

# ANNUAL REPORT YEAR 2021

Annual Meeting  
January 30, 2022  
10:05 a.m.

First United Presbyterian Church  
Winterset, Iowa



**Serving Winterset and Madison County  
in Christian ministry since October 10, 1854**

**The mission of the First United Presbyterian Church is to make disciples  
of all people for the glory of God through teaching, caring and worshiping.**

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**THE SESSION AS OF JANUARY 1, 2022**

**Rev. Randal K. Lubbers, Moderator**

Class of 2022

**Paul Millhollin**

**Ruth Reed**

Class of 2023

**Pam Deichmann**

**Kay Stanley**

Class of 2024

**Kevin de Regnier**

**Joe Ekdahl**

**Tish McKee**

**ANNUAL MEETING OF THE CONGREGATION  
SUNDAY, JANUARY 30, 2022  
AGENDA**

CALL TO ORDER WITH PRAYER (Pastor Randy Lubbers, Moderator)

ADMINISTRATIVE BUSINESS

- Appointment of Clerk pro tem
- Affirmation that proper public notice was given for the meeting
- Certification of a quorum
- Minutes of the previous meeting

NEW BUSINESS

- Presentation of the 2021 Annual Report
- Approval of the Revised Terms of Call

ADJOURNMENT WITH PRAYER

**CLOSING PRAYER IN UNISON**

*Prayer of St. Francis*

Lord, make me an instrument of your peace.  
Where there is hatred, let me bring love.  
Where there is offense, let me bring pardon.  
Where there is discord, let me bring union.  
Where there is error, let me bring truth.  
Where there is doubt, let me bring faith.  
Where there is despair, let me bring hope.  
Where there is darkness, let me bring your light.  
Where there is sadness, let me bring joy.  
O Master, let me not seek as much  
to be consoled as to console,  
to be understood as to understand,  
to be loved as to love,  
for it is in giving that one receives,  
it is in self-forgetting that one finds,  
it is in pardoning that one is pardoned,  
it is in dying that one is raised to eternal life.  
Amen.

## PASTOR'S REPORT

*God of Creation and God of Time,*

*God of night and day,*

*God of wonders beyond what we can even imagine...*

*In the midst of winter, when the days are cold and wind can pierce through even layers of protection, please remind us of the warmth of your love. In the midst of winter, when the days are short and dawn comes late—when dusk arrives early remind us that in the midst of the darkness your light still shines. In the midst of winter, when the flowers of spring still lie hidden in the earth, when leaves are off the trees, and the world can seem bleak, God of new beginnings, remind us once again that Easter is but a short time away. And when in our lives we feel as if we are experiencing a season of winter, reach out to us with the power of your resurrection so that we may feel the warmth of your love and see your light that alone can take away the darkness of our soul.*

I was blessed in September of 2021 to take a weeklong retreat sponsored by the Presbyterian Church (U.S.A.) Board of Pensions. The event was described by Rev. John Gable, one of the leaders from the PCUSA, as “the gift of a grateful church.”

I spent the **CREDO Sabbath** at the Marriot AC Hotel in the East Village in downtown Des Moines with the worship experiences, seminars, and small group sessions all held via Zoom. It was a time for me to listen for God's voice, to allow myself quiet space each day to let my mind wander and to reflect on a few big ideas each day, to have space of “separation for a purpose” away from my normal work schedule.

It's an understatement to reiterate the words of the opening speaker, because what Rev. Gable said about the pastors attending the CREDO Sabbath has been true for all of us in the church. He said, **“It has been a crazy year of ministry.”**

We might say crazy two years, right? Indeed, in last year's pastor's report I wrote, this year “...challenged us in ways we could have never expected.” And, yet, there is hope!

**“Now faith means putting our full confidence in the things we hope for, it means being certain of things we cannot see” (Hebrews 11:1).** “My hope is built on nothing less, than Jesus' blood and righteousness....”

