Projects	(596.48)	(1,476.48)
800114 Outreach	8,586.38	9,200.17
800115 Special Music Projects	2,410.30	2,410.30
800116 Pre-paid Pledges	33,205.00	37,205.00
800117 Greysen Bernardi Mem. Scholarship	1,324.67	1,324.67
800118 Church Insurance Fund	135,352.37	135,352.37
800123 Sabbatical	3,698.09	3,698.09
Total Operational Accounts	388,232.29	440,322.36
Clergy Discretionary Account		
800130 Clergy Discretionary	1,085.00	0.00
Total Clergy Discretionary Account	1,085.00	0.00
SSGA Endowment		
900502 Endowment Principal Balance	593,198.00	593,198.00
900504 Endowment Fees	(1,812.96)	(1,812.96)
900506 Endowment Interest	7,449.44	9,912.35
900508 Endowment Appreciation/Depreciation	41,445.91	25,580.86
900510 Endowment Contributions	0.00	1,000.00
Total SSGA Endowment	640,280.39	627,878.25
Total Restricted Net Assets	\$ 1,029,597.68	\$ 1,068,200.61



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9:00 am - 4:00 pm