



ANNUAL REPORT

2006

**Annual Congregational Meeting
Sunday, January 28, 2007
Fellowship Hall**

**United Evangelical Church, United Church of Christ
3200 Dillon Street, Baltimore, Maryland 21224
410-276-0393 E-mail: uecucc@verizon.net
www.united-evangelical.org**

Rev. Catherine J. Oatman

Mr. Robert Gundlach – Director of Music

Pastor's Report 2006

"Now hope that is seen is not hope. For who hopes for what is seen? But if we hope for what we do not see, we wait for it with patience. Likewise the Spirit helps us in our weakness; for we do not know how to pray as we ought, but that very Spirit intercedes with sighs too deep for words. And God, who searches the heart, knows what is the mind of the Spirit, because the Spirit intercedes for the saints according to the will of God. We know that all things work together for good for those who love God, who are called according to his purpose." These words of Paul from Romans 8:24ff, go a long way to describe 2006. As a church we began 2006 hoping for many things. Our hopes were accompanied by many prayers. And in our weakness, the Spirit interceded for us, the saints, according to the will of God.

We began the year with hopes and prayers regarding the parsonage, the Sunday School Building, and the Kellner house on Lombard Street. Now, a year later, the parsonage is rented and is generating income for the church. The Sunday School Building is no longer on the market, and the Kellner house sold in April for \$123,500.00. Whether things turned out the way you had hoped for or not regarding these matters, we have the promise of scripture that *all* things work together for good for those who love God. As the Pastor of a people who love God, I think our challenge is to see God's hand at work in these events, to believe that the unfolding of these events truly is revealing God's will for this church.

Part of recognizing this is literally the bottom line. Though giving did not meet expenses, the resources of the church have more than doubled. This is paradoxical, and I have found that wherever there is paradox, God is involved somehow. While I am not saying that we can naively think we can continue with business as usual and God will bail us out, what I am saying is that God is intimately and intricately involved with every aspect of our life as a church. Believing this, and acting on this belief, is crucial as we take steps to address all the needs of the church, including financial needs.

One way that we attempted to address financial concerns this year was by having just one worship service over the summer. Since there was no appreciable difference in our electric bill during this time, there are no plans to repeat this in 2007. While attendance is down over the summer as people go away, and some people did enjoy having the whole church together in worship, maintaining a schedule while the rest of society is on summer break can bring a comforting sense of reliability. This reliability again reinforces God's intimate involvement in our lives; that even when we are on vacation, God is faithful.

Personally, Paul's words are bittersweet for me as we close 2006. The death of my sister Barbara has shed new light on this scripture. I hold to the hope that one day I will see her again. And while I hold tightly to this hope, it is painful knowing that I must wait patiently for that day. When I was in Ohio for my sister's memorial service, my mother said, "You have a good church." I told her she was right. I want to thank you all on behalf of myself and my family for the understanding and grace I received during Barbara's sickness and death. The time I spent with family was healing.

It was also healing that we as a church brought to many people in Zambia. It was here that I learned to a greater depth what it is to wait patiently with hope. In the sea of need that we encountered there everyday, it was hard to imagine that we were making a difference in lives. And yet Karen ReMine, the president of OMNI, shared story after

story of how small gestures done in the name of Christ were having profound effects in peoples' lives.

She told me of a previous trip and how OMNI had anonymously received \$4 from someone in her church. She somehow knew that this \$4 had a special purpose. When OMNI was in Zambia she encountered a widow with 5 children who was in need of rent money and beans to feed her family. All together it totaled \$4. Today that widow has pulled herself out of poverty, is in her last year of seminary, and is doing well, all because of \$4.

This story powerfully illustrates not only God's intimate involvement in our everyday events, but also Paul's words that though we might not see what we hope for, it does not mean that God is not actively bringing it to pass. Understanding and believing this, was the impetus behind our anniversary celebrations. In September and in November we had two wonderful services of worship, celebrating the ministry of which we as a church, and as a denomination, have been a part. Even though the entire church is faced with declining membership and financial concerns we celebrate BECAUSE WE HAVE HOPE knowing that the Spirit is interceding for us; we celebrate BECAUSE WITH CHRIST WE KNOW that small gestures will have profound effects.

It is with assurance in these things that we embarked upon a visioning study, that we might more fully understand and address the church's needs. Rev. Jim Bell had committed to leading us through this intentional ministry. With his termination as the Associate Conference Minister of the Chesapeake Association, the church council brought him on as part time pastoral staff that he could continue to work with us. The council believes that Rev. Bell has the experience and gifts for ministry which would greatly benefit us as a church.

Hiring new staff when giving has not met our expenses is also paradoxical. Even though Jim's salary is initially coming from a grant, I see our willingness to hire him as a step that shows faith, a step that responds to God's faithfulness to us. It shows we recognize that we must act on our faith and take the steps necessary to address our needs. I am convinced that each step we take, God will respond BECAUSE GOD IS intimately and intricately involved in our life as a church.

I believe we have already witnessed God's faithful response to our steps of faith by the Canton Community Association (CCA) meetings now being held at our church. It was in the spring when I began to put together the visioning committee, that the opportunity came to us to host the CCA meetings. The CCA website is visited by many newcomers to Canton, and now our church is a part of that website. I am meeting new members of our community every month and I encourage all of you to come to these meetings so that our community knows that we as a church care about what happens in Canton. Hosting the CCA meetings is an exciting opportunity for us.

With all the exciting things that are happening in the church, we ended the year on a sad note as we said goodbye to our secretary Peggy Tlasek. The entire congregation feels this loss. A feeling of loss is the definition of grief. Again, I turn to the words of Paul to hear that we do not grieve though as those who have no hope, but rather as those who know that all things work together for good for those who love God. As we go into 2007, may we hold to this hope.

