



Holy Covenant United Church of Christ 2018 Annual Report

WHAT SHALL WE BRING?



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2017 Annual Congregational Meeting Minutes

Annual Meeting

November 19, 2017

Committee Reports during Worship – (See Annual Report)

- Long Range Planning - Renee Brown
- Report of Abundance – Joe McClelland
- Music & Gratitude– Kathi Smith
- Pastor’s Report – Pastor Nancy Ellett Allison
- So. Charlotte Ministry and Grant Recipients – Jana Harrison & Cheri Lovell
- Stewardship – Martha Bomely
- Hospitality – Micheal Hall

Call to Order – Jeff Hughes

- Review minutes from last year
- Count those present

Establishment of Quorum

- 84 present – quorum requirement of 69 met

Approval of Minutes

Motion: Debbie Davis 2nd: Jim Hong Approved

President’s Report - Jeff Hughes

- Story of deposit for \$1.6 million in email
- Acknowledgement of Consistory members

Nominations for Consistory Class of 2020

- Susan Lamorey & Robert Shepherd for Elders; Lisa Sherman, Diane Rogers, and Gregg Walker for Deacons
- Debbie Davis was elected by Consistory to serve out a 1-Yr. term as a deacon
- Motion to approve the nominations for Elder and Deacon: Faye Humphrey 2nd: Connie Hildebrand Approved unanimously

Personnel – Sally Duffy

- Recognition of committee members
- Annual job reviews of Caryn Capps, Dawn Simmons completed
- Part Time position of Minister for Church and Family Life approved with Job Description
- Cheri Lovell has been managing our Grant Application process and is paid through those funds
- Minister for Church and Family Life, Barbara Thomas, hired
- Recommendation to raise all salaries by 3%
- Workman’s comp. claim handled

Missions and Justice – Lloyd Spencer

- Creation Care Team
 - Regularly schedules recycling pickups
 - Showed “From the Ashes” movie following worship

- Is connected with our WNCA Creation Justice Pathways in NC
- Children
 - Backpack Ministry for David Cox Elementary
 - School Supplies to David Cox Elementary
 - Holiday Angel Tree Sponsorships
- Neighbor
 - Crop Walk
 - Pride
 - UNCC Food Pantry
 - Urban Ministry Center -
 - Welcome Home Kits
 - Sandwich Ministry
 - Room In The Inn – 32 people sheltered last year
 - Guatemala Ministry was supported through contributions to Wakami a US based non-profit
- Sunshine Ministry
- 12 X 12 Service, mission, justice – 30 people did 123 acts of mission & justice

Sanctuary Sound System Report – Joe Behr-Stenzel

- Part of the system installed, more to come later

Endowment Fund Report – Cheri Lovell

- Pilgrim Legacy Fund \$1.6 million (equities and bonds)
- Grants will be dispersed to three organizations: Movement Church, Carolina Immigrant Agency and Charlotte Unconventional Film School

Treasurer’s Report & Proposed Budget for 2018 – Martha Bomely

- Budget Proposal
 - Summary
 - Includes 3% increase in salaries
 - Includes \$6,000 for one-day-a-week maintenance person
 - Balanced budget presented
- Motion to approve budget for 2018: Renee Brown 2nd: Sally McLester
Discussion
Approved

New Business

- Thank you for everything that is done around here

Acknowledgement of Committees

Adjourn

Respectfully submitted,
Cheryl Milam
2017 Consistory Secretary

President's Report

Holy Covenant family,

It has been an honor and a pleasure to serve as your Consistory President this year. This experience has given me the opportunity to grow both personally and spiritually. I greatly appreciate the tremendous support I've received from a very caring and hardworking Consistory. I cherish the support, encouragement and care I've received from you. I couldn't have done it without you. Holy Covenant wouldn't be the progressive and extravagantly welcoming church that it is without your contributions. So, a huge thanks to all of you who served on Consistory, the various committees, greeters, ushers, musicians and those weekdays and sometimes Saturday wonders.

I would like to highlight some of Consistory's efforts this year:

- Two very successful retreats in January and May.
- Consistory and Ushers participated in an Active Shooter Training. As a result, a Safety Plan was created. We are now in the process of creating a Safety Team.
- The Policies and Procedures Manual has been updated.
- Updates were made to the Constitution that will be voted on today.
- We authorized funding to repair our sewer issues.
- A very successful stewardship campaign.

This has been a year of exceptional ups and downs and a year of change. The year has brought successes and challenges full of joys and sorrows, comings and goings. We gained Barbara, lost Jared and Caroline, gained new members, lost Barbara and gained Fred. Sadly, we also lost those dear to us but they will remain in our hearts.

Respectfully submitted,
Jeffery Edwards-Knight
2018 Consistory President

Pastor's Report

“Of Immigrants, Violence and Change”

As the Christian new year began, Juan Perez Lopez, an immigrant from Guatemala who illegally crossed the US border with his older brother, was a ‘star’ on our Angel Tree. He was in foster care with one of Lisa Cloninger’s colleagues. When Juan received a deportation notice, Holy Covenant petitioned to accompany him back to Guatemala. You generously donated to make that journey happen for Juan, accompanied by Suzanne Lamorey. In January, Rev Julie Peeples, pastor of Congregational UCC in Greensboro was our guest preacher and met with several of us interested in expanding our ministry to the immigrant community. After exploring several options, we are now partnering with *A Tu Lado* (By Your Side) in helping an immigrant woman access the resources she and her children need. Immigration has remained a ‘front and center’ issue throughout the year for our congregation and our nation.

On Ash Wednesday, February 14, a young gunman killed seventeen students and staff members at Marjorie Stoneman Douglas High School in Parkland, Florida. This devastating event was met with a cry for better gun control in America and given expression through the student led “March for Our Lives” rally in Washington D.C. and 800 other cities in the US and around the world. I accompanied six students and another five adults from our congregation to the DC rally.



In May we had a Charlotte Mecklenburg police officer come and lead active shooter training for our congregation. In October, a beloved transgender member, Isley Whitfield, committed suicide with a handgun. On October 27, a gunman entered the Tree of Life Synagogue in Pittsburgh, PA and murdered 11 worshipers; the next week one young student at Butler High School shot and killed another. In worship we reached out with our prayers and concern sending postcards to Butler High School home room classes and to the members of the Tree of Life Synagogue. Gun violence in America painfully impacts us all. As our hearts turn God-ward, we must ask what strides of soul and spirit, of love and labor will we take in challenging the wrong we most clearly see?