We have reflected in worship lately on being God's Beloved, and we have rejoiced and given thanks for that reality. As I just now look back on the journal pages from the CREDO Sabbath, I feel gratitude and hope and peace. I feel a special sense of gratitude for the opportunities to be a healer—to walk with families in times of grief—to pray.

I have reread a prayer I wrote during that retreat and have rewritten it as a prayer that might very well be our prayer for our church in 2022.

*Lord Jesus, it sometimes feels almost impossible to lay aside all the distractions in our lives and simply rest in our belonging, to rest in your love. Our minds are often spinning at 200 MPH. We are filled with concerns and fears and doubts and lists of everything that “needs to be done” and so on and so forth.*

*Help us, Jesus, to turn our hearts to you. We give you thanks, O Lord, for the concern and care, the encouragement and love of all the many people in our lives and in our congregation. We so grateful, O Lord, for your presence!*

*Help us to rest in your grace and compassion and overflowing love; and give us grace to wonder together and to pray together, “How are you calling us to grow?” and “Who are you calling us to be, as your church in this time and place?” and “Where might I be getting in the way?”*

*Glad to be on the journey with you,*

*Pastor Randy+*

## **SESSION AND STATISTICAL REPORT**



The session is the governing council for the congregation and is composed of ruling elders, elected by the congregation to active service, as well the pastor. The session is responsible for governing the congregation and guiding its witness to the sovereign activity of God in the world so that the congregation is and becomes a community of faith, hope, love and, witness. In seeking to help the congregation be and become this community, the session has an important role as it engages in prayerful discernment and attends to how God's Spirit may be at work in the congregation and in the broader community.

The session at 1UPC customarily meets in the Fellowship Hall at 6:30 p.m. on the third Tuesday each month. The Annual Meeting of the Congregation is generally held in January. The special congregational meeting for the election of officers and presentation of the budget is generally held in November. While continuing to search for a more permanent clerk during the year, the session has functioned with a clerk pro tem appointed each meeting.

The following is a summary of all meetings held in 2021:

- Sunday, January 17 – Annual Meeting of the Congregation via both in-person and via Zoom, including the election of Paul Millhollin and Ruth Reed to serve on the session for three-year terms
- Tuesday, January 19 – Session, including the election of officers: Shane Pashek (Treasurer); Mike Dickerson, Deb Kneller, and Bill Kneller (Financial Secretaries); Pam Deichmann (Presbytery Commissioner)
- Tuesday, February 16 – Session
- Tuesday, March 16 – Session
- Sunday, April 18 – Special Meeting of the Congregation for the purpose of approving the sale of the Hope Home which had been approved by the session on March 23 with the concurrence of the presbytery
- Tuesday, April 20 – Session
- Tuesday, May 18 – Session
- Tuesday, June 15 – Session
- Tuesday, August 24 – Session
- Tuesday, September 21 – Session
- Tuesday, October 19 – Session
- Tuesday, November 16 – Session
- Sunday, November 28 – Special Meeting of the Congregation, including the election of Tish McKee, Joe Ekdahl, and Kevin de Regnier to serve on the session for three-year terms
- Tuesday, December 14 – Session

Communion was celebrated during in-person worship in the sanctuary 16 times during the year for a total of 389 individuals served (compared to 205 during 2020). Outdoor services were held at Middle River Park on June 20, July 18, and August 29.

The average attendance for worship prior to COVID-19 was 40 (January 2020), 44 (February 2020), and 40 (March 2020). After resuming in-person services in June 2020, attendance averaged 16. During 2021, attendance increased to an average of 25 with many others sharing in worship via live stream and Facebook Live. Christmas Eve attendance was 42 in 2021, an increase from 30 in 2020. There were two baptisms held during one service during 2021. As of December 31, 2021 the active roll indicates 73 active members.

On behalf of the session, a word of deep gratitude to all members and friends who have contributed to the work of God at IUPC-Winterset in many different ways—financially; through time and talents; through ministries of encouragement, compassion, teaching, worship and music leadership, and much more.

