



ANNUAL REPORT 2015

**Annual Congregational Meeting
Sunday, February 21, 2016
Fellowship Hall**



United Evangelical Church, United Church of Christ
3200 Dillon Street, Baltimore, Maryland 21224
410-276-0393 * uecucc@comcast.net
www.unitedevangelical.org

**Rev. Catherine J. Oatman
Mr. Robert Gundlach – Director of Music**

REPORTS

Pastor's Report

I recently received an email correspondence from Lancaster Theological Seminary asking if the church would be willing to be a potential field education site for a student entering the ministry. As I filled out the form I was asked to provide a 250 word description of the church. This was a good exercise in preparation for this annual report. I had to ask myself questions like, who are we as a church? Where are we as a church? What are the priorities of this church? What are the ministries of this church?

Being able to articulate those answers in 250 words or less is what Cameron Trimble from the Center for Progressive Renewal calls your "elevator pitch." It is what you would tell a stranger about your church in 30 seconds or less. She encourages every new and renewing church to have an elevator pitch.

This was also a recommendation that came from the book "Real Good Church" by Molly Phinney Baskette which members of the council and other church members read and discussed together over the spring. The subtitle of that book is "How Our Church Came Back from the Dead and Yours Can Too." In it the author details specific steps that made a difference in their UCC church becoming a thriving congregation. Rev. Phinney Basket was one of the preachers at worship at General Synod in June. Her service was full of energy and one that our youth got excited about and joined in dancing during the closing music.

So you might be wondering what I put on that form in 250 words or less. While I don't remember the exact words, it included the church's physical location, the excitement behind beginning the open and affirming process, the challenge of maintaining a small congregation in a large facility, the demographics of the congregation which includes a mix of young and old, as well as new and long standing members, and the commitment of the church to be a part of the healing of Baltimore which has long been divided into two different cities.

The elevator pitch is an evangelism tool. It is about sharing your excitement about your church with others. It is about telling people why they want to be a part of the ministry at United Evangelical Church. Sharing this excitement was the impetus behind our Flat Jesus project this past year. It was a fun and creative way to talk to strangers about the church and about Jesus (thank you Cathy Fifield). As Christians we need to be comfortable with owning and sharing the joy and love we know in our relationship with Christ.

Expressing this joy is part of the new paradigm that is engulfing Christianity. During the heyday of the church in the 1950's and 60's being Christian was simply part of the fabric of society. No one needed to talk about it, no one needed to share their excitement about their church. At that time in this country when asked their religious affiliation, only 2-3% of people would choose "none." That percentage is now at least 20-30%, while some say it is closer to 40-50%. It is a phenomenon known as the rise of the "nones."

This is the new paradigm in which we live in the 21st century. The church's job is not to get caught up in lamenting this reality. Instead we as a church must embrace this new paradigm and adapt our ministry accordingly. And part of that is to be more open and vocal with the joy and love we have for our church and our God.

Another part of being able to speak to our very different society is understanding how we as an institution have contributed to the rise of the nones. The church is perceived suspiciously by many as an institution that is only concerned about money and not about people or the message of Christ. Our commission is to make disciples, not build an empire. Our focus is to be on helping others, not keeping people out of our exclusive club.

There is a misconception that the nones are faithless people, but this is not true. The millennial generation which composes a good portion of the nones, is very concerned with issues of justice and they financially support non-profits whose mission is to help the less fortunate. Being concerned with issues of justice and financially supporting those who work with the less fortunate, is the church's mandate.

But the church has relinquished this role in society because we have turned our focus and attention away from justice and the poor and have become consumed with our own survival. We have not taken to heart Christ's words that "those who want to save their life will lose it, and those who lose their life for my sake will find it." In order to reclaim our role in society we have to reclaim our mandate "to bring good news to the poor, to proclaim release to the captives and recovery of sight to the blind, and to let the oppressed go free." (Lk 4:18)

In 2015 we have taken a few steps toward adapting to this new paradigm. At our November congregational meeting we voted to change our by-laws to allow newer and younger church members to serve on council. Phinney Baskette, as well as other church growth "gurus" encourage the involvement of anyone who is interested in being active in the ministry of the church.