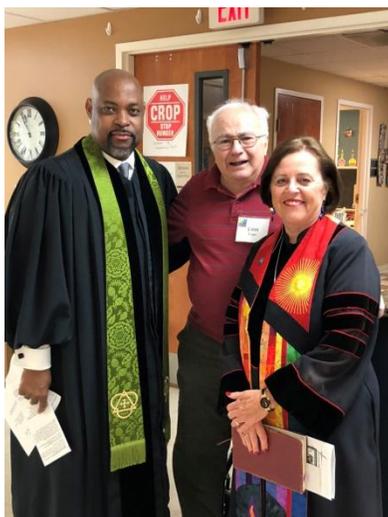
One of those ‘wrongs’ we have grappled with as a congregation has been racism and ways we can work for racial equity within our community and culture. For the last three years we have been partnering with Sacred Souls Congregation in relationship-building dialogue and in facilitating their entrance into the United Church of Christ. On April 15, we formally welcomed their congregation into the UCC in a ceremony led by Rev. Cheri Lovell, the Western North Carolina Association President and Rev Colleen Samson, our WNCA Minister of Church Affairs. As the guest preacher I reminded worshippers of the many ways our denomination has worked for justice, including our involvement in the North Carolina Wilmington Ten trials and ultimate vindication. A strength of our Southern Conference is its racial diversity and at our Annual meeting in Greensboro, the



*Pictured:
Rev. Tonyia Rawls, Rev.
Nancy Ellett Allison, and
Rev. Edward Davis,
Conference Minister*

Rev. Dian Jackson-Davis and I led a workshop on racial equity which helped expand the conversation within our denomination. This year the Rev. Julie Peeples and I received the Robert V. Moss Leadership award for service to the denomination.

The changes we have experienced in this year have been varied – but most notably coming within our staffing. At the end of 2017 the personnel team chose to move away from hiring a youth minister and to look more broadly for a staff person with a wider range of skills. In November of 2017 we hired Barbara Thomas as our part time Interim Minister of Church and Family Life. In 2018 we made that a permanent hire because the position proved so valuable. Barbara was offered a fulltime position with Dove's Nest, a women's recovery ministry, which she has highly valued. Her last Sunday with us was in July. Also in July, Jared Fischer, our Director of Music since 2014, resigned to study for a Choral Conducting Master's degree at the University of Oregon. Jared brought us a unique mix of superb piano skills and mastery of hymnody as well as the ability to create a contemporary band called the Music Cooperative. We are still in the process of searching for new worship and music leadership and are tremendously grateful for the faithful service of members Kathleen Smith and David A. Smith.



Pastor Emeritus Linn Finger bestowed his clergy robe and stoles on our new Associate Pastor, Fred Robinson

After a summer of searching, we were delighted to employ the Rev. Fredrick Robinson as our new Associate Pastor on October 14. Fred is also the Executive Director of MeckMIn and is beginning the process of seeking standing within the UCC.

For the October WNCA Annual meeting, I led a presentation on Church Sustainability. Sustainability requires a system remaining stable within the external environment while also continuously reconstructing its inner coherence. In other words, the thriving congregation must remain a relevant witness in the community while constantly re-creating who we are internally. People, ideas, time, money, and other material resources are what feeds the system. We are blessed to have new people constantly visiting Holy Covenant, even as we sorrowfully bid others farewell. The ideas, time and money our members and regular attenders contribute to this congregation are what keep us vital and relevant as witnesses to God's love. In this year of dealing with immigrants, violence and change we have grown in our work and willingness to be God's people in this place.

~ a tu lado, Nancy

Clerk's Report as of November 16, 2018

Members as of 2018:

277 Members of Record for 2017 as of 11/14/2017

1 Baby Dedication
8 Baptisms
+ 23 New members
- 3 Deaths
- 8 Transfers
- 39 Removed from Rolls
250 *

* November 14, 2017 through November 16, 2018

Respectfully Submitted,
Dawn Simmons, Executive Administrative Assistant, Clerk of Records

2018 Nominating Report

Committee members: Lisa Cloninger, Chair, Renee Brown, Debbie Davis, Patti Key, Tom Magraw, Terry Raley-Dennis, Tommy Tomlinson; ex officio Pastor Nancy Ellett Allison

Outgoing Class of 2018:

Elders: Michael Baldonado, Faye Humphrey; Deacons: Joe Behr-Stenzel, Debbie Davis, Sally Duffy

We are grateful for our Consistory leaders serving in, 2019 and 2020 and for those proposed to serve through 2021:

Class of 2019

Kathleen Smith (Elder)
Jeff Edwards-Knight (Elder)
Martha Bomely (Deacon)
Jim Hong (Deacon)
Cheryl Milam (Deacon)

Class of 2020

Suzanne Lamorey (Elder)
Robert Shepherd (Elder)
Lisa Sherman (Deacon)
Diane Rogers (Deacon)
Gregg Walker (Deacon)

Class of 2021

Joy Decker (Elder)
Tom Magraw (Elder)
Joanne Jellison (Deacon)
Holly Middleton (Deacon)
Ed Vickery (Deacon)

Respectfully submitted,
Lisa Cloninger
Nominating Chair

Personnel Report

Committee Members:

Faye Humphrey, Robert Shepherd, Ed Hord, Jim Hong, Gregg Walker, Sally Duffy, Chair, ex officio
Pastor Nancy Ellett Allison

Annual job reviews were planned; however, the personnel committee was faced with an onslaught of higher priority tasks. Rev. Barbara Thomas was hired as part-time interim Minister for Church and Family Life. She did an excellent job but took a full-time job more to her calling this summer. The committee then set about hiring an Associate Pastor (the job title, Minister for Church and Family Life was discarded as too complicated). After reviewing multiple resumes, 4 candidates were interviewed, after which 2 were ruled out. The remaining 2 candidates were vetted by contacting all of their respective references by different members of personnel. With the addition of Jeff Edwards-Knight, Lisa Cloninger, and Alix Felsing, a final recommendation was made to hire the Reverend Fredrick Robinson, who was then received with congregational approval on October 14.

Jared Fischer resigned at the end of summer to pursue a Master's in Choral Conducting at the University of Oregon and his musical skills will be long missed. We created multiple job descriptions to begin replacing his work as accompanist, band director, and choral director. We are currently in the search process. Volunteers David A. Smith and Kathleen Smith have blessed us with their amazing gifts on keyboard and piano, making worship possible with little disruption. Lisa Cloninger has worked with them to create an Advent music program, welcoming HCUCC singers and instrumentalists, and we appreciate their service and gifts!