Respectfully submitted,

*Rev. Randal K. Lubbers*  
Moderator

## SEASONAL PLANNING TEAMS



This is an approach approved by the session at its November meeting. Pam Deichmann made an initial presentation about the approach at the congregational meeting on November 28. Then, after and during the potluck, there were additional opportunities for questions, more information, and sign-up sheets.

In a nutshell, the time frame for each seasonal planning team will be approximately 5-8 weeks, plus a planning period of 1-3 weeks, so the total time commitment for each team member is approximately 2-3 months. No one is allowed to be on consecutive teams, so each season of the church year will have its own flavor, and no one gets burned out! Praise God!

We believe this approach will accomplish many objectives, including:

- Helping us to move past the pandemic, to move forward;
- Being responsive to congregational input regarding our ministries of worship, caring, and faith formation, and allow us to be more integrated in these key areas of ministry;
- Involving more members without “requiring” long commitments on committees; rather, each seasonal planning team has a relatively short time commitment. In fact, some individuals may choose to be involved only in the initial planning meeting—a meeting that will include Bible study related to the season, dialogue, brainstorming, suggestions for worship, and initial planning; and
- Alleviate burnout by rotating persons every season.

The seasonal planning team structure is based on a model in place for some time at the Paletine Presbyterian Church in Paletine, Illinois. Part of their explanation explains some of the advantages of this approach:

*Why do we do church this way? Short-term teams mean more people can be involved without making yearlong commitments. The work of each Season begins with Bible study, and scripture is the focal point for all that we do. Session... can concentrate on the work they were meant to do—administration of the church resources and pastoral care of its members. The entire congregation has a hands-on opportunity to plan and implement the ministries of the church with less risk of burnout. Our staff helps the teams bring meaningful and awesome faith experiences to the congregation. Every season brings new encounters with God and new blessings from the Spirit!*

**The first seasonal planning team met in January 2022.** There are spaces available for both team members and “consultants” for future seasonal periods, and we’d love to have you join us as we follow the crucified and risen Lord in ministry together as the one body of Christ.

Respectfully submitted,

*Pastor Randy*

## REPORTS OF COMMITTEES

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### PERSONNEL COMMITTEE



The Personnel Committee of Wendy Sawyer, Mike Dickerson, Pat Dickerson and Paul Millhollin began the review process for Pastor Randy in September. We met and designed a survey to gather input from members of the Congregation. At that time, we also developed a list of members to send it to.

After receipt of the surveys, we met again to develop his review. The key areas covered in the review were Worship Development and Leadership, Preaching, Leadership and Administration, Pastoral Leadership, Mission Leadership and Development, Evangelism and New member Outreach, Lifestyle, Self-Care, Professional Development, and Ecumenical and Denominational Involvement.

Mike Dickerson and Paul Millhollin met with Pastor Randy to discuss and go over the review. We also asked him for his input on each of the key areas covered in his review. Due to budget constraints the Committee recommended no increase in Pastor compensation for 2022.

We received his input at the beginning of the Advent season so we decided to wait until January for another meeting. The committee and the Pastor met on January 13, 2022, and concluded our discussions of his review. We have agreed to meet the first month of each quarter with Pastor Randy to give feedback and support to him.

Wendy Sawyer has asked to resign from the Personnel Committee after several years of chairing its activities. We want to thank Wendy for her time and dedication. As a result of Wendy's resignation, we are looking for one or two congregation members (preferably not currently serving on the Session) who would like to be a part of the committee that supports the Personnel of our Church. If you feel you may be called to serve, please let Pastor Randy or one of the Committee members know.

### NOMINATING COMMITTEE

On behalf of the nomination committee (Ruth Reed, Ethel Lee Tucker, Pam Deichmann and Pastor Randy Lubbers) we gathered and met to fill upcoming 2022 session positions. The committee met three times this year in October, November and December. The committee established the goal to fill three openings on the session and a clerk of session position. We began our deliberations with bible study and prayer and conducted a series of contacts.



The committee contacted nominee ensuring an opportunity to discuss the meaning of the role; the outline session member's responsibility; and opportunities to ask any questions before accepting the call to serve on the session.