At that same congregational meeting we voted to begin the process of becoming an Open and Affirming church. While many people are excited about this decision, some

are wondering if it is truly a faithful discernment of a move of the Holy Spirit. Whatever your thoughts are about same gender love, I implore you to please engage the process that the core team will be laying out in 2016. This work of renewing the church must be shared by all. The more it is a shared endeavor the less likely it will devolve into a conflict between a few voices while most people stand silently by, anxious and afraid to speak up.¹

Another sign of the changing paradigm in our society was seen when the Ladies Organization stopped meeting. The importance of that organization to the church over the years cannot be overstated. And at the same time the niche it filled in the life of women no longer exists.

For the past several years the group consisted mostly of those who were retired or who never worked outside the home. In the past the ladies groups gave the women of this church power and a voice in decision making. Today women can be council members, most women work during the day and women can be pastors. Women no longer need to belong to an organization to have power and a voice in the leadership of the church. This change in the roll of women in our society is something to celebrate just as we celebrate how the ladies organizations provided what was needed in the past. Our "thank you" goes to Arlene Pate for leading the ladies over the past several years as their president and through this difficult decision to close.

Another shift in our society became very obvious to me when I was with the youth at General Synod. In the UCC we take pride in our social justice work, but I realized that because of the work of the previous generations our youth have very little exposure to the issues of racial, gender or sexual orientation discrimination.

They have always lived in integrated neighborhoods; they have always gone to integrated schools. They have been taught since elementary school not to bully and to accept difference. They have always seen women in leadership roles and in professions that were once considered taboo for women.

And while this is something we can rejoice about as a society, our youth are also handicapped by not knowing the history that has led to these practices of anti-discrimination. The week we were at Synod a string of black churches were set on fire in the south. The youth did not connect the dots between the massacre at Emmanuel AME in Charleston SC which had happened the week before which had led to a backlash against the confederate flag, and the fires. I had to explain to them the history of terror

¹ Phinney Baskette, Molly. *Real Good Church, How our church came back from the dead, and yours can, too.* Cleveland: The Pilgrim Press, 2014: 3. Print.

and violence that was perpetrated upon black communities and their churches by the KKK before civil rights legislation was passed.

The justice battles for equal rights, which are at the core of our UCC tradition, were mostly fought before this generation was born or old enough to understand. Even so they will need to continue the vigilance against racism in their lifetime lest it once again become an acceptable norm in our society.

For even as good of a job that we have done as a nation to eradicate blatant injustice, the riots in our city that erupted at the end of April with the death of Freddie Gray, tell us that injustice still exists. Mr. Gray was one of several unarmed black men that lost his life at the hands of police within about a year's span. The deaths of Michael Brown in Ferguson, MO, Eric Garner in New York, NY, Walter Scott in Charleston, SC, and Tamir Rice in Cleveland, OH have all resulted in criminal investigation of police departments.

These incidents tell us that better relations between police and the community are needed. Police can't do their job well without the help of the community. The community is not going to help if they feel like they can't trust the police. It is a vicious cycle that one doesn't have just one solution for the problems. It needs a multifaceted response.

The riots upset all of us as we watched the city we love turn on itself. Together with the council we wondered as a church, as an organization called to help in its community, what we could do to address these problems. The answer seemed to come from some Divine intervention.

Before the Freddie Gray incident, the Community Collaborative Division of the SE District had already reached out to the churches in the District asking for more involvement with the faith community. I had met with Ofr. James Beal in February and we had discussed ways we could partner with the police department, as well as discussing the police chaplain program. And then the riots happened and things got put aside until the end of the summer when I signed up to attend the BCPD Chaplain Academy which was held in October.