Our Child Care workers have suffered as Caryn Capps fell in the nursery area, injuring her knee which has required surgery and her absence. She is currently receiving Workman's Compensation and may be out for another few months. Naomi Schieperpeter has been quite helpful in managing the nursery, with help from Sherelle Hill and many church volunteers. Laura Allison has continued to lead our Children's Church lessons and activities and has done an excellent job with our elementary aged children.

It has been a very active time for personnel.

Respectfully Submitted,
Sally M. Duffy, Chair

Worship Report

Team Members (appointed to serve in 2018): Martha Bomely, Cheri Dennis, Sally McLester, Sue Pascucci, Barb Schneller, Kathi Smith, Gregg Walker; ex officio Nancy Ellett Allison, Jared Fischer, Barbara Thomas

The role of the worship team is, in tandem with the ministerial staff, to provide ongoing spiritual growth experiences, plan worship and evaluate its effectiveness on an ongoing basis. The team is scheduled to meet monthly throughout the year, except in July and December. All meetings are open to any who wish to attend. At the first meeting in January 2018, the team decided to take a sabbatical from worship planning, as it was mostly being ably done by the pastor, associate pastor and music director. Of course, these paid staff members continued to always elicit input from others regarding ideas to create meaningful worship. In 2019, the worship team will be re-formed with some new folks joining with veteran team members.

One of the highlights of the year was the Women's Retreat held in June at Blowing Rock Conference Center. Rev. Anne Findlay-Chamberlain provided superb, insightful leadership ensuring our commitment to continue this type of retreat experience. Our Lenten disciplines included "Learning from St. Francis," Wilderness Stories," and "Re-Imagining Prayer" which continued throughout the year with Rev. Findlay-Chamberlain and Debbie Davis organizing the group which met in homes. Alix Felsing facilitated a meaningful support group for those involved in providing on-going care for others in their lives.

As I have said in previous years, it takes a village to make worship happen, and this year has been no exception. We are ever thankful for folks, paid and unpaid, who create the bulletins and the video slides, make sure the lights and air are on, ensure that sound comes out, that the live stream works, that the pew pads have pens and are in place and who offer their gifts of speaking, singing, playing, greeting and ushering.

When I first attended HCUCC, the choir used to sing this song, and some of the words are still appropriate:

"Come build a church with soul and spirit, come build a church with human frailty,
Jesus shall be its sure foundation. It shall be built by the hand of God."

If you would like to be part of the planning process for worship, we invite you to join us - either as a member of the team or just dropping in from time to time - to help us build a church with soul and spirit, recognizing our human frailty, and always with the guiding hand of God.

Respectfully submitted,
Kathi Smith, Chair

Buildings and Grounds Report

Memorial Garden

The Memorial Garden is aging remarkably well (completed in 2014). The wall, hard surfaces, and benches blend beautifully into the woods. Bill Hildebrand and Suzanne Lamorey have kept the space immaculate while respecting the natural beauty of the space. Lighting, power and water additions in recent years have made the space more versatile. Internments, when necessary, have gone smoothly with help from volunteers.

Friendship Trays Garden

Ann Watkins and Debbie Davis were our farmers this year and we owe them huge thanks. The new fence kept out the deer, but not bugs (imagine that). They still harvested over 250 pounds of vegetables and delivered them Friendship Trays for their use in making meals for the home bound.

Sewer System

Sewage seems to be our bane. We had 3 clogs in the exterior sewer line. Two of the clogs were around Easter and were likely due to foreign material in the sewer line which was removed after the second clog. The third clog was created by the roots of a crepe myrtle tree growing through a fracture into the line. This was corrected by an expensive repair of digging up the line and replacing the fractured part. We also removed two crepe myrtles that had been planted very close to the line to prevent future root clogs.

Special thanks to the members who responded to the backup on Easter Sunday. It was nasty, unexpected work at a time when we wanted to look our best for Easter visitors.

Our system will always require regular maintenance. The pipes are standard PVC – now twenty years old – that run under a parking lot and driveway where heavy trucks regularly service the cell tower. A portion of the sewer line was videoed after the Easter incident. This showed two areas of the pipe that we may want to proactively replace. Suzanne Lamorey is in charge of this analysis and recommendation. Funds from the discretionary Harris funds received from the Sharon campus sale have been set aside specifically for sewer system repairs. The pumps, a major issue in past years, worked fine all year.

HVAC

Our heating and cooling system has 9 units and worked well this year. We had regular semi-annual servicing by Brothers and had some small issues. The two units in the Choir Room addition are showing their age. (The seven in the main church were replaced 2015). Some HVAC repairs recommended by Brothers may need to be done in 2019. Diane Rogers is on point for evaluating, recommending and overseeing any repairs.

Roof/Gutters/Exterior Drainage/Interior Flooding

An evaluation of the church roof several years ago estimated at that time that the roof had at least 5 more years before needing to be replaced. We are accruing funds for the roof replacement through the maintenance reserve account. We did find several leaks this year that John Rapp has repaired.

The gutters were cleaned as part of a service we purchased which also included pressure washing the exterior of the building and the sidewalks.

2018 was a year of heavy thunderstorms and we had several instances of interior flooding. The interior floor is very close to ground level, so we should expect some of that. We should look at more downspout and exterior drainage work to keep the rain out. We may wish to consider adding an architectural awning / covered walkway over the main entrance to the Gathering Room. This is not a minor project and needs careful planning.

Building and Grounds

The building held up well during the year with no major repairs. Two windows in the Sanctuary have been replaced. Carpets and chairs were cleaned. Eric Bergstrom made two enhancements to the church; the first was a rain indicator for the irrigation system that keeps the system from turning on after rain; the second was a new motion sensor switch in the janitor's closet that keeps the closet light from being left on. Consistory approved some new furniture for the Gathering Room and this has been received. The exterior church sign at the entrance to the church was rewired and now works. The sign is on a timer such that it is only on for several hours each evening. John Rapp keeps our trails through our 16 acre site in good condition. They are a welcome amenity to provide a soothing quiet opportunity to reflect on the beauty of an urban forest. We checked and cleaned the Brown-Headed Nuthatch nest boxes this spring. Still no Nuthatches, but the nest boxes are in good shape. Bluebirds nest annually in the boxes near the church. The new swing set that members put together in 2017 has held up well.