In Christ's love,
Rev. Cathy

CHURCH RECORDS FOR THE YEAR 2006

<u>BAPTISMS</u>	01/22	Jaycob Hertzfelt
	02/19	Kiera Farris
	03/19	Summer Griffin
	04/30	Andrew Rusnak
	06/11	Mackenzi Preston
<u>CONFIRMATION</u>	04/09	Claire Hovermill
	04/09	Roger Russell, Jr.
	04/09	Eric Sanders
<u>DEATHS</u>	01/30	Catherine Steever
	08/10	Marie Kodetsky
	08/15	Dorothy Topie
<u>FUNERALS</u>	01/24	Tyler Matthew
	02/02	Ellen Smith
	03/04	Charles Hammerbacher, Sr.
	03/21	Virgil Clark
	04/11	Grace Ruppalt
	04/26	Carolyn Loving
	05/25	Catherine Weitzel
	05/30	John Sinclair, Jr.
	07/06	John Henry Will
	07/09	Jessie Caraballo
	09/09	Thelma Ermer
	09/15	Howard Funk Sr.
	10/27	Carolyn Harrell
	11/24	Elbertha Cassedy
11/29	George Hammerbacher, Sr.	
<u>WEDDINGS</u>	02/11	Andrew Rusnak, Jr./Lori Pijanowski
	03/25	Dave Plummer/Amy Folck
	09/03	William Bishop/Stacey Garrison

ACTIVE MEMBERSHIP START OF 2005	265*
NEW MEMBERS	3
MEMBERS LOST	14
TOTAL ACTIVE MEMBERS	254

* 3 Confirmands were not included in last year's final membership

COUNCIL PRESIDENT'S REPORT

2006, WHAT A YEAR !!!!

We had so many challenges to face and we did it together. After a lot of consideration and also due to the fact that the real estate market had "slacked off", we decided not to sell the Church School building. We are currently seeking possible uses for the bldg. that will suit our needs the best. Many good things happened to us throughout the past year and I have mentioned them in previous endeavor articles. Some that you may remember include the sale of the Kellner house for a very large profit, renting the parsonage which gives us a steady, monthly income, we had a fun filled picnic, the Canton Community Association is meeting at our Church which gives us great publicity in the neighborhood, we had the strawberry festival and a tinsel day that went very well. In addition to these, we received a large sum of money (approx. \$16,000) from Sprint for the use of our electric and we have had many new people visit us at our Sunday services. As a result, we are holding a new member class, something we haven't had for quite some time. The visioning study team is also a great asset to us because it is being run by Rev. Jim Bell and will help us to advance in sharing God's word. All in all, we are continuing traditions while also learning to accept everyone into our Church family. I pray that good things keep happening to us and that we fill our Church pews as the year progresses. I also wish the incoming council much luck, love and support in all that they will face in 2007. Best wishes to everyone .

With warm affection and in God's love,
Lori

**2007
CHURCH COMMITTEES**

PROPERTY

Clarence Rowell, Dale Sanders,
Dick Loving, Arthur Jones,
Carl Price, Travis Hogan,
Jim Tallagsen (Advisor), John Price (Advisor)

FINANCE

Barbara Matthew, Calvin Gundlach,
Clarence Rowell, Rev. Cathy Oatman

MEMBERSHIP

Nancy Gray, Catherine Young,
Ursula Jacob, Laraine Jones

ALTAR

Ursula Jacob, Rose Jefferson,
Mildred Wirsing, Carol Rowell,
Lois Jones

FELLOWSHIP

Lynn Sanders, Dale Sanders,
Dianne Pachilis, Carl Price

EDUCATION

Church School Administration,
Teachers & Assistants

CALENDER

Ellen Carter

MUSIC

Robert Gundlach, Director &
Church Senior Choir,
Nancy Gray

USHERING

Arthur Jones, Lori Betch,
Catherine Young, Lynn Sanders
Clarence Rowell
Greeters: Lois Duvall, Olga DeBloom

SPIRITUAL

Rev. Cathy Oatman, Robert Osburne,
Robert Gundlach

AUDITING

Dale Sanders, Karrie Hogan,
Arlene Pate, J. Edwin Myers (Advisor)

PASTOR COMMUNICATION

Lynn Sanders, Calvin Gundlach,
Carol Rowell

VISIONING STUDY

Rev. James Bell (Leader),
Robert Gundlach, JoAnn Johnson,
Catherine Young, Robert Osburne,
Angie Watson, Rev. Cathy Oatman

1/20/2007

This committee list is in the process of being developed. All congregation member's talents and willingness to serve our Church are needed & desired. To help by serving on a committee please see any council member or committee member.

CHURCH SCHOOL / CHRISTIAN EDUCATION REPORT

As the year 2007 begins we are thankful that we have been able to sustain a regular attendance and participation in the Church School program. We are always looking for more children to help us grow and expand our effort to not only increase the attendance in Church School, but to expand knowledge and growth in the overall Church.

This time last year we were looking for leadership for the youth/confirmation class, and we were blessed with three adults who have assumed the leadership role for our Youth Department. They are Cathy Fifield, Karrie Hogan, and Diane Pachilis.

The children continue to look forward to being a part of the church worship service on Sunday morning, and especially being able to sing as part of the service on the third Sunday of each month. Also, they are very pleased and appreciative of the opportunity to perform at services at Christmas and Easter.

We are continuing to meet in the church school building (third floor) and will continue to do so until such time as there is a final decision made relative to the disposition of the church school building.