The nomination committee was pleased to submit the nominations to the congregation. This included Kevin de Regnier, Joe Eckdahl and Tish McKee for the class of 2024 session members. The nominees were voted to the session and installed as members during a congregation meeting at the end of November 2021.

The nomination committee is unable to recruit someone a clerk of session position for 2022 at this time. The committee has not given up and plans to develop steps to recruit for the position mid-year 2022.

Respectfully submitted,

*Pam Deichmann*

## PROPERTY AND FINANCE COMMITTEE

The Property and Finance Committee tackled several significant projects this past year.

The first was the sale of Hope Home. Thanks to all who spent a week cleaning the house, we moved the left over furniture to storage. We initially marketed the house through Zillow and after about a month on the market, we were contacted by a local real estate agent who had a client looking for a home. We were able to negotiate a sale price of \$117,500 for a profit of \$22,500.



The second project involved adding a ridge vent and insulation to the educational wing. For the past several years, we have been having a leak in the Northeast corner of this area. We believed it to be a roof problem but after several repairs to the roof, we determined it was actually a problem with condensation on the underside of the roof deck which would eventually melt and then run down onto the ceiling. Time will tell how effective this repair will be.

Finally, one of our trees on the North side of the church succumbed to the Emerald Ash Borer and had to be removed. In the spring, we will need to repair the sidewalk near this tree where the roots lifted the concrete.

Also planned next year is tuck pointing to the steeple and repairs to the East entryway stoop. As with any building that is nearly 150 years old, there is always something to fix or upgrade. If you notice anything that you feel needs attention, please let us know.

Respectfully submitted,

*Kevin de Regnier, Chair*

## SOCIAL MEDIA



In the past, I have reported on our website but our digital efforts now extend beyond just a static website. First United Presbyterian seeks to engage the community beyond our doors, beyond our community or even our state through our digital media use.

Our website, [wintersetpresbyterian.org](http://wintersetpresbyterian.org) is regularly updated and provides information on who we are, what we do, and why we do it. Our website contains information on our history, what visitors can expect during a visit, times of services and events, and allows members and visitors to contribute to the work of the church through on-line giving.

At the end of this past year, we began planning a long needed update of the website. Our current website was built using now 10 year old design and technology tools. In technology terms, that is ancient. The refresh of our website, which is still in the planning stages, will allow the site to be browser responsive, make it easier to find information, and refresh the overall appearance of the site. In English, that means it will be prettier and will look different depending what device you are using to access the site.

Additionally, the new website will make it easier to update leading to more frequent updates.

Our social media efforts are no longer limited to our website. In part due to the pandemic, our Facebook use has markedly increased. The Sunday service is now livestreamed to our Facebook page, [Facebook.com/1UPCWinterset](https://www.facebook.com/1UPCWinterset). Typically we have 5-10 people watching the service live but an additional 40 to 50 people view the service later in the week.

During the week, Pastor Randy streams regular morning devotional, prayer, and worship services. Additionally our Facebook page provides the community with updates on events happening at the church.

Respectfully submitted,

*Kevin de Regnier*  
Social Media Coordinator

## **THE WEEKLY NEWSLETTER AND THE STEEPLE**



Beginning in early 2021, at the suggestion of session and to improve communications during the pandemic, we began publishing a weekly newsletter, issued every Friday at around noon—primarily via email but also available in hard copy at the church and via mail by request. Issue #1 of “Walking the Jesus Path Together” was published January 22, 2021 and there were a total of 48 issues of the newsletter published in 2021. The weekly emails—with the newsletter attached as a PDF—included highlights directing readers to the newsletter for more details, information and links about our online opportunities for worship and prayer, and links to online faith formation opportunities from *Presbyterian Outlook*.

As the year progressed, the monthly newsletter seemed to be less necessary—all the information, including the church calendar, was being “covered” via the weekly newsletter. When Chery White ended her work as administrative assistant and the position was unfilled for nearly six months, the church ceased publication of *The Steeple* and merged its objectives and content into the weekly newsletter.