B & G Maintenance

Regular maintenance (cleaning gutters, weeding, etc.) is a constant need. Volunteers – primarily Suzanne Lamorey, Ann Watkins, Bill Hildebrand, and Jo Ann Jellison – have done the work again this year. Funding was approved to hire part-time help, but we have not been able to find a permanent maintenance person – though not through lack of effort (thanks Dawn & Suzanne).

Special work days are successful, but the day-to-day work is a problem. Very special thanks from all of us are appropriate for Dawn Simmons, Suzanne Lamorey, Bill Hildebrand, Ann Watkins, Debbie Davis, Jo Ann Jellison, Diane Rogers and John Rapp. We are running into serious burn-out issues. ANY member willing to devote a few hours on a regular basis will be greatly appreciated.

Respectfully submitted,
Joseph McLelland

Strategic Planning Report (formerly Long-Range Planning)

The goal of strategic planning for an organization is to define its direction moving forward and allocate resources to support that direction. With the leadership of associate pastor Barbara Thomas, the Consistory began this process in its January retreat, creating vision and mission statements with implementation goals. In May, the group checked in on forward movement on these goals, amending them with any updated information.

While this is a list in progress, four of the immediate and concrete goals we created are listed below:

1. Exploration of Holy Covenant becoming a sanctuary church for immigrants
2. Connecting with and supporting local programs
3. Exploring the potential for installing solar panels for physical building
4. Successful mission fair to increase member involvement

With the turning of the year, a new team for strategic planning has been assembled, and we anticipate that they will consider these goals, as well as providing future direction.

Respectfully submitted,
Kathi Smith

Communications Report

The Communications Committee is responsible for publicizing special events that occur within the life of the church and disseminating information about Holy Covenant and its special events to the wider community. The duties include:

- Communicating in a timely manner with the congregation regarding weekly news and special events notification
- Sending out press releases promoting special events to TV and radio stations and print media such as The Charlotte Observer and University City magazine
- Providing information about pertinent special events to our UCC publications
- Generating promotional material about Holy Covenant and making it available to visitors and newcomers
- Generating regional mailings of promotional materials
- Maintaining responsibility for keeping information in newspaper ad current
- Maintaining and updating church website and social media.

There was no formal communication team in 2018. But as in past years, individuals within the congregation stepped up and carried aspects of the team's mission when needed. An example of this is Bob Saylor's enthusiasm in heading up our Charlotte Pride event this year, with wonderful participation by some of our newest members and families. Brian Hankins updates the website with each week's sermon and music. Nancy Allison and Dawn Simmons compose and disseminate the weekly news and special announcements. Cheri Lovell puts her considerable experience to good use in managing our Facebook and web presence. Lisa Cloninger has created beautiful and seasonally appropriate graphic images for use in worship.

If you have talents/ skills/knowledge in any of the tasks listed above, consider taking on a leadership role with the Communications team.

Respectfully submitted,
Kathi Smith

Missions and Justice Report

Committee Members: Lloyd and Gussie Spencer (co-chair), Lisa Cloninger, Tina Dickens, Phil Kaveler, Cheri Dennis, Bob Saylor, Linn Finger, Barb Schneller, Julie McLelland, Sue Pascucci, and Consistory Representative Suzanne Lamorey.

Earth Care Ministry- The purpose of this ministry is to increase awareness and ability to care for the earth. Members have volunteered to take recycling home as the church has no recycle service. We are continuing to look into the possibility of solar panels in order to help our church with efficient, environmental friendly power. We continue to look for ways that Holy Covenant might be more “earth friendly”.

Room In The Inn- Starting in December and ending in March we host RITI four times. Thanks to the availability of the nursery and preschool rooms we were able to provide cribs for toddlers who accompanied their mothers. This year we found that it was not just single adults who needed a place to sleep. Each time we had at least one mom and their children. We are thinking of including some gifts under the tree for any children that we house. We also provided a family style dinner for our neighbors which was possible because of the members of HC who helped with the meals and the hospitality. We were also thankful for a couple of our teens who helped with the clean up and helped with child care. In March, we hosted a group of college students for a week-long mission here in Charlotte. They were also a part of our RITI dinner and overnight. We received a very generous supply of socks, gloves, and hats to give to our neighbors along with various toiletries.

LGBTQ Ministry- LGBTQ Ministry has been busy this year. In May, we participated in the Annual RAIN Aids walk and are planning a larger participation next year. In August, we participated in the St. Marks Church for the interfaith service to start “Pride Week” in Charlotte. In August, many member of Holy Covenant helped with our booth at the Pride Festival, where 2500 people were given our “Love Is Love” pin and over 100 received our UCC Pride Coma. We expanded the contents of our booth so that people could get a view of what our Church and our people look like. This year we removed the table at the front of the booth so that people could come in and have a closer look at our presentations. In September we provided the “Q-Notes” in our gathering room for folks to pick up and read, a North Carolina LGBTQ publication. We are looking to advertise in this bi-monthly publication. In September, Holy Covenant furnished a family dinner at the Time Out Youth Center for the LGBTQ youth and volunteers. We are looking at continued participation in events like this.

Backpack Ministry- This ministry is provided in conjunction with University City United Methodist Church. The members of Holy Covenant have responded well and several members have helped deliver the food to the area where they are put together to be taken to David Cox Elementary School. Food is collected and placed in backpacks in order to feed 50-60 children. Each weekend the children receive protein, vegetables, soup, starches, fruit, breakfast items, and a snack. For many this is the best meal they will have all weekend.

C.R.O.P Walk for Hunger- Tina Dickens worked to give several members of our congregation the opportunity to walk in the Charlotte C.R.O.P Walk, which is one of the best in the nation. 25% of all

donations are divided between 3 local agencies: Crisis Assistance Ministry, Loaves and Fishes, and Second Harvest Food Bank. This year Holy Covenant raised \$1,255.

Sandwich Ministry- Twice each month over 100 sandwiches are made and delivered to the Urban Ministries Center to be served to 250-300 homeless neighbors each day. On the third Saturday of each month the group meets at Holy Covenant to produce the sandwiches and on the fourth Saturday they meet at South Park Christian Church. Using an assembly line the sandwiches are produced fairly quickly. The sandwiches consist of low-fat processed ham, cheese, and whole grain bread. The cost is about \$60-65 dollars per week. Many churches, scout troops, and businesses also contribute to make this ministry possible. Unfortunately we are having to discontinue the South Park Christian Church site because of a lack of help in delivering the sandwiches.

Upper Room Ministry- This is an extension of Holy Covenant's ministry with our homeless neighbors. For one week every other month, members of Holy Covenant meet with our neighbors at the Urban Ministry Center from 12:00-12:30 pm. During this time we provide support to the participants by spending time with them, listening, praying, singing, or studying scriptures with those present.