There are two excellent Bible Study opportunities for adults- one on Sunday mornings between services and one on Wednesday morning at 10:00 am. Both groups meet in the Quiet Room and all are encouraged and welcome to participate.

As always, with your help and encouragement, we look forward to the number of children and adults participating in the Christian Education Program continuing to grow. As the Church School grows, so grows the Church!

ACCOUNTS

MONTHLY REPORT

		1	2	3	4
DEC 31 2008					
BUDGET FUNDS		INCOME	EXPENSE	YEAR TODATE	BALANCE
1	LESSON SUPPLIES	3653		- 34714	- 34714
2	MISCELLANEOUS	1826	60 -	4174	35856
3	MISSIONS	1826	275 -	- 25674	- 9684
6	SUB-TOTAL	7305	335 -	- 45209	- 8562
7	NON-BUDGET FUNDS				
8	BANKS	4045		221 -	41428
9	BIBLE MEMORIALS				54036
10	RENOVATION	25 -		210 -	164836
11	RESERVE/Int or Div	741		7774	112147
13	SUB-TOTAL	7286		51874	372447
14	MULTI USE FUNG				
15	BUILDING				7517
16	CANTON HAPPENINGS				16131
17	CRADLE ROLL				7111
18	FLOWER/REFRESHMENT				24136
19	FURNITURE/EQUIPMENT				8239
20	NURSERY				3877
21	OFFICE				597
22	ⓐ P.O.C.C. ⓑ YOUTH GROUP			ⓐ 11836 ⓑ 42747	54583
23	STNRY/PRNT/PSTG				1341
25	SUB-TOTAL				123932
27	GRAND TOTAL	14591	- 335		
28	DISTRIBUTED AS FOLLOWS:				
29	CHECKING.) PROVIDENT BANK	40228			
30	SAVINGS)	452587			
31	GRAND TOTAL	492817			492817
33	ATTENDANCE:		OFFERING		
34	LAST YEAR -		LAST YEAR		
35	THIS YEAR		THIS YEAR		
39				611726	
40				- 15929	
41					492817

United Evangelical Church School

EAST AVENUE and DILLON STREET
BALTIMORE, MARYLAND 21224

United Church of Christ
1720 Chouteau Ave Rm 407
St Louis MO 32808

World Ministries \$ 150.00

~~India Mission~~

~~Leper Fund~~

\$ 150.00 #1017

Mail to:

UCC Chesapeake Association
916 S Rolling Rd
Baltimore Md 21228-5318

The Arc of Baltimore Community Resource Center
7215 York Rd
Baltimore Md 21212-1532

\$ 25.00 #1018

Meals on Wheels of Central Maryland Inc
515 S Haven St
Baltimore Md 21224-4220

\$ 25.00 #1019

UCC Chesapeake Association
916 S Rolling Rd - Supper Club
Baltimore Md 21228-1532

\$ 25.00 #1020

Emmaus Homes
1110 Randolph St
St. Charles MO 63301-0896

\$ 25.00 #1021

Hoffman Homes for Youth
P O Box 1187
Gettysburg PA 17324

\$ 25.00 #1022

GRAND TOTAL FOR YEAR 2005 - - - - - \$ 275.00

Senior Choir Financial Report, 2006

Cash on hand, January 1, 2006	\$523.35
Bank balance	\$338.22

Income:

Offering (Thursday night)	\$313.93
Interest on bank account	\$1.88
Miscellaneous Income	\$95.00
Total	\$1,272.38

Gifts and Expenses:

Gifts	\$159.35
Memorials & Love Gifts	\$275.00
Miscellaneous expenses	\$38.46
Total	\$472.81

Cash on hand, January 1, 2007	\$259.34
Bank balance	\$540.23
Total	\$799.57

Respectfully submitted,

Holly Raddatz



SENIOR CHOIR REPORT OF ACTIVITIES
FOR THE YEAR OF 2006

- | | | |
|-----------|----|---|
| January | 1 | New Year's Day 10:00 a.m. service only |
| | 29 | Congregational Meeting-annual reports due |
| February | 5 | New entrance system for the Dillon Street door |
| | 12 | No choir rehearsal due to snow. |
| March | 1 | Ash Wednesday- Service 7:30 p.m. |
| | 5 | Congregation meeting (to sell the church school building or not) |
| | 15 | Lenten Service 7:30 p.m. |
| | 22 | Lenten Service 7:30 p.m. |
| | 29 | Lenten Service 7:30 p.m. |
| April | 2 | One Service 10:00 a.m., meeting after to sell the church school building or not. |
| | 9 | Palm Sunday. 9:15 a.m. blessing of the cross Sunday School presentation. |
| | 11 | Rehearsal for Last Supper Tableau |
| | 12 | Last Supper Tableau 8:00 p.m. |
| | 13 | Maundy Thursday Service |
| | 14 | Good Friday Service 9:00 a.m. afternoon- carry the cross thru neighborhood with Father Joe's members. |
| | 16 | Easter services 6:00 a.m. to 10:30 a.m. |
| | 30 | Rev. Cathy's presentation on her trip to Zambia, followed by a late lunch. |
| May | 14 | Mothers Day |
| | 21 | Maryland Heritage Vocal Ensemble with Mr. Jim Kimos-one service 10:00 a.m. |
| | 25 | No choir rehearsal |
| | 28 | Choir Festival |
| June | 4 | 50 th Confirmation reunion service and luncheon |
| | 10 | Strawberry Festival by the ladies organization |
| | 18 | Father's Day |
| | 22 | Last Choir rehearsal until August |
| | 25 | Special anthem and musical instruments |
| July | | Only one service 9:00 a.m. during the summer months-using the air conditioner sparingly. |
| August | 31 | Choir rehearsal starts |
| September | 8 | Men's retreat |
| | 9 | Men's retreat -All church picnic- North Point Park |
| | 10 | Men's retreat |
| | 14 | No choir rehearsal |