The most exciting part of this work is that the church sees me as an ambassador for Christ. With the council's approval I volunteer to go out with police officers into the community. I am a place where they can offload their frustrations with their jobs. I am there to pray with and for people on the streets. I am visible to the community that is surprise and yet so very glad to see clergy alongside our police officers because they understand the value that faith brings to our society.

This chaplain ministry is the shift in paradigm that the church must continue to seek to be involved with. Churches have historically seen their pastor as their possession, someone who was there to support the church community only. This has contributed to the downfall of our sacred institution by shifting our focus and attention away from others and to ourselves. Shifting away from that mentality has been one of the milestones of this past year.

I pray that the good work that we have begun in 2015 will continue because as we enter 2016 we are in a precarious financial situation. We are at the same place we were 10 years ago when we entered into a contract to sell the Sunday School building. It was a gift from the estate of Myrtle and Calvin Kellner that made it possible for us to not go through with that sale.

It has been upon the shoulders of our ancestors in faith that United continues its ministry. Our endowment fund exists because of the saints who understood the importance of the continued presence of the church in our society. And in 2015 we were thankful for the generous gifts the church received from the estates of Margaret and Ed Willis, and Cass and Ed Myers. In gratitude for Ed and Cass' generosity, and in recognition their years of devotion to mission of the Sunday School, part of their gift was used to replace the entrance doors on the Sunday School building, something that was sorely needed.

Without these gifts our financial position would be even more perilous. We have to make some very difficult decisions soon if the church is to continue. At one of my first council meetings in 2002, during a discussion about the finances, someone said "we need to get more people in here to help us pay these bills." As a church we always want more people, and part of being a member is to contribute financially to the ministry of the church, but that contribution needs to originate out of a relationship with God, not from an obligation to pay bills. Our commission is to make disciples, not build an empire. Changing our understanding of why we support the ministry of the church is another paradigm shift that we need to make in order to speak to our world.

Someone once taught me that people give to a vision, not to a budget. The vision that I projected to the students at Lancaster, the vision that we as a church are pursuing of being a welcoming community that is excited about sharing our joy in the Lord with others, as we reach beyond our walls into the needs of our world I pray is something that others will want to be a part of in the coming year.

In Christ's love,
Rev. Cathy

Church Council President's Report

Submitted by Cissy Funk, UEC Council President

As we enter into 2016, on behalf of myself and the members of council, we pray that you and your families have all of God's blessings of good health, happiness and prosperity. This year we have a council consisting of several of our newest church members serving alongside lifetime members. This group is ready to work and tackle all the issues that concern our church that is now in our 142nd year.

Our congregation has lost several of our oldest members and we have benefited through their most generous bequests. Their love for UEC continues even in their passing and has helped to keep the church going for quite some time. This year we are going to have to consider our financial situation as urgent. We are low on funds and need to have some hard discussions about money. It seems odd to have the words money and church in the same sentence and it is unfortunate that we need so much money to maintain the church as we would like. To continue as we have will soon become a serious strain to our finances. The council will have several focus meetings in the immediate future to address our most urgent issues. We need to hear everyone's thoughts, opinions and most importantly your suggestions as to how we can reign in the finances and still maintain UEC as a vital and vibrant church.

We continue to keep Rev. Cathy as a $\frac{3}{4}$ time pastor and remain ever grateful for her accepting this cut in pay for so long. The secretary and custodian are also serving the church with reduced hours. The council will present the financial information in today's congregational meeting and explain exactly how funds are used in the maintenance and up keep of our 142 year old church.

I personally remain forever optimistic, that we, as a congregation, can find ways to address our financial difficulties and still remain a very strong and vital church. At each and every service it is evident that we are a family and each love the church. It is also apparent at each event that we can count on everyone's participation in so many different ways. You can always find willing workers and those who have already worked so very hard are now participating by attending and supporting the events financially. When we leave this meeting today with all the information and concerns, I would appreciate it very much if you would each pray that all solutions and adjustments that need to be made are found acceptable and they help us to continue and be good stewards for the future members of United Evangelical Church. Let us not forget, that UEC remains a cornerstone of faith in Canton. Peace be with you.