Sunshine Fund- see report details below

University Of North Carolina at Charlotte Food Pantry

In response to a need for students to find affordable and healthy food, UNCC opened an on-campus food pantry. The pantry depends entirely on donated food from campus and community partners. Holy Covenant has become one of those community partners and has provided donated foods to the pantry. We are now expanding that ministry to provide good, gently worn dress clothes so that students might be able to dress well for job interviews and other situations.

Other Ministries

This past year we collected school supplies to be taken to David Cox Elementary School. We collected and delivered two large shipments of supplies to that school.

We have seen new ministries started this year:

We held a blanket the world Sunday in which our members were asked to contribute to buy blankets for Church World Service. We saw the beginning of a partnership with *A Tu Lado* which is a ministry where members of our church partner with an immigrant to help see them through their journey to citizenship. We supplied a meal for the young men at Elon Homes Village, a ministry that focuses on young men who have aged out of the Foster Care program and have nowhere else to turn to. They must either be going to school or have a job. While in the program they are given training in many areas which will help them train, find, and keep a sustaining job. The program is now gearing up to aid young women who have aged out of the Foster Care Program.

Respectfully submitted,
Lloyd and Gussie Spencer, co-coordinators

Sunshine Fund Report

The Sunshine Fund at Holy Covenant provides temporary assistance to members of our congregation in times of financial crisis. These funds have helped support members with utility payments, unforeseen medical expenses, and prevented crisis after unexpected loss of income. The Sunshine Fund is a non-budgeted fund that depends on contributions from members and friends of the congregation to operate. Funds are not used until all available community resources are exhausted. The Sunshine Fund Committee is led by Travis Wheat, Jill Gregg, Tom Magraw and Lisa Cloninger. All requests to the Sunshine Fund are confidential and can be made by contacting one of the committee members or Pastor Nancy.

This year we have fewer total requests (7 total) but larger disbursements due to the critical nature of the requests.

Starting Balance as of 11/1/2017	\$ 1188.92
Donations:	\$ 3743.00
<u>Disbursements:</u>	<u>\$ 3046.65</u>
Ending balance as of 10/31/18:	\$ 1885.27

Respectfully Submitted,
Lisa Cloninger, Chair

Hospitality Report

The Hospitality Committee is a group of individuals who work together to provide food, fellowship and fun to our congregation. We work as a team, each member providing valuable help to our events, and we are available to help as congregational needs arise. We are blessed to have the following people on our team: Gussie Spencer, Micki Spear, Donna Collins, Darline Warren, Shirley Moder, Kevin Decker and Eileen Howe. We have also been helped this year by Phyllis Johnson, Martha Bomely and Debbie Davis. It is our mission to fulfill the definition of hospitality; to welcome and to provide a warm reception to all who come to Holy Covenant.

Respectfully Submitted,
Judi Lord and Linda Carver, Co-chairs

New Ministry/Endowment

In anticipation of the sale of the former Pilgrim United Church of Christ in late 2016, Holy Covenant created an Endowment Committee to manage the anticipated endowment, and a New Ministry Team to determine the future of the Pilgrim Legacy Fund (a subset of the larger endowment, initially 90% of net sale proceeds). Over the ensuing two years, the New Ministry Team created the Unconventional Pilgrims grant program and process that funded three innovative programs in 2018 — and that is set to continue funding new visions for ministry into the future.

As a next step in the maturation of Holy Covenant's grant program, the New Ministry Team was blended into the Endowment Committee in the fall of 2018, with overlapping membership to ensure institutional memory continues as the program develops. As originally envisioned, the expanded Endowment Committee assumes responsibility for implementation and management of the ongoing grant program, and for management and oversight of the endowment under the terms of the church's endowment policy.

A few key features of the grant program —

- The New Ministry Team established an informal annual total funding limit of \$100,000 — an amount that, over time, will be funded approximately 50% by return on invested endowment funds.
- A request for proposals will be offered annually around Easter, with Committee review in the fall and announcement of new year grants at Advent. The once-a-year granting process will ensure the review workload remains manageable for Committee members.
- Preference will be given to entrepreneurial opportunities — ministries that incorporate a method of self-funding for ongoing operations.
- Grant proposals will be carefully reviewed to ensure project managers have adequate professional expertise and contingency plans/budgets in place.
- While the original request for proposals offered the prospect of renewable grants, the Endowment Committee has determined to move forward with one-year grants only. Grantees will be welcome to apply for subsequent funding, but follow-on funding will not be guaranteed or particularly encouraged.

Attached to this report are the individual reports from our 2018 grantees —

Charlotte Unconventional Film School (Julie McElmurry) \$ 7,000

The film school seeks to help marginalized people tell their stories on video, and get those stories out into the world. What had begun as Meetup.com gatherings has developed into a small business that offered a series of 12 classes led by 12 professional instructors — several of them university-level professors. In addition to other participants, a cohort of seven people completed all 12 classes together and created four films featuring—

- Cesar Rodriguez' experience surviving hurricane Maria in Puerto Rico
- the female founder of a language school for immigrant adults
- a woman who, in her free time, provides tiny homes to homeless veterans
- the stories of several people experiencing homelessness being helped by Urban Ministry

The film school is also rightfully proud of the ripple effect they have had supporting small, immigrant-owned businesses and connecting their students to new work opportunities. As founder Julie McElmurry says, “I know we proclaimed good news, freedom and will give insight to people through these movies.”

Carolina Immigrant Alliance (Blake Hart) \$40,000

Puerta Abierta (Open Door), a program of Rock Hill’s Oakland Baptist Church (CBF), applied for funding in 2018 to support its work helping Dreamers and other immigrants with elements of their documentation requirements. The Team believed a planning grant for the envisioned organization was a better first step, and promised priority for additional funding once the new organization had been created. The newly-formed Carolina Immigrant Alliance (CIMA) has continued its legal and advocacy work through 2018: training additional staff to become accredited by the Department of Justice, supporting immigrants with a range of casework, and sponsoring advocacy events. Once CIMA has completed its application for 501c3 status, Holy Covenant has committed to provide \$80,000 in funding for 2019.