- 17 Choir sings at 9:00 a.m.- Rev. Cathy's travel log of her travels to Zambia for those who missed it on April 30th.
- 24 Our church's 133rd anniversary special anthems, instruments and reception following service
- October
- 1 Two services again – 8:00 a.m. and 10:30 a.m.
- 14 Rev. Cathy's presentation on her mission trip to Zambia at St. Brigid's church at 4:00 p.m.
- November
- 5 Along with First United Church, we celebrated our 50th anniversary of the UCC 11:00 a.m. service with a sour beef and dumpling luncheon to follow. Special music and congregational singers with the choir.
- 14 Music rehearsal at Canton Baptist Church at 7:00 p.m. for Thanksgiving Eve service
- 19 Congregational singers, and the choir sing at 8:00 a.m. today
- 22 Thanksgiving Eve service at Canton Baptist Church-7:00 p.m.
- 23 Thanksgiving Day-no service
- 26 Totesfest Sunday- Congregation Meeting following service (election of new officers and budget report)
- December
- 3 Short rehearsal after service for next Sunday's sing along
- 10 Tinsel Sunday – one service congregational singers with choir
- 14 Choir Christmas party at Squires 7:00 p.m.
- 17 Old Time Christmas 8:00 a.m. Congregational singers with choir- Farewell luncheon for church secretary Peggy following service
- 24 Christmas Eve – 10:00 a.m. and 7:30 p.m. services special anthems and string quartet
- 28 No choir rehearsal
- 31 Two regular services 8:00 a.m. and 10:30 a.m.- New Year's Eve

God Bless everyone, and a healthy, safe and prosperous New Year to all. Especially our church. May it continue to grow and be filled with music.

Respectfully submitted,
Margaret Jean Myrick
Senior Choir Secretary

LADIES ORGANIZATION 2006

The ladies organization of United Evangelical Church had a very good year in 2006. Even though we had to cancel two bus trips we were still able to make our contribution to the church. Enclosed is our year end report for your records.

During the year we held several luncheons, including a St. Patrick's Day and Thanksgiving Day luncheon. Trips were also made to Faith Church in Frederick for two oyster and turkey luncheons. Our annual strawberry festival was also held. Our Christmas luncheon at Williamsburg Inn was also held.

Our group numbers about twenty members and our meetings are attended by approximately 12-15 members. We are always open to new members.

LADIES ORGANIZATION 2006		BALANCE SHEET	
Jan 1st 2006 Balance			2,532.17
<i>INCOME</i>			
Dues	200.00		
Charity	123.50		
Trips	1,186.77		
Luncheons			
St. Patricks	198.04		
Strawberry Fest	591.02		
Lunches	190.00		
Thanksgiving	158.00		
Christmas	71.25		
	2,718.58		2,718.58
<i>Expenses</i>			
Charity Donation		125.00	
Lily & Poinsettias		200.00	
Sec. Day		45.00	
Memorials (5)		125.00	
Church Donation		2,000.00	
Sec. Christmas		30.00	
Pastor's Christmas		50.00	
Clerical Supplies		43.71	
Trip Supplies		393.90	
		3,012.61	3,012.61
Jan 1st 2007 Starting Balance			2,238.14

PACT ANNUAL REPORT

This year the PACT Program has forty one children and their parents, enrolled and actively participating.

We have begun the drawing (20 weeks) of prizes for our only fund raiser, the 400 club. All of our tickets were sold and we appreciate the church members that supported us.

On February 5, we will hold our annual vision screening. Thirty of our students will be screened. Early correction in vision is important and avoids lots of problems with achieving in kindergarten. Any church member who would like their pre-schooler checked, should call Concetta to schedule an appointment.

We have begun registration for our program that begins in the fall. If you know a preschooler whose parents are interested, please contact Concetta (410) 995-0118.

We continue to be grateful for the support that we get from the church that allows PACT to continue to thrive and serve the community.

United Evangelical P.A.C.T.

Parents and Children Together
3200 Dillon Street
Baltimore, Maryland 21224

Telephone 410-276-0393

Report on the United Evangelical P.A.C.T.
December 31,2006

Opening Balance December 1, 2006	1966.57
Tuitions & Registrations	2581.00
Raffle	740.00
Total Income:	3321.00
Expense:	
Salaries	3197.21
Donation	100.00
Expenses	779.98
Total Expense:	4077.19
Closing balance: December 31,2006	1210.38
Total Balance as of December 31,2006	1210.38