Just like *THE STEEPLE*, “Walking the Jesus Path Together” includes information regarding upcoming events and announcements; thank you notes; birthdays and anniversary lists; updates from committees, session, and PW; previews of worship; daily Bible readings; and inspirational items to keep members and friends updated and informed on what’s happening at the church, opportunities for faith formation and service, and to encourage and inspire us all as we walk the Jesus path as the one body of Christ.

As we have said in the newsletter since the first issue and throughout the year: Let us what you’d like to see in this weekly newsletter. Let us know if we’ve missed something or if you have prayers, thank you notes, announcements, or short essays you’d like to include. Let us know if you have anything you’d like to pass along to your sisters and brothers “to equip the saints for the work of ministry, for building up the body of Christ” (Ephesians 4:12).

Respectfully submitted,

*Pastor Randy*

## **EMAIL PRAYER CHAIN**

Our prayer chain email address is [churchsecretary3261@gmail.com](mailto:churchsecretary3261@gmail.com). The goal and purpose of this email continues to be a source of providing prayer requests and prayer updates for those individuals desiring prayer as well as a communication source for information on funerals. As requests come in, an email is sent to all members who are on the prayer chain email list.

Respectfully submitted,

*Dalene Davies-Smoot, Administrative Assistant*

# PRESBYTERIAN WOMEN

## Committee Members

Moderator, vacant; Secretary, vacant; and Deb Kneller, Treasurer

There were no “in-person” meetings held during 2021 due to the continuing COVID threat.

January On January 23, 2021 a mass emailing was sent by Deb Kneller to all women of the church who had email addresses, and letters were mailed to those who did not have email addresses. The agenda for the meeting included:

- a. to pass a 2021 proposed budget
- b. to ask for volunteers to fill the vacant moderator and secretary positions
- c. to propose giving CRISP the 10-\$10 grocery cards that PW had given to Chery White, our church secretary, to distribute to families/individuals that came to the church for assistance. (CRISP had a great need for these cards due to the COVID pandemic and families were going to them rather than the secretary who wasn't always available.)

All items passed except for the plea for volunteers to fill the vacant 2021 moderator and secretary positions within PW. Pat Dickerson, graciously volunteered to fill the secretary position if no one else came forward, and the group was agreeable to her filling the vacancy. There was no other response.

October Our Christmas Child Shoebox mission project began October 10, 2021, with members of the church picking up boxes from the church, filling them, and returning them to be dedicated on November 14, 2021. The response from the congregation was very good. Approximately 20 boxes were taken to New Bridge Church, Winterset's collection center for the Christmas Child Shoeboxes.

November Ten ladies from our church participated in our annual PW Thank Offering Service held on November 14, 2021, in the church sanctuary and live-streamed on Facebook. Our Thank Offering and Christmas Child Shoeboxes were dedicated during the service.

Our Holiday Hop Bazaar was held in the church on November 20, 2021, with a variety of baked goods, crafts, and a gently used “Christmas Corner”. Evening Guild also served breakfast and lunch. We had an amazing turnout from the community and surrounding communities.

In 2021 we served three funeral luncheons for the families of Floyd Dickerson, Calvin Tyer, and Bud Brown (Newton family member).

Respectfully submitted,

*Deb Kneller*  
PW Treasurer



DDECRVTEDIA

**2021 ANNUAL PRESBYTERIAN WOMEN  
TREASURER REPORT**

**Beginning Balance as of 12/12/2020** **\$4,355.41**

Deposits were as follows:

Floyd Dickerson funeral luncheon	\$ 400.00
Calvin Tyer funeral luncheon	\$ 250.00
Bud Brown (Newton) funeral luncheon	\$ 250.00
2021 Holiday Hop Bazaar	\$1,998.05
Additional 2021 Holiday Hop Bazaar	\$ 40.25
Additional 2021 Holiday Hop Bazaar	\$ 20.00

**Total Deposits** **\$2,958.30**

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**Total Balance** **\$7,313.71**