Dream Center Charlotte (Ra’Shawn Flournoy) \$58,000 + \$10,000

Perhaps the best-known of the initial Pilgrim Legacy Fund grants, the Dream Center purchased and converted a party bus (The Jesus Bus) and stage truck to present Sidewalk Sunday School in an economically disadvantaged neighborhood. Income from bus rentals has helped to fund program and maintenance expenses, and an additional grant of \$10,000 helped cover the cost of unexpected repairs and upfits. While the program hasn’t run as smoothly as hoped in its first year, the investment Holy Covenant made will continue to see return as the stage truck comes into use and is made available for rentals. The grant also provided a UCC Adese Fellowship to leader and pastor Ra’Shawn Flournoy, giving him access to entrepreneurial ministry training and mentoring as part of the 2018-19 Adese cohort.

Grantee Reports can be found here:

https://drive.google.com/drive/folders/1G5vMB_6dh9RwbhMk93S6wGRmkZFa5a1X

Capital Funds Report

Team Members: Debbie Davis (Chair), Diane Neese, and Travis Wheat

The HCUCC Building (Capital) Fund serves to finance permanent structures and improvements to the church's Harris property, the latest being the addition completed in 2009. Plans for the addition began in 2006, followed by the Building for Ministry Capital Campaign in 2007 with construction of the new wing being completed in 2009. Not in the original plans was the driveway paving work which was also completed in early 2009 with funds pledged/paid outside of the Capital Campaign. Beginning in January 2013, we began making the loan payments entirely from Building Fund Campaign contributions rather than 50/50 from operating and capital as was done previously. This means that our entire loan payment (now at \$46,728/year total) is paid from pledges specifically to the Building Fund as the operating fund no longer provides 50% of the payment. While this helps clearly delineate our operating and capital funds, it underscores the need for continued pledges and contributions to the capital fund. To that end, we are very pleased to report that to date, we have received pledges of \$50,050 from 30 pledgers for 2019. Our pledged giving will cover our mortgage payments for 2019, represents just over 100% of our \$50,000 goal, and includes 5 new Building Fund pledges!

A recurring theme of past Capital Fund reports has been our ability to continue to improve upon our loan terms as rates have declined, and in 2016 we were able to refinance to a lower loan rate. For background, our mortgage on the addition closed in 2009 for \$825,000 which included indebtedness of \$168,000 remaining from the acquisition of the land and construction loan for the main church building years ago. Our mortgage rate was 6 7/8% on a 30 year amortization which equated to a loan payment of \$5,167/month. The loan had a 5 year balloon maturing on June 1, 2014. In August 2011, we were able to take advantage of then historically low mortgage rates, and lock in a longer term while retaining the flexibility to make additional principal paydowns, via a \$650,000 loan with BB&T, our local bank which manages our church checking and savings accounts. This loan refinanced all of our existing debt at a fixed rate of 5.75% for a 10 year term on a 20 year amortization, equating to payments of \$4,563.54/month. In December 2012, as rates continued to trend downward, we were able to lock in an even lower rate of 4.75% and a monthly payment of \$3,920.10, while the maturity date remained unchanged at September 10, 2021. The charge for this rate change was only \$3,500, which was able to be recouped in lower interest costs in less than a year. The loan had a moderate prepayment penalty until August 2016, but once this was no longer applicable, we again took the opportunity to review the loan terms.

Given that rates were still near historical lows, but seemingly beginning to trend upward the past few years, starting in late 2016, we explored the possibility of establishing new loan terms with the desire to obtain a fully amortizing loan if possible (meaning that when the loan matures, it would be paid in full rather than having a "balloon" payment due). We were able to successfully obtain a \$376,504.14, 10 year, fully amortizing loan at a rate of 4.39% that matures on May 25, 2027 (current balance is \$333,278). As a result of the lower rate, even though the loan will be paid off sooner than the prior loan, our monthly payment actually went down slightly to \$3,894.00. Note also that we have been able to pay down our 2009 original \$825,000 loan by over \$491,000, including over \$316,000 in the past 7 years alone (after the broader Capital Campaign to complete the addition) when we first refinanced with BB&T.

God has truly blessed our church with many generous members and friends. Thanks to all who can continue to contribute to our Building Fund to help our church pay down this debt which was incurred when we expanded our building facilities. Each pledge made to the Capital Fund allows our church to move closer to becoming debt free, which will free up almost \$47,000/year in required debt repayment. Just think of all the ways those funds could lovingly be put to use to further our church's mission, ministry and outreach programs!

Respectfully submitted,
Debbie Davis, Chair

Stewardship Report

Committee Members: Martha Bomely and Debbie Davis, ex officio Dawn Simmons and Rev. Nancy Ellett Allison

This year members and friends of Holy Covenant have given generously to the church – of their time, their talent, and their financial resources. We grateful for the sharing and caring community of believers at Holy Covenant.

The 2019 Stewardship campaign has also resulted in an outpouring of generosity. The General Fund is at 96% of the target with \$187,500 in planned giving and the Building Fund is over 100% of the target with \$50,050!

The congregation has also continued to financially support the Sandwich Ministry, Room In The Inn, the Backpack Ministry, various Food Banks, as well as the UCC 5 for 5 Special Offerings: Our Church's Wider Mission, One Great Hour of Sharing, Strengthen the Church, Neighbors in Need, and The Christmas Fund.

Respectfully Submitted,
Martha Bomely, Chair

HOLY COVENANT UNITED CHURCH OF CHRIST
as of 11/12/2018 for 2019
PLEDGE RECAP--2013 THRU 2019

General Fund Pledges				Building Fund Pledges			
	Total Amount	#	Avg.	Total Amount	#	Avg.	
2019	\$ 187,500.00	65	\$ 2,884.62	\$ 50,050.00	30	\$ 1,668.33	
2018	\$ 195,180.00	70	\$ 2,788.29	\$ 55,070.00	39	\$ 1,412.05	
2017	\$ 190,280.00	67	\$ 2,840.00	\$ 49,350.00	30	\$ 1,645.00	
2016	\$ 179,250.00	65	\$ 2,757.69	\$ 54,554.00	33	\$ 1,653.15	
2015	\$ 165,022.52	63	\$ 2,619.41	\$ 54,554.00	35	\$ 1,558.69	
2014	\$ 167,154.00	61	\$ 2,740.23	\$ 52,694.00	34	\$ 1,549.82	
2013	\$ 174,898.00	67	\$ 2,610.42	\$ 58,191.00	45	\$ 1,293.13	

Budget and Finance Report

Committee Members: Debbie Davis, Cheri Dennis Tom Magraw, Diane Neese, Diane Rogers, Kathi Smith, Travis Wheat, Mark Williams and Martha Bomely (Chair): ex officio; Nancy Ellett Allison