Fundraisers Committee Report

Submitted by Cissy Funk, Fundraisers Chair

It is my privilege to report that the fundraisers were successful in every venture undertaken in 2015. We enjoyed a wonderful Oktoberfest. The weather, food, music and the wonderful workers were perfect. What originally started out as a celebration of our 135th anniversary has blossomed into a beloved neighborhood tradition. Each and every year since we began, the festival has been very well received. Our congregation, along with friends and neighbors, come together to celebrate our humble beginnings and German heritage. We look forward to Oktoberfest "9" in 2016.

With everyone's continued support we have been able to help not only our Youth Group but also our very own softball team. Our bingo events provide cash for the church's use, as well the purchase of several items. In 2016, we will continue to host bingos, movie nights, Lenten meals, bowl-a-rama, bake sales and several blood drives.

This April our entire focus will be aiding the Youth Group in their quest to attend the UCC Youth event in Disneyland. We will host a bingo and two bake sales for this purpose. All proceeds will go directly to the group for their use.

We sincerely appreciate everyone's continued support. All our success is directly related to everyone's contribution of time, support, gifts and generosity. We encourage everyone to participate in any of our events in any capacity you feel comfortable with. We also would appreciate any suggestions or requests. Thank you from the Fundraisers.

Christian Education Report

Submitted by Carol Rowell and the Christian Education Committee

We are blessed to have dedicated people working with the youth. While our numbers are small, our teachers have continued to prepare for them. There are several teachers who have, with commitment and skill, guided our young people. In the Nursery/Kindergarten Class our teacher is Carol Borkman who has lovingly worked with the younger children (toddlers to 5 year olds) for many years, yet always with a fresh, vibrant approach. The Multi-Age class (6-10) is guided by two teachers who combine their talents--Patricia Jenkins and JoAnn Johnson. They rotate their Sundays and support each other each week. At this time we do not have an Adult/Older Youth program since Ric Nyborg moved. His Sunday sessions with this group were greatly appreciated and he has been missed.

The Church School staff has worked diligently with their students to provide a varied and exciting program for our youth. We thank them for all the time and effort they contribute to the Christian education of our young people and we welcome other children who are looking for a stimulating opportunity to learn about the Bible and God's word. We are currently using the curriculum "Feasting on the Word" which provides opportunities for the students to do varied activities while learning Bible stories and the church's teachings. On Tinsel Sunday, the children and youth of the Church School presented a Christmas pageant under the direction of Diane Borkman.

During the year, our Youth Group has in many ways helped the congregation and the church under the leadership of Cathy Fifield and Rev. Cathy. During our Christian Education meetings, projects that they are undertaking are reviewed and discussed with some funding possibilities. This summer they will be attending the National UCC Youth Conference in Orlando, Florida. They will be funded through their families, their own fundraising projects, and funds from the church.

Currently we are asking our congregation to spread the word that we have a Sunday School that welcomes children of nursery/kindergarten age to 12 years old. We hope that in the future we will see the Sunday School grow with leadership that will welcome teen youth, young adults, and others. God bless.

Youth Report

Submitted by Cathy Fifield, UEC Youth Leader.

I'm pleased to share reflections from 2015. We began the year with the Souper Bowl of Caring in February, collecting donations for the Canton Food Bank. Throughout the year, the youth participated in various bingo nights; Oktoberfest; Box Out for Homelessness; the Avon Fund Raiser; and our mitten, gloves & scarf collection. Our youth also took part in Youth Worship here at United as well as at Annapolis UCC and the Chesapeake Association Annual Meeting. Our summer mission trip took us to the UCC General Synod in Cleveland, Ohio where our youth had the opportunity to meet their counterparts from around the country; engage in workshops, forums, discussion, worship and prayer; learn more about the UCC as a denomination and community; and explore how we find God in life's unexpected places and moments.