P.A.C.T. currently has an active enrollment of

Age 2-16 children
Age 3-15 children
Age 4-11 children

THE UNITED EVANGELICAL CHURCH OF BALTIMORE, MARYLAND

Financial Report 2006 - Budget 2007

	Budget 2006	Actual 2006	Budget 2007
REVENUE			
Regular Envelopes	79000.00	75428.95	74000.00
Communion Envelopes	4800.00	4189.00	4200.00
Holiday and Special Day	7500.00	7396.00	6800.00
Improvement Fund	4500.00	4223.00	4100.00
Memorials	19000.00	17930.00	17500.00
Love Gifts	6000.00	8535.00	7000.00
Unity Candle	300.00	225.00	250.00
Poor Box and Pennies	400.00	520.00	450.00
Organization Gifts	2000.00	2275.00	2000.00
Cash Donations	2800.00	2376.00	2400.00
Holiday & Altar Flowers	1600.00	1545.00	1500.00
One Great Hour of Sharing	1800.00	630.00	750.00
Neighbors in Need	600.00	404.00	500.00
Charities, Benevolence	1200.00	1133.00	1100.00
Breakfasts, Luncheons, Suppers	1600.00	1636.00	3000.00
Building Fund Raffle	2700.00	2932.00	2700.00
Fund Raisers	700.00	212.00	300.00
Sale of Misc. Items	50.00	269.00	300.00
Vending Machine	400.00	219.00	200.00
Use of Facility	7000.00	8960.00	7500.00
Interest on Accounts	5000.00	4529.14	5800.00
Sprint Rental Income	16380.00	16380.00	16560.00
Parsonage Rental Income	19250.00	19250.00	21000.00
PACT Donation	800.00	700.00	800.00
Other, General Fund	350.00	13695.00	300.00
Total Revenue	185730.00	195592.09	181010.00
COST OF REVENUE			
Breakfasts, Luncheons, Suppers	500.00	1060.33	1000.00
Building Fund Raffle	600.00	600.00	600.00
Fund Raising Cost	100.00	0.00	0.00
Envelope Costs	450.00	418.83	450.00
Other Direct Costs	100.00	39.34	50.00
Total Cost of Revenue	1750.00	2118.50	2100.00
PASTORAL EXPENSE			
Pastor's Salary	30528.00	30528.00	30528.00
Housing Allowance	19400.00	13399.92	19400.00
Auto Expense Stipend	2800.00	2799.96	2800.00
Insurance, Health and Life	8035.00	8141.57	8303.00
Pastor's Pension	6990.00	7171.01	6990.00
Professional and Education Exp.	1200.00	1960.28	1200.00
Supply (Guest) Pastor	1440.00	720.00	840.00
Total Pastoral Expense	70393.00	70720.74	70061.00

THE UNITED EVANGELICAL CHURCH OF BALTIMORE, MARYLAND
Financial Report 2006 - Budget 2007

	Budget 2006	Actual 2006	Budget 2007
OFFICE EXPENSE			
Secretaries' Salaries	19708.00	19708.00	19500.00
Social Security and Medicare	1508.00	1507.48	1492.00
Health Insurance	5196.00	4960.64	5100.00
Office Supplies	1000.00	1034.94	1100.00
Copy and Computer	2400.00	2754.79	2900.00
Postage	1800.00	2155.47	1800.00
Church Telephone	2000.00	1745.27	1700.00
Total Office Expenses	33612.00	33866.59	33592.00
MAINTENANCE EXPENSE			
Janitor Salary	8996.00	8996.00	8996.00
Social Security and Medical Care	688.00	687.96	688.00
Church Insurance	13000.00	14272.03	15150.00
Gas, Church	9400.00	14600.20	17000.00
Electric, Church	6200.00	7529.02	8500.00
Water and Sewer, Church	1100.00	1225.37	1200.00
Repairs, Supplies, Maintenance	3200.00	1270.00	3000.00
Cleaning Supplies, Service	1600.00	1243.66	1200.00
Total Maintenance Expense	44184.00	49824.24	55734.00
SANCTUARY AND MISCELLANEOUS			
Music Director Salary	11568.00	11568.00	11915.00
Social Security and Medicare	885.00	885.00	911.00
Ass't. Organist/Pianist/Musicians	900.00	975.00	800.00
Music and Choir Expense	900.00	667.51	900.00
Organ/Piano Service	1600.00	1483.20	1200.00
Altar and Sanctuary Supplies	400.00	488.07	400.00
Flowers and Decorations	1600.00	1532.00	1600.00
Receptions and Refreshments	700.00	350.79	500.00
Education and Study Materials	1200.00	949.12	1500.00
Advertising	3000.00	1469.44	3000.00
Misc. Expenses	500.00	1219.25	400.00
Total Sanctuary and Misc.	23253.00	21547.38	23126.00
BENEVOLENCE			
Central Atlantic Conf., (OCWM)	1600.00	1080.00	1600.00
Chesapeake Association	1500.00	1500.00	1500.00
Hoffman Home	400.00	750.80	400.00
Homewood Home	400.00	411.00	400.00
Eden Seminary	400.00	400.00	400.00
Lancaster Seminary	400.00	400.00	400.00
One Great Hour of Sharing	900.00	630.00	750.00
Neighbors in Need	700.00	410.00	500.00
Earl's Place	700.00	975.00	500.00
Other Benevolence	500.00	406.00	500.00
Total Benevolence	7500.00	6962.80	6950.00

THE UNITED EVANGELICAL CHURCH OF BALTIMORE, MARYLAND

Financial Report 2006 - Budget 2007

	Budget 2006	Actual 2006	Budget 2007
IMPROVEMENTS AND EQUIPMENT			
Major Repairs and Improvements	2000.00	3188.62	2500.00
Purchase of Equipment	1500.00	2003.15	2500.00
Total Improvements and Equipment	3500.00	5191.77	5000.00
PARSONAGE RENTAL EXPENSE			
Property Management Fees	3725.00	3725.00	2150.00
Utilities, Fuel, Electric, Water	250.00	606.09	0.00
Improvements & Equipment	1250.00	0.00	750.00
Repairs & Maintenance	250.00	360.37	400.00
Property Taxes	1500.00	2293.02	2300.00
Total Parsonage Rental Expense	6975.00	6984.48	5600.00
TOTAL REVENUE	185730.00	195592.09	180610.00
TOTAL EXPENSES	191167.00	197216.50	202163.00
AMOUNT OVER/UNDER	(5437.00)	(1624.41)	(21553.00)
DISBURSEMENTS DIRECT FROM INVESTMENT & ENDOWMENT FUNDS			
Attorney's Fees		5109.58	
Pastoral Consultant, J. Bell		500.00	
ALL FUNDS 12/31/2006			
Checking Account, Carrollton		30022.38	
Savings Account, Hopkins		39417.60	
Petty Cash Fund, Cash		200.00	
Memorial CD, Eastern		100049.15	
Lombard St. CD's, Carrollton		66667.00	
Trinity UCC Bequest, Hopkins		5000.00	
Constellation Energy, Stock		17500.00	
TOTAL		258856.13	