**Withdrawals were as follows:**

CRU-Campus Crusades full payment	\$1,175.00
F.U. Presbyterian Church-Hope Home full payment	\$ 975.00
Presbyterian Women's Annual Fund(Mission Pledge 2021)	\$ 300.00
Fareway-funeral luncheon groceries	\$ 96.53
CROP Walk-pledge	\$ 50.00
Fareway-funeral luncheon groceries	\$ 92.55
Cash-Holiday Hop Bazaar cashbox	\$ 200.00
Kneller-two-\$20.00 gift cards-Holiday Hop Bazaar door prize	\$ 40.00
J. Loftus-our add portion-Holiday Hop Bazaar	\$ 15.72

**Total Withdrawals** **\$2,944.80**

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**TOTAL BALANCE AS OF** **\$4,368.91**  
**12/06/2021**

## CIRCLE REPORTS

### MADONNA CIRCLE



The Madonna Circle meets the first Monday of each month (except July and August) at 7:00 P.M in the church fellowship hall. This year we began and completed the book Women of the Word by Jen Wilkin. De Negley led this study as we learned how to study the Bible with both our hearts and minds. Beginning in January of 2022, we will study Genesis 1-11 using the book God of Creation by Jen Wilkin.

We had 9 meetings this year. Throughout the year, we participated in many activities of the Presbyterian Women and other organizations in the church. We helped with the Operation Christmas Child Shoeboxes and participated in the Thank Offering worship service. We also helped with the Holiday Hop Bazaar. This year, for our December Christmas party, we each brought a toy to donate to Madison County's Toys for Tots. We also played a fun Christmas game while eating many of the delicious goodies we brought to share.

We do our part to support the ministries in our church and Presbytery, continuing our support of Beth Blankers Borgens with CRU (Campus Crusade), and also provide for any needs of the church.

The members of the Madonna Circle extend an invitation to all women of the church to join us for our lessons. We have interesting discussions and wonderful fellowship.

Respectfully submitted,

*Gaylene Blankers*

### EVENING GUILD CIRCLE



Evening Guild Circle/ Bible study group meets on the first Wednesday of the month except In January and August at the church fellowship hall 5-6:30 PM. They bring a sack lunch and anyone is welcome. Evening Guild continues COVID precautions in the spring and did not meet in person. However this year Evening Guild returned to meeting in fellowship this fall after all members became vaccinated and felt safe to do so.

Members included Ruth Reed, Ethel Lee Osborne, Connie Banks, Suzanne Null, (Dixie Conkling, Shirley Parkins, Carol Jacobs moved to inactive this year) and Pam Deichmann.

Bible Study included "These Days Daily Devotions for the Living by Faith", and in the winter joining the Pastor's Book Club. Members continue to support home visits and/or phone calls to shut-ins, brought a fellowship treat in Feb 2021, and delivered December Christmas Plates. In addition, provided monthly fellowship treats to go after worship services in Feb, Mar, and April.

Evening Guild members supported following PW Mission Projects in 2021 and local mission efforts included:

- Participated in planning and implanting fellow ship treats to go while church remained in COVID pandemic Feb, March and April
- Visited shut-in with treats following Feb worship services
- Provided fellowship biscuits for outdoor services monthly during the summer

- Participated in Fall Bazaar
- Participated in the Fall Thank Offering service in Nov.
- Delivered cookies and visited with shut ins and staff in December
- Supported efforts to serve lunch and dinners as fundraisers for the church bus tours
- Resumed in-person bible study monthly using These Days Daily Devotions

Respectfully submitted,

*Pam Deichmann*

### OTHER REPORTS



Our September 2021 Madison County CROP walk is in the books!! Our community raised \$4362 in our 15th year with this group! The monetary trophy stays with St. Paul Lutheran Church while the canned goods trophy stays with First Christian Church. There were still challenges to this year's walk---we only counted 10 walkers with only 4 churches participating. BUT we still plan to carry forward for next year's walk and hope you'll join with us!