The past year has been a time of joy, celebrations, and challenges. We are thankful for God's faithfulness towards his people. We are grateful for those who shared God's love with us. It's in these moments we experienced the transforming power of the Holy Spirit. At Synod 2015 one of the things we came home with was an enhanced ability to learn, grow, share, and serve. We felt accepted for who we are-- not always what we

should be. At each event and project we participate in, we try to feel the love of Jesus around us.

As we come into the new year we have been meeting and planning our trip to the UCC National Youth Event (NYE) this summer at Disney's Coronado Spring Resort in Lake Buena Vista, FL. UCC is expecting 4000 people to attend NYE this year. We've planned fundraisers to help offset the cost, including: another Avon fundraiser, various Bingo's, restaurant night at Ledo's in White Marsh, and our annual plant sale. For the first time, NYE will be open to both UCC and Christian Church (Disciples of Christ) youth. Families of youth participating are invited to attend. Worship services, service projects, meals, and fellowship day in the park are open to family members. The cost for each family member is the same low rate of \$549.00 per person, double occupancy. If you have any questions about NYE, please talk with myself or Rev. Cathy.

I will not be continuing with the Youth Leader Ministry after this summer. We all have an essential role. It cannot be done by one person. We need leaders to help shape the Youth Ministry in our congregation and bring the vision to life. Austin Johnson has stepped up and will be representing United at the 2017 UCC General Synod here in Baltimore. Please pray we have more folks who are willing to step up and take the lead. If you are having doubts or cannot see yourself in such a role, remember that God promises to guide all of us as we work together.

Now on behalf of Youth Leaders, Youth, Parents of the Youth, Young Adults, Pastor, Church Council, and Staff, we say thank you to our Congregation for giving us the chance to serve. PRAY it can or will be AWESOME!

Endowment Committee Report

Submitted by the Endowment Committee

In 2015 the endowment committee funded four requests for proposals for a total of \$5433. \$1000 was given to the youth to offset costs associated with their trip to General Synod. A \$500 scholarship was awarded to Shantaya Thomas as a graduating senior who was entering college. Shantaya is studying Nursing at CCBC Dundalk and Essex. \$2800 was given to replace the fire suppression system above the stoves in the kitchen. And the remaining \$1133 was allocated to the general budget.

Also in 2015 the endowment fund received a \$70,000 gift from the estate of Bill Voelker. The endowment committee started 2015 with Clarence Rowell as President, Barbara Matthew as Financial Secretary, Diane Borkman as Recording Secretary, Harvey Jacob

and Howard Carter. At the November congregational meeting Howard Carter was replaced by Diane Price. The committee met three times in 2015.

At the end of 2015 the fund valued \$280,245.22. Up to 5% of the entire fund based on a five year rolling average is now available for use in the ministry of the church. A request for proposals has gone out to all committees and organizations of the church to apply for these funds.

If you would like to make a gift to the endowment fund it is open for contributions. Remember to designate any gifts that you want to go to the endowment fund and please consider the church in your will. Thank you.

Property Chair Report

Submitted by Carl Price, UEC Property Chair.

The following projects were completed in 2015:

- The electric was up-graded in the kitchen with new wires and outlets. All outlets were placed on their own circuits to help prevent over loading the electric panel (original estimate was \$1500). I was able to help a licensed electrician friend and was only charged \$200 total.
- Gas shut offs were put on all the ovens in the kitchen (brought up to code).
- Fire suppression was replaced in the kitchen (brought up to code). Estimates were \$3980 to \$5000 (installed by Fire Line for \$2835) This was paid for by the endowment fund.
- The entrance doors on the Sunday school building were replaced with a new steel double door unit. (They will be painted red in spring 2016) This was funded from the estate of Cass Myers.
- The intercom system was replaced in the church office (original estimate \$1500). I was able to hire a friend in my industry and we were only charged \$1100 total.
- I sanded & re-sealed front church doors myself for \$50. Last time this was done, we were charged \$2650.