Following are two reports in proposed form: **2019 Budget Summary and 2018 Budget Detail.**

HOLY COVENANT UNITED CHURCH OF CHRIST 2019 PROPOSED BUDGET	
	2019 PROPOSED BUDGET
GENERAL/OPERATING FUND:	
INCOME:	
1 Identified Giving	217,500
2 Loose Cash	5,000
3 Other Miscellaneous-Giving	-
4 Total General Fund Giving	222,500
5 Tower Income	59,000
6 Rental Income & Other Miscellaneous	9,000
7 Tax Rebate Income	3,700
8 Total Undesignated GF Income	71,700
9 Designated Funds Received:	
10 Michael Brooks Scholarship	2,000
11 Sandwich Ministry	500
12 Special Offerings - Direct to General Fund	4,500
13 Total Designated Funds Received	7,000
14 TOTAL GEN/OPERATING INCOME	301,200
15 EXPENSE:	
16 Worship	31,800
17 Christian Ed & Development	34,800
18 Inclusion and Outreach	7,150
19 Mission and Justice	12,150
20 Buildings and Grounds	56,600
21 Administration	164,700
22 TOTAL GEN/OPERATING EXPENSE	307,200
23 NET GAIN(LOSS) TOTAL GEN/OP FD BEFORE DISCRETIONARY ALLOCATION FOR ASSOC PASTOR SALARY	(6,000)
24 2019 ASSOC PASTOR SALARY DISCRETIONARY ALLOCATION	6,000
25 NET GAIN(LOSS) TOTAL GEN/OP FD	0

1	Operating Account (W)	TOTAL 2018 Spending Plan				Notes
		Jan - Oct 18 YTD	Jan-Oct YTD Annualized	2018 Annual Budget	2019 Planned Budget	
2						
3	Income					
4	A104000 - Income					
5	H104100 - Operating Income-General Fund					
6	H104101 - Identified Giving	177,498	212,283	222,400	217,500	\$187,500 Redged+\$30,000 Identified not Pledged
7	H104102 - Loose Offering	4,255	5,946	4,500	5,000	There was one anonymous gift of \$1,000 this year
8	H104104 - Tower Income	43,015	51,616	59,000	59,000	No increase in contract
9	H104110 - Rental Income	8,210	9,852	7,600	9,000	Home Schoolers pay \$200/wk X 26 weeks+Outside Group Rentals
10	H104115 - Tax Rebate Income	1,899	2,279	3,000	3,700	Assumes a portion of Sanct Improvement Funds are Spent
11	H104120 - Operating Account-Other	665	798	0	0	
12	Total H104100 - Operating Income-General Fund	236,233	283,476	296,500	294,200	
13	H104600 - Special Funds Income					
14	H104620 - Retreats	6,424	6,424	0	0	
15	H104630 - Special Funds Direct to General	7,544	9,053	4,500	4,500	Disaster Relief and Crop Gift in Honor of Barbara
16	H104640 - Michael G. Brook Scholarship	2,000	2,400	2,000	2,000	
17	H104650 - Youth Fundraising	1,159	1,391	0	0	
18	H104699 - Designated		0			
19	H105107 - Sandwich Ministry Income	339	407	500	500	
20	H105109 - Rooms In The Inn	85	102	0	0	
21	H105102 - Back Pack Ministry (In/Out)	25	30	0	0	In/Out Ministry
22	H105700 - Ministerial Candidates	4,116	4,942	0	0	
23	H104699 - Designated - Other	48	57	0	0	
24	Total H104600 - Special Funds Income	4,815	5,537	500	500	
25	Total H104600 - Special Funds Income	21,742	26,090	0	0	
26	H104875 - Other Operating Account Income	20	24	0	0	
27	Total A104000 - Income	257,991	309,566	303,500	301,200	
28	Expenses					
29	A200000 - Expense					
30	A210000 - Worship					
31	H205230 - Director of Music - Salary	15,356	19,147	24,300	24,800	+2% Increase
32	H205100 - Special Worship Events	441	529	100	100	2018 Lenten Book Printing
33	H205500 - Music Program	1,755	2,106	1,800	1,800	
34	H207000 - Pulpit Supply and Honorarium	1,950	2,340	2,400	2,400	
35	H203000 - Worship Supply/Aesthetics	847	1,016	1,000	900	
36	H205100 - Audio/Video/Media	1,050	1,280	0	1,100	Annual subscription is \$1,050
37	H208200 - Accompanist	475	570	900	900	\$150 for 6 times a year
38	Total A210000 - Worship	22,474	26,959	30,300	31,800	
39	A300000 - Christian Education & Dev					
40	H305220 - Child Care Payroll	5,984	7,037	8,400	8,400	
41	H305220 - Associate Pastor Salary	11,843	14,212	20,000	21,400	+2% Increase
42	H305220 - Associate Pastor Stipend	817	980	1,400	0	
43	H305230 - Associate Pastor Travel	413	495	0	300	
44	H305100 - Youth Events	1,325	1,590	1,000	1,000	
45	H305150 - Youth Church Camp Scholar Exp	390	390	300	300	
46	H305175 - Youth Post High Scholar Expense	2,000	2,400	2,000	2,000	Michael Brooks Scholarship
47	H305300 - Christian Ed Programming	432	518	500	500	
48	H305900 - Child Care Supplies	162	218	400	300	
49	H305100 - Child Care Expenses Other	52	110	200	0	Church Member volunteers
50	H305700 - Ministerial Candidates Exp	4,477	5,372	550	600	\$300 X 2 Candidates
51	Total A300000 - Christian Education & Dev	27,744	33,263	34,750	34,800	