Specific Results include:

St. Paul Lutheran	\$3350 with 12 grocery items
First United Methodist	\$435 with 14 grocery items
First Christian Church	\$302 with 504 grocery items
First Presbyterian Church	\$275 and no grocery items

I DO want to thank all my church family members who donated to this year's CROP walk, including the PW group. It is very much appreciated! And hopefully I will be able to work harder next year, with your help!!

**SAVE THE DATE!!!** This year's walk will be held on Sunday, September 25, 2022! We're committed to making the Madison County CROP walk successful every year!!

Again, THANK YOU!!!

Respectfully submitted,

*JoAnn Collins*

**FINANCIAL SUMMARY**  
For the year ending December 31, 2021

	<b><u>YEAR-TO-DATE THRU</u></b>	
	<b><u>Dec 31, 2021</u></b>	<b><u>Dec 31, 2020</u></b>
<b>Offerings</b>	<b>74,696.37</b>	<b>81,616.50</b>
Rental income	5,735.00	5,050.00
COVID-relief (SBA forgivable loan) (A)	16,700.00	17,700.00
Other income (B)	2,964.48	21,399.30
<b>Total revenues</b>	<b>100,095.85</b>	<b>125,765.80</b>
Bank Service Charges	0.00	3.04
Care: Coffee, Supplies, Bus Tour Exp	417.93	94.00
Christian Education: VBS, curriculum, video license	321.63	117.95
Evangelism: Website and other	359.00	324.00
Hope Home:		
Maintenance	0.00	12,837.38
Mortgage	2,363.20	7,089.60
Utilities	1,881.93	4,885.86
Other	987.60	513.60
	5,232.73	25,326.44
Mission:		
Special Offerings	355.00	1,212.38
General Mission	2,400.00	3,232.50
	2,755.00	4,444.88
Compensation of Pastor:		
Cash Salary	37,450.73	37,721.57
Continuing Education	700.00	0.00
Mileage	1,187.09	0.00
Professional Expenses	1,027.66	0.00
Pension & Benefits, net	20,729.64	20,593.92
Utilities	3,135.84	2,975.09
	64,230.96	61,290.58
Per Capita	3,330.00	2,497.50
Personnel: Advertising/Interview	98.35	0.00
Property & Finance:		
Chamber Dues	400.00	200.00
Church Maintenance	2,267.71	6,264.54
Church Utilities	9,253.25	8,236.52
Copier Rental	1,845.35	1,747.30



**FINANCIAL SUMMARY**  
**For the year ended December 31, 2021**

	<b><u>YEAR-TO-DATE THRU</u></b>		<b><u>Variance</u></b>
	<b><u>Dec 31,</u></b> <b><u>2021</u></b>	<b><u>Dec 31,</u></b> <b><u>2020</u></b>	<b><u>Fav /</u></b> <b><u>Unfav</u></b>
<b>Offerings</b>	<b>74,696.37</b>	<b>81,616.50</b>	<b>(6,920.13)</b>
Rental income	5,735.00	5,050.00	685.00
COVID-relief (SBA forgivable loan) (A)	16,700.00	17,700.00	<b>(1,000.00)</b>
Other income (B)	2,964.48	21,399.30	<b>(18,434.82)</b>
<b>Total revenues</b>	<b>100,095.85</b>	<b>125,765.80</b>	<b>(25,669.95)</b>
<b>Total expenditures (B) (C)</b>	<b>120,300.00</b>	<b>163,584.38</b>	<b>43,284.38</b>
<b>Revenue over (under) expenditures</b>	<b>(20,204.15)</b>	<b>(37,818.58)</b>	<b>17,614.43</b>
<b><u>NOTE A</u></b>			
COVID-relief (SBA forgivable loan) of \$16,700 (\$17,700 in 2020) will not be an ongoing revenue source. Without this item, expenditures would exceed revenues by about \$35,000 for the year ended December 31, 2021 (and about \$55,500 for 2020, including the roof repair expenditures. See Note B).			
<b><u>NOTE B</u></b>			
Other income in <b>2020</b> includes an insurance payment of \$16,382. Expenditures included \$14,950 for manse maintenance and \$8,200 for Hope Home maintenance--both related to roof repairs after hail damage.			