The following items were repaired in 2015:

- Replaced door lock, repaired door trim, and fixed a wiring short in the accessible bathroom.
- The leaking plumbing in ladies and men's room was repaired.
- Parsonage repairs: A/C was cleaned and inspected; broken front door light was replaced; 3 lights in bedrooms were repaired; broken kitchen faucet was replaced; bad water valves under kitchen sink were replaced; back door was repaired; repaired front door screen; installed new thermostat.

- A/C units for church were repaired. The capacitors were blown from power surge from main feed into building.

All inspections were completed and passed including: fire alarms, sounders, strobes, smoke detectors, exit signs –batteries and lights, extinguishers, chairlift & suppression system.

Ladies Organization Report

Submitted by Arlene Pate, formerly President of the Ladies Organization.

Our UEC Ladies Organization stopped meeting in June 2015. Our balance from January 1st plus our income from January to June and our expenses from January to October took the balance in our checkbook to zero. Because of bad weather we only had 4 meetings between January and June of 2015. All dues paid were returned to the ladies when the organization disbanded. Between January and June monies were spent on: memorials; lilies for Easter; a bus trip and luncheon; and a pizza luncheon. We also had several pay-your-own-way outings. After taking care of expenses through June 2015, we used the balance of our funds to move and tune the piano and to purchase a dolly to move the piano when necessary in the future (see below). The Ladies Organization files are being archived at the church and the checkbook was destroyed.

Ladies Organization 2015 Financial Report:

Monies used to move the piano in July: \$350.00
 Monies used to tune the piano in August: \$675.00
 Monies used to purchase a dolly in October: \$545.07

Month	Income	Expenses
January-February 2015	\$252.12	00.00
March 2015	\$1550.08	\$855.00
April 2015	\$.07	\$663.00
May 2015	\$224.08	\$235.80
June 2015	\$66.06	\$86.24
July 2015	\$.07	\$367.00
August 2015	\$.04	\$675.00
October 2015	00.00	\$562.07
Totals	\$3444.11	\$3444.11

CHURCH RECORDS FOR THE YEAR 2015

BAPTISMS	4/19/2015	Liam Charles Daniel
FUNERALS	1/6/2015	Irma Lorraine Rosenberger
	1/8/2015	Irene Elizabeth McVicker
	1/14/2015	Gladys Marie Gabriel
	1/27/2015	Harriet Phylis Smith
	2/9/2015	Catherine Louise Myers
	2/11/2015	George Calvin Bauersfeld, Sr.
	3/30/2015	Henry Joseph Heim, Jr.
	4/9/2015	Melvin Ross Hammerbacher
	6/20/2015	John Franklin Manning
	6/22/2015	Margaret Elaine Willis
	12/15/2015	John Michael Price, Sr.
WEDDINGS	5/9/2015	Nancy Michelle Brown and Franklyn Jonathan Savage
	7/31/2015	Brittani Lynn Davis and Thomas William Hylock
	8/8/2015	Melissa Ann Day and Lance Lee Luckhardt
	10/17/2015	Kayla Marie Lasher and Benjamin James Feidt
NEW MEMBERS	1/25/2015	Travis Hogan
	1/25/2015	Patti Anne Baier
	11/15/2015	Victoria Elizabeth Benner
	11/15/2015	Alissa Erin Huber
	11/15/2015	Lucy Ann Wilkinson
CONFIRMANDS	3/29/2015	Jillian Elizabeth Jenkins

MEMBERSHIP AT START OF 2015	274
NEW MEMBERS	6
MEMBERS LOST	12
REMOVED FROM ACTIVE MEMBERSHIP	84
TOTAL MEMBERS	184
TOTAL ACTIVE CHILDREN	22