1	Operating Account (N)	TOTAL 2018 Spending Plan				Notes
		Jan - Oct 18 YTD	Jan-Oct YTD Actualized	2018 Annual Budget	2019 Planned Budget	
52	A400000 - Inclusion and Outreach					Consistory Retreat Meals included
53	3H401000 - Member Development	1,311	1,573	1,000	1,000	
54	3H401006 - Pride Festivals	1,410	1,652	1,000	1,200	Rename LGBTQ Ministry
55	3H401010 - Church Retreat	6,737	8,094	1,450	1,450	Supplies, Staff & Honorarium
56	3H406100 - Inreach Outreach-Hospitality	859	1,031	1,800	1,200	
57	3H406101 - Sandwich Ministry HCUC	705	848	1,100	1,000	\$500 from Church Budget
58	3H406102 - Back Pack Ministry (In/Out)	0	0	0	0	In/Out David Cox Ministry
59	3H406503 - Advertising and Marketing	647	776	2,000	1,200	Constant Contact \$30 per month
60	3H406504 - Stewardship Expenses	100	120	100	100	
61	Total A400000 - Inclusion and Outreach	11,769	14,123	8,450	7,150	
62	A500000 - Mission and Justice					
63	3H501010 - OCWM	5,042	6,050	6,050	6,050	
64	3H501020 - Other Contributions (MEND-GHS)	7,545	9,054	4,500	4,500	
65	3H501030 - Mecklenburg Ministries	0	0	300	300	
66	3H501030 - RTI	640	779	1,000	700	Bus Tickets 4 X \$176 (Stickets) /New Blankets buy this year
67	3H501025 - Western NC Association	754	905	800	800	\$2.00 per member
68	Total A500000 - Mission and Justice	13,381	16,788	12,450	12,150	
69	A600000 - Buildings and Grounds					
70	H600000 - Buildings and Grounds Supplies					
71	H6000002 - Paper Supplies	813	976	1,300	1,300	
72	Total H600000 - Buildings and Grounds Supplies	813	976	1,300	1,300	
73	H600100 - Utilities and recurring					
74	H600101 - Electricity	9,018	10,622	10,000	10,000	
75	H600102 - Telephone and Internet	2,175	2610	2500	2,500	
76	H600103 - Security	1,030	1,236	1,750	1,100	\$45 X 12 = \$540 + Misc/Paid off in 2017
77	H600104 - Water	3,261	4,297	4,400	4,400	
78	H600200 - Janitorial	5,500	6,600	6,000	6,000	\$500 per month
79	H600301 - Ins Exp- Liability & Structure	6,011	7,220	6,850	7,200	
80	Total H600100 - Utilities and recurring	27,321	32,785	31,500	31,200	
81	H600250 - Maintenance					
82	H600273 - Lawn Mowing	3,690	4,416	3,000	3,500	Includes \$30/time for detention pond cutting
83	H600251 - General Maintenance	1,907	2,286	1,400	1,400	Replaced 2 smoky sanctuary windows \$785 in 2018
84	H600252 - Grounds Maintenance	308	369	900	900	Some 2018 expenses captured in General Maintenance
85	H600253 - Sewer Maint & Repair	2,853	3,404	800	1,300	Jet 2X yr at \$650/each
86	H600254 - HVAC Maint & Repair	653	820	2,300	1,300	Maint \$65/mth + Filters
87	H600255 - Roof Repairs	0	0	500	500	
88	H600257 - Waste Management	943	1,132	1,200	1,200	\$100 / mth
89	H600259 - Maint Reserve (Capital Reserve)	7,500	9,000	9,000	9,000	\$750P 12 / mth
90	H600270 - Pest Control	1,228	1,471	1,400	1,500	\$125 X12
91	H600271 - Interior Floor Maintenance	390	456	2,350	0	Q4 cleaning/spent \$2350 last year
92	H600272 - Window Washing	500	600	500	500	Inc Pressure Washing Church; cleaning up trash, fixing small needs
93	H600275 - Maintenance Handyperson	1,010	1,212	800	3,000	
94	H600276 - Approved Overages	750	900	0	0	Detention Pond cutting will be captured in lawn Maintenance
95	Total H600250 - Maintenance	21,740	26,088	26,150	24,100	
96	Total A600000 - Buildings and Grounds	49,874	59,848	61,950	56,600	

1	Operating Account (VO)	TOTAL 2018 Spending Plan				Notes
		Jan - Oct 18 YTD	Jan-Oct YTD Annualized	2018 Annual Budget	2019 Planned Budget	
2						
97	A000000 - Administration					
98	H004 000 - Bank Service Charges	263	340	300	300	includes Paypal fees
99	H005 000 - Admin Payroll Expenses					
100	H0050 01 - Admin Payroll Processing	124	149	200	200	\$1.75/check
102	H0051 11 - Minister Adm'l Life & D & Ia	1,400	1,788	950	1,800	
103	H0051 12 - Minister Life & Disability Ins	852	1,070	1,150	1,100	Confirmed
104	H0052 21 - Minister Salary	28,941	34,725	34,700	35,400	+2% increase
105	H0052 22 - Minister Housing	35,417	42,500	42,500	43,400	+2% increase
106	H0052 23 - Minister Pension	11,169	13,403	13,400	13,400	
107	H0052 25 - Exec Assistant Payroll	32,555	39,086	38,500	39,300	+2% increase
108	H0052 27 - Exec Asst Stipend Salary	2,500	3,000	3,000	3,000	
109	H0052 28 - Exec Asst Overtime	1,912	2,294	1,800	2,100	
110	H0053 00 - Employer's FICA	4,625	5,560	5,900	6,000	
111	H0053 50 - Ins Exp - Workers Comp	1,389	1,675	2,200	2,000	
112	Total H005000 - Admin Payroll Expenses	121,024	145,225	144,400	148,000	
113	H006 000 - Administrative Supplies					
114	H0060 51 - Copier Supplies	1,139	1,367	1,800	1,400	Advent & Easter Copying
115	H0060 80 - Postage	322	386	300	400	
116	H0060 91 - Church & Office Supply	983	1,192	1,500	1,300	
118	Total H006000 - Administrative Supplies	2,454	2,944	3,400	3,100	
119	H006 300 - Other Invest/Ingenr/Insb	137	164	300	0	
120	H006 301 - Continuing Ed-Staff	50	60	800	400	
121	H006 400 - Pastoral Reimbursement	7,125	8,560	8,600	8,600	
122	H006 450 - Conference Expense	263	340	1,200	1,200	June '19 Wisconsin
123	H006 502 - Computer Expense-software	0	0	500	200	
124	H006 503 - Social Media	275	330	400	400	
125	Total H006000 - Administration	131,830	157,266	159,900	162,200	
126	H006100 - Copier Expense					
127	H006 161 - Copier Lease Expense	1,915	2,286	2,300	2,300	
128	Total H006100 - Copier Expense	1,915	2,286	2,300	2,300	
129	H006501 - Computer Expense-Hardware	0	0	400	200	
130	Total A000000 - Administration	133,345	160,254	162,600	164,700	
132	Total A000000 - Expense	259,396	311,275	310,500	307,200	
133	Net Income Prior to Alloc from Disc for Assoc Pastor Salary	(1,405)	(1,688)	(7,000)	(6,000)	
134	Allocate of Funds From Discretionary	0	0	7,000	6,000	
135	Net Income	(1,405)	(1,688)	0	0	