United Evangelical Church

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January 17, 2007

TO: Church Council members and Members of the Congregation of The
United Evangelical Church

FROM: J. Edwin Myers, Chairman, Auditing Committee

SUBJECT: Audit of Church's Finances, 2006

The church's financial records, reports, statements, and financial procedures were reviewed by the Auditing Committee – Treasurer, Harvey Jacob; Financial Secretary, Calvin Gundlach; Clarence Rowell; and Chairman J. Edwin Myers, on January 17, 2006.

The books are in balance and all transactions checked were found to be accountable.

In our opinion, this examination truly reflects the financial position of our church.

Respectfully submitted,

J. Edwin Myers,
Auditing Committee Chairman

**United Evangelical Church
YEAR 2006**

	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	TOTAL	BUDGET
REVENUE														
Regular Envelopes	7129.00	4948.00	6859.00	7430.00	5607.00	5198.00	6107.00	4535.00	5031.00	7898.95	6147.00	8217.00	75106.95	78800.00
Communion Envelopes	304.00	301.00	403.00	441.00	317.00	338.00	252.00	306.00	302.00	419.00	282.00	524.00	4189.00	4800.00
Holiday and Special Day	297.00	10.00	638.00	2534.00	125.00	255.00		15.00	9.00	53.00	288.00	3172.00	7396.00	7500.00
Initial Envelopes	168.00	7.00	38.00	8.00		5.00	2.00		1.00			93.00	322.00	200.00
Improvement Fund	358.00	301.00	403.00	369.00	233.00	349.00	302.00	279.00	368.00	450.00	241.00	570.00	4223.00	4500.00
Memorials	365.00	620.00	1460.00	2046.00	2245.00	1125.00	705.00	1443.00	590.00	400.00	3590.00	2249.00	17930.00	19000.00
Love Gifts	840.00	245.00	695.00	695.00		540.00	575.00		360.00	1130.00	1320.00	2135.00	8535.00	6000.00
Unity Candle		25.00	25.00	75.00	25.00		25.00		25.00	25.00			225.00	300.00
Poor Box and Pennies	78.00	24.00	26.00	38.00	64.00	29.00	34.00	29.00	31.00	60.00	45.00	62.00	520.00	400.00
Organization Gifts	200.00		75.00									2000.00	2275.00	2000.00
Cash Donations	173.00	150.00	76.00	584.00	107.00	199.00	95.00	30.00	56.00	132.00	329.00	445.00	2376.00	2800.00
Flowers	70.00	125.00	290.00	285.00	90.00	60.00	60.00	95.00	60.00	120.00	220.00	70.00	1545.00	1600.00
One Great Hour		130.00	130.00	370.00									630.00	1800.00
Neighbors in Need										384.00	20.00		404.00	600.00
Charities, Benevolence		25.00			211.00						632.00	265.00	1133.00	1200.00
Breakfasts, Luncheons, Suppers								100.00	180.00	240.00	935.00	181.00	1636.00	1600.00
Building Fund Raffle										2862.00	70.00		2932.00	2700.00
Fund Raisers			86.00									126.00	212.00	700.00
Sale of Misc. Items	3.00	4.00	2.00	3.00	3.00	117.00	20.00	8.00	1.00	4.00	103.00	1.00	269.00	50.00
Vending Machine							112.00				107.00		219.00	400.00
Use of Facility	1060.00	640.00	410.00	580.00	780.00	730.00	880.00	680.00	680.00	1560.00	280.00	680.00	8960.00	7000.00
Interest on Accounts	368.81	265.51	258.29	451.58	279.58	293.60	368.21	288.39	925.34	442.91	287.59	279.33	4529.14	5000.00
Sprint Rental Income	1200.00	1380.00	1380.00	1380.00	1380.00		1380.00	1380.00	2760.00	1380.00	1380.00	1380.00	16380.00	16380.00
PACT Donation	100.00	100.00	100.00	200.00							100.00	100.00	700.00	800.00
Parsonage Rental Income		1750.00	1750.00	1750.00	1750.00	1750.00	1750.00	1750.00	1750.00	1750.00	1750.00	1750.00	19250.00	19250.00
Other, General Fund	120.00				75.00					13500.00			13695.00	350.00
Total Revenue	12833.81	11070.51	15104.29	19241.58	13291.58	10988.60	12667.21	10938.39	13129.34	32900.86	18126.59	25299.33	195592.09	185730.00
COST OF REVENUE														
Suppers and Luncheons										1000.00	(378.00)	438.33	1060.33	500.00
Building Fund Raffle											600.00		600.00	600.00
Fund Raising Cost													0.00	100.00
Envelope Costs	392.58	26.25											418.83	450.00
Other Direct Costs					9.68		9.98		10.00		9.68		39.34	100.00
Total Cost of Revenue	392.58	26.25	0.00	0.00	9.68	0.00	9.98	0.00	10.00	1000.00	231.68	438.33	2118.50	1750.00
PASTORAL EXPENSE														
Pastor's Salary	2782.34	2067.32	2782.34	2544.00	2544.00	2544.00	2544.00	2544.00	2544.00	2544.00	2544.00	2544.00	30528.00	30528.00
Housing Allowance	1616.66	1616.66	1616.66	1616.66	1616.66	1616.66	1616.66	1616.66	1616.66	1616.66	1616.66	1616.66	19399.92	19400.00
Auto Expense Stipend	233.33	233.33	233.33	233.33	233.33	233.33	233.33	233.33	233.33	233.33	233.33	233.33	2799.96	2800.00
Insurance, Health and Life			2028.38		2008.98			2008.98			2095.23		8141.57	8035.00
Pastor's Pension			1928.57		1747.48			1747.48			1747.48		7171.01	6990.00
Professional and Education Exp.	158.00	400.00		92.95	1253.39			55.94					1960.28	1200.00
Supply (Guest) Pastor	180.00	60.00	60.00	180.00			240.00						720.00	1440.00
Total Pastoral Expense	4970.33	4377.31	8649.28	4666.94	9403.84	4393.99	4633.99	8206.39	4393.99	4393.99	8236.70	4393.99	70720.74	70393.00