THE UNITED EVANGELICAL CHURCH OF BALTIMORE, MARYLAND

Financial Report 2015-Budget 2016

	Budget 2015	Actual 2015	Budget 2016
REVENUE			
Regular Envelopes	60000.00	49174.87	50000.00
Christian Education Dept. Offering	1100.00	841.00	700.00
Communion Envelopes	2500.00	2209.50	2300.00
Holiday and Special Day	8500.00	7220.00	6500.00
Initial Envelopes	150.00	126.00	115.00
Improvement Fund	3000.00	2535.50	2500.00
Memorials	8000.00	12786.00	8000.00
Love Gifts	3000.00	4978.00	3000.00
Unity Candle	150.00	125.00	150.00
Poor Box and Pennies	25.00	37.00	25.00
Church Organization Gifts	500.00	50.60	0.00
Cash Donations	2200.00	2540.00	2200.00
Holiday & Altar Flowers	1300.00	981.00	1000.00
Charities, Benevolence	2500.00	2676.00	3000.00
Christian Ed. Mission Projects	300.00	284.00	285.00
Oktoberfest and Related Events	9000.00	9745.00	9000.00
Miscellaneous Fund Raisers	5000.00	4563.86	5000.00
Building Fund Raffle	1800.00	2410.00	2000.00
Organ Fund	0.00	0.00	0.00
Sale of Misc. Items	50.00	33.00	50.00
Use of Facility	800.00	410.00	600.00
Interest on Accounts	35.00	125.65	120.00
Sprint Rental Income	19044.00	17457.00	19044.00
AT&T Rental Income	0.00	0.00	0.00
Parsonage Rental Income	21000.00	20520.00	21000.00
PACT Donation	4000.00	3000.00	4000.00
Estate Bequests	0.00	20602.66	2000.00
Distribution from Endowment	3000.00	5433.00	7000.00
Endowment Fund Disbursements	(3000.00)	-2900.00	(7000.00)
Other, General Fund	25.00	0.00	25.00
Total Revenue	153979.00	167964.64	142614.00
COST OF REVENUE			
Oktoberfest & Related Events (Exp.)	5500.00	5328.14	5500.00
Miscellaneous Fund Raisers (Exp.)	600.00	37.80	400.00
Building Fund Raffle	600.00	600.00	600.00
Envelope Costs	400.00	339.09	350.00
Other Direct Costs	0.00	0.00	0.00
Total Cost of Revenue	7100.00	6305.03	6850.00

THE UNITED EVANGELICAL CHURCH OF BALTIMORE, MARYLAND

Financial Report 2015-Budget 2016

	Budget 2015	Actual 2015	Budget 2016
PASTORAL EXPENSE			
Pastor's Salary	16200.00	16200.00	16200.00
Housing Allowance	20000.00	19999.92	20000.00
Auto Expense Stipend	1750.00	1749.84	1750.00
Insurance, Health and Life	11347.00		11074.00
Insurance payments		27348.55	21930.00
Insurance reimbursement		-10360.12	(10856.00)
Pastor's Pension	7320.00	9154.10	7320.00
Professional and Education Exp.	800.00	902.50	800.00
Supply (Guest) Pastor	750.00	900.00	750.00
Total Pastoral Expense	58167.00	65894.79	57894.00
OFFICE EXPENSE			
Secretaries' Salaries	14491.00	14490.84	14491.00
Social Security and Medicare	1108.00	1108.31	1108.00
Office Supplies & Bank Charges	800.00	2235.39	1000.00
Copy and Computer	3700.00	2589.02	3000.00
Bookkeeping	1200.00	1200.00	1200.00
Postage	1500.00	1259.82	1200.00
Church Telephone & Internet	2100.00	2488.54	2500.00
Total Office Expenses	24899.00	25371.92	24499.00
MAINTENANCE EXPENSE			
Janitor Salary	10920.00	10920.00	10920.00
Social Security and Medical Care	835.00	835.64	835.00
Church Insurance	17500.00	16794.00	16794.00
Gas, Church	8000.00	8373.07	9000.00
Electric, Church	4300.00	6250.83	6000.00
Water and Sewer, Church	2700.00	3002.11	3000.00
Repairs, Supplies, Maintenance	4000.00	3305.46	4000.00
Cleaning Supplies, Service	0.00	0.00	0.00
Total Maintenance Expense	48255.00	49481.11	50549.00
SANCTUARY AND MISCELLANEOUS			
Music Director Salary	13656.00	13656.00	13656.00
Social Security and Medicare	1045.00	1044.72	1045.00
Ass't. Organist/Pianist/Musicians	400.00	250.00	300.00
Music and Choir Expense	700.00	1044.85	700.00
Organ/Piano Service	2000.00	1367.22	2000.00
Altar and Sanctuary Supplies	650.00	724.93	750.00
Flowers and Decorations	2000.00	1687.20	2000.00
Receptions and Refreshments	600.00	748.15	800.00
Education and Study Materials	700.00	750.99	700.00
Advertising	500.00	606.00	700.00
Recreation		1292.74	1300.00
Misc. Expenses	600.00	782.00	600.00
Total Sanctuary and Misc.	22851.00	23954.80	24551.00

THE UNITED EVANGELICAL CHURCH OF BALTIMORE, MARYLAND

Financial Report 2015-Budget 2016

	Budget 2015	Actual 2015	Budget 2016
CHRISTIAN ED. DEPT. EXPENSE			
Curriculum and Lesson Supplies	500.00	203.16	500.00
Mission Projects	300.00	0.00	0.00
Miscellaneous Expenses	300.00	28.62	600.00
Youth Group Projects	0.00	0.00	0.00
Total Christian Ed. Dept. Expense	1100.00	231.78	1100.00
BENEVOLENCE			
Heifer International	0.00	1750.00	0.00
Central Atlantic Conf.,(OCWM)	1600.00	1600.00	1800.00
Chesapeake Association	1500.00	1500.00	1850.00
Hoffman Home	400.00	660.00	400.00
Homewood Home	400.00	400.00	400.00
Eden Seminary	400.00	400.00	400.00
Lancaster Seminary	400.00	400.00	400.00
One Great Hour of Sharing	1000.00	320.00	500.00
Neighbors in Need	300.00	0.00	0.00
Earl's Place	1000.00	500.00	800.00
Other Benevolence	1000.00	900.00	1300.00
Total Benevolence	8000.00	8430.00	7850.00
IMPROVEMENTS AND EQUIPMENT			
Repairs and Improvements	6000.00	11968.68	6000.00
Purchase of Equipment	2500.00	0.00	2500.00
Total Improvements and Equipment	8500.00	11968.68	8500.00
PARSONAGE RENTAL EXPENSE			
Property Management Fees	2100.00	1925.00	2100.00
Improvements & Equipment	1000.00	0.00	1000.00
Repairs & Maintenance	1000.00	101.76	1000.00
Property Taxes	3300.00	3238.92	3300.00
Total Parsonage Rental Expense	7400.00	5265.68	7400.00
TOTAL OPERATING EXPENSES	186272.00	196903.79	189193.00
TOTAL OPERATING REVENUE	153979.00	167964.64	142614.00
AMOUNT UNDER (DEFICIT)	-32293.00	-28939.15	-46579.00
Total all Church Funds as of 12/31/2015:			
Bay Bank (checking account)	41098.64	41,692.64	28,750.00 20,000
Petty Cash--Office	200.00		
Petty Cash--Fundraisers	400.00		
The Cornerstone Fund CD	63586.74		85,643.68 21,000
United Church Funds Endowment Account	280245.22		292,975.97
TOTAL:	385530.60		416,493.61

3,200