United Evangelical Church
YEAR 2006

	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	BUDGET	
OFFICE EXPENSE														
Secretary Salary	1518.00	1516.00	1895.00	1516.00	1516.00	1895.00	1516.00	1895.00	1516.00	1516.00	1895.00	1516.00	19708.00	19708.00
Social Security and Medical Care	115.96	115.96	144.95	115.96	115.96	144.95	115.96	144.95	115.96	115.96	144.95	115.96	1507.48	1508.00
Health Insurance	436.67	436.67	436.67	436.67	436.67	436.67	436.67	436.67	733.64		366.82	366.82	4960.64	5196.00
Office Supplies	67.66	77.12	102.17	78.25	13.96	157.96	10.50	142.27		118.85		123.00	891.74	950.00
Copy and Computer	534.74	259.89	145.78	224.52	496.20	264.60	73.14	206.23		142.19	202.92	132.98	2754.79	2400.00
Church Telephone	172.58	160.95	181.46	197.35	211.46	173.00	12.77	166.61	61.20	273.58	409.02	135.49	2155.47	2000.00
Postage	297.05	182.97	82.80	240.00	102.00	81.35	178.00	164.55		127.00	138.44	151.11	1745.27	1800.00
Bank Charges				65.20							78.00		143.20	50.00
Total Office Expenses	3140.66	2749.56	2988.83	2873.95	2892.25	3153.53	2343.04	3156.28	2498.40	2293.58	3235.15	2541.36	33866.59	33612.00
MAINTENANCE EXPENSE														
Custodian Salary	692.00	692.00	865.00	692.00	692.00	865.00	692.00	865.00	692.00	692.00	865.00	692.00	8996.00	8996.00
Social Security and Medical Care	52.92	52.92	66.15	52.92	52.92	66.15	52.92	66.15	52.92	52.92	66.15	52.92	687.96	688.00
Church Insurance	5150.40		176.50	5326.90					3561.23	(797.00)		854.00	14272.03	13000.00
Gas, Church	4593.43	2953.35	3835.79	1305.31	291.99	14.49	93.06	85.19	98.10	93.22	331.21	1105.06	14600.20	9400.00
Electric, Church	638.85	697.19	731.03	674.65	646.45	916.01	1073.03	959.05	1284.36	(1803.37)	866.12	845.65	7529.02	6200.00
Water and Sewer, Church			291.62		300.03				316.14		317.58		1225.37	1100.00
Repairs, Supplies, Maintenance			106.94	129.57	29.12	136.95	73.52	255.00		83.25	386.84	68.81	1270.00	3200.00
Cleaning Supplies, Service	60.00	60.00	60.00	229.24	60.00	60.00	60.00	178.42	60.00	60.00	60.00	296.00	1243.66	1600.00
Total Maintenance Expense	11187.60	4455.46	5933.03	8410.59	2072.51	2058.60	2044.53	2408.81	6064.75	(1618.98)	2892.90	3914.44	49824.24	44184.00
SANCTUARY AND MISCELLANEOUS														
Music Director Salary	964.00	964.00	964.00	964.00	964.00	964.00	964.00	964.00	964.00	964.00	964.00	964.00	11588.00	11588.00
Social Security and Medicare	73.75	73.75	73.75	73.75	73.75	73.75	73.75	73.75	73.75	73.75	73.75	73.75	885.00	885.00
Singer/Musician	75.00	75.00	75.00		350.00								975.00	900.00
Music and Choir Expense			46.10	109.46			81.95	230.00		200.00		200.00	975.00	900.00
Organ/Piano Service		494.40				494.40						200.00	667.51	900.00
Altar and Sanctuary Supplies	64.90		27.75								494.40		1483.20	1600.00
Flowers and Decorations	116.00	125.00		87.00	740.00		132.14			28.00	132.90	62.38	448.07	400.00
Receptions and Refreshments	19.90	75.00	36.30	(27.00)	18.74	144.79	37.77	58.00	116.00	87.00	29.00	87.00	1532.00	1600.00
Education and Study Materials		90.00		90.00		90.00					27.86	17.43	350.79	700.00
Advertising	180.00	180.00		510.00	292.00			96.00	12.00	481.12		90.00	949.12	1200.00
Misc. Expenses		69.25			700.00						311.00	(3.56)	1469.44	3000.00
Total Sanctuary and Misc.	1493.55	2146.40	1222.90	1807.21	3138.49	1766.94	1376.61	1421.75	1365.75	1633.87	2032.91	2141.00	21547.38	23253.00
BENEVOLENCE														
Central Atlantic Conference & UCC						800.00								
Chesapeake Association						750.00						280.00	1080.00	1600.00
Eden Seminary						200.00							1500.00	1500.00
Lancaster Seminary						200.00						200.00	400.00	400.00
Homewood Home						200.00						200.00	400.00	400.00
Hoffman Home						211.00						200.00	411.00	400.00
Neighbors in Need						200.00					350.80	200.00	750.80	400.00
One Great Hour of Sharing												410.00	410.00	700.00
Earl's Place						630.00							630.00	900.00
Other Benevolence	51.00		100.00		150.00	(50.00)		250.00				500.00	975.00	700.00
Total Benevolence	51.00	0.00	100.00	0.00	150.00	3166.00	0.00	250.00	0.00	0.00	350.80	2895.00	6962.80	7500.00
IMPROVEMENTS AND EQUIPMENT														
Major Repairs and Improvements	739.00				427.80		302.20	136.50		900.00		683.12	3188.62	2000.00
Purchase of Equipment		423.15		1580.00									2003.15	1500.00
Total Improvements and Equipment	739.00	423.15	0.00	1580.00	427.80	0.00	302.20	136.50	0.00	900.00	0.00	683.12	5191.77	3500.00

United Evangelical Church														
YEAR 2006														
	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	TOTAL	BUDGET
PARSONAGE RENTAL EXPENSE														
Prop. Lease & Management Fees		1750.00	350.00	175.00	175.00	175.00	175.00	225.00	175.00	175.00	175.00	175.00	3725.00	3725.00
Utilities, Fuel, Elect, Water	174.26	255.85									175.98		606.09	250.00
Improvements & Equipment													0.00	1250.00
Repairs & Maintenance			85.25		296.00			(20.88)					360.37	250.00
Property Taxes							2293.02						2293.02	1500.00
Total Parsonage Rental Expense	174.26	2005.85	435.25	175.00	471.00	175.00	2468.02	204.12	175.00	175.00	350.98	175.00	6984.48	6975.00
TOTAL REVENUE	12833.81	11070.51	15104.29	19241.58	13291.58	10988.50	12667.21	10938.39	13129.34	32900.86	18126.59	25299.33	195592.09	185730.00
TOTAL EXPENSES	22148.98	16183.98	19329.29	19513.69	18565.57	14714.06	13178.37	15783.85	14507.89	8777.46	17331.12	17182.24	197216.50	191167.00
AMOUNT OVER/UNDER	(9315.17)	(5113.47)	(4225.00)	(272.11)	(5273.99)	(3725.46)	(511.16)	(4845.46)	(1378.55)	24123.40	795.47	8117.09	(1624.41)	(5437.00)
OPERATING FUNDS ON HAND														
Carrollton Checking Account	9916.42	4595.54	120.19	2038.87	8958.89	7340.01	6703.63	1858.17	11432.87	21609.82	22405.29	30022.38		
Hopkins Federal Savings	2518.97	2518.97	2518.97	2591.07	2591.07	2591.07	2591.07	2591.07	22645.91	38917.60	38917.60	39417.60		
Petty Cash	200.00	200.00	300.00	200.00	200.00	200.00	200.00	200.00	200.00	200.00	200.00	200.00		
Total Operating Funds	12635.39	7314.51	2939.16	4829.94	11749.96	10131.08	9494.70	4649.24	34278.78	60727.42	61522.89	69639.98		
PACT Payroll Paid	4506.23	2245.04	2201.44	2058.81	2133.89				2325.24	2236.43	2140.08	3197.21	23044.37	
PACT Rec'd in	2438.27	2067.96	2245.04	4260.25		2133.89				4561.67	2140.08	3197.21	23044.37	
Total PACT Plus/(Minus)	(2067.96)	(177.08)	43.60	2201.44	(2133.89)	2133.89	0.00	0.00	(2325.24)	2325.24	0.00	0.00	0.00	
3432 E. LOMBARD ST. ROW HOUSE														
Lombard St Sale Net Proceeds				114458.23									114458.23	
Utilities Expense	(36.58)	(30.33)	(81.75)	(38.55)	(30.67)	(27.31)							(245.19)	
Other Expenses, Lombard St.							(125.22)						(125.22)	
Net Proceeds - Sale of Lombard St. Property	(36.58)	(30.33)	(81.75)	114419.68	(30.67)	(27.31)	(125.22)						114087.82	
DEVELOPMENT-CHRIS ED BLDG & PARSGE														
Attorney's Fees	4897.38		112.20		100.00									5109.58
Architect and Design Expenses														
Consulting - Other Expenses														
INVESTMENT AND ENDOWMENT ACC'TS.														
Eastern Savings Bank, Cert. Deposit	100049.00	100049.00	100049.00	100049.00	100049.00	100049.00	100049.00	100049.00	100049.00	100049.00	100049.00	100049.00	100049.00	
Constellation Energy Group, Stock	14500.00	14500.00	13700.00	13700.00	13000.00	13625.00	14500.00	15000.00	14750.00	15500.00	17000.00	17500.00	17500.00	
Trinity UCC Bequest, Church Growth	5500.00	5500.00	5500.00	5500.00	5500.00	5500.00	5500.00	5500.00	5500.00	5500.00	5500.00	5500.00	5000.00	
Lombard St. Sale Proceeds				114458.23	100000.00	100000.00	100000.00	100000.00	66667.00	66667.00	66667.00	66667.00	66667.00	
Total Investment and Endowment Funds	120049.00	120049.00	119249.00	233707.23	218549.00	219174.00	220049.00	220549.00	186966.00	187716.00	189216.00	189216.00		