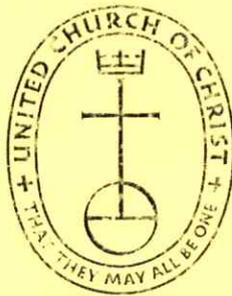


ANNUAL REPORT 2017

**United Evangelical Church, United Church of Christ
Annual Congregational Meeting
Sunday, January 28, 2018
Fellowship Hall**



3200 Dillon Street, Baltimore, Maryland 21224
410-276-0393 * uecucc@comcast.net
www.unitedevangelical.org
An Open and Affirming Congregation

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

REPORTS

Pastor's Report

Seek first the kingdom of God and God's righteousness,
and all these things will be given to you as well. ~ Matthew 6:33

As I looked over my calendar of events of 2017 I was struck by how fresh everything felt, as if it had occurred more recently than it actually did. Not only does the phrase "Time flies when you are having fun" hold true, but also true are the many reminders in the psalms that our lives are like a watch in the night, quickly they pass. The scripture then goes on to tell us that we are wise if we devote ourselves to that which is permanent. Below I have detailed the many ways we devoted ourselves to the Eternal One and to building the Kingdom of God in this past year.

The year began by voting to be an open and affirming (ONA) congregation. That decision by the church has led to many positive outcomes, not the least being the people who now call United their church home. Our being ONA was a factor for all the people who joined the church last year.

It also led to our first same gender wedding within the walls of the church when Rich Geisendaffer and Belton Moore were married in June. Rich and Belton are now very active in the life of the church and we rejoice over their presence here. Additionally the church joined a network of churches called Faith Communities of Baltimore with Pride. Through this network we participated in the Baltimore Pride Parade. Being ONA has opened a whole new mission field for us as a church.

Another ministry that we have been involved with since the beginning of the year has been the mentoring of students from Lancaster Seminary. At the beginning of the year Paula Whitacre was finishing her last semester as our intern. Then in September Kecia Munroe became our student intern. The death of Kecia's mom led her to withdraw from seminary as the grief was too much to process along with the many demands of her school work. She is planning on returning to seminary in the fall; however she will need to do CPE as her field education at that time.

United, as an ONA and large city church, offers a learning environment that is not readily available in Lancaster County. I anticipate that as long as we are open to having students, there will be students who will want to do their field education in this setting.

Having said that, I hope you enjoy having seminary students as much as I do. I find it to be a great joy and honor to be included in their journey of faith. This ministry of mentoring reminds me of Matthew 9:37 where Jesus says; "The harvest is plentiful, but the laborers are few; therefore ask the Lord of the harvest to send out laborers into his harvest." We have been training up labors for the work of God's Kingdom.

Part of Paula's journey through seminary was discerning that she was called to ordained ministry in the United Church of Christ. Paula and Marge joined United in May in order to begin the ordination process. In June she received the Council's endorsement to pursue member-in-discernment (MID) status in the Association. She went before the Association's Church and Ministry Commission and was received as a MID in December.

She will undergo psychological testing, be assigned a mentor, and will be working on her ordination paper during 2018, but in the meantime she is busy planting a church in Harford County as an outreach ministry of United. It is amazing how the Kingdom of God, like a mustard seed, grows from something small to something beyond what we can imagine.

Another new outreach ministry that started in 2017 is our Holy Happy Hour. Many churches have a ministry similar to this and they say that the key is to go in without an agenda except to meet and talk to people. The fact that people know you are from a church is all the proselytizing that needs to happen. This model is biblical as Jesus was found among the people and often criticized by the religious establishment for being with those considered to be "sinners." Jesus calls us to meet people where they are with the Good News of his unconditional love. The Council plans to evaluate this ministry after 6-8 months to see if it is an effective use of the church's money.

It was originally hoped that the Oktoberfest would be an outreach ministry for the church. Even though it raised funds for the church, it was not meant to be a fund raiser. It was meant to raise the profile of the church in the neighborhood and to again be an opportunity to be among the people as we ate and drank, sang and danced.

However we found very little overlap between the festival and the church. Part of that may have been a lack of follow-up events for people to plug into. Even so it was recognized by the Council that we could do outreach that was much less labor intensive and less expensive. Over the ten year run for the festival we saw the city fees increase and the permitting process get more difficult; the cost of food became almost prohibitive; and the hospitality of the beer distributor all but disappear.

When I first arrived at United, the sour beef and dumpling dinner had become a burden. It demanded more labor than we had to offer and people were burnt out and resentful, which showed up in the way people interacted with each other. The dinner no longer held the joy of fellowship that it had done in the past. It no longer served the purpose for what it was meant to do, which was to serve the ministry of Jesus Christ. The ministry of Jesus Christ is not served when people are burnt out and resentful.

The same can be said of the Oktoberfest, it was not serving the purpose for what it was originally meant. The purpose of the church is not to put on a dinner or a festival; it is to bring the Good News of God's unconditional love. This needs to motivate and drive everything we do. If something no longer fulfills that purpose then it is time to move on from it.

Understanding that ministries of the past don't necessarily minister to people in the present is necessary for the church's survival. It is also important to keep in mind that our world is changing at a faster pace today than ever before. The church's ministries will always need to evolve.

This is true for the national setting of the United Church of Christ as well, and we witnessed this at this summer's General Synod. One of the biggest events of 2017 was General Synod being held in Baltimore. I hope you took the opportunity to attend Synod as it may be the last time it will be this close in your lifetime.

The Synod voted to allow a totally new funding structure for the national setting of the church. Just two years ago this proposal was voted down by Synod as it was met with much resistance. I was among those who were resistant to the change. But just 2 years later the gathered church realized that this funding structure was needed for the continued survival of the church. The church's ministries will always need to change for the church's continued survival.

As I write this St. Brigid's comes to mind. In 2017 we watched as renovation began on their school building and Fr. Joe's living quarters were relocated to Our Lady of Pompeii. Then we painfully looked on as he was forced into retirement and all but one of their staff was let go and their Sunday masses eliminated. Without being unfair to Fr. Joe and the rest of their staff, churches can't afford to not adapt their ministries to our changing world.

One of the changes that we made in 2017 was to stop offering Sunday School classes at the 9:00 hour. At first glimpse this might seem like a death knell, when in reality it is

adapting our ministries to match the makeup of our congregation. The composition of a congregation changes over time and the ministries need to match that composition. We still have young children in the congregation but we don't need volunteers to devote an entire hour to their Christian education.

For over a year the Christian Education Committee kicked around ideas as to how to best serve the families that we have. If the biggest impediment was families getting up early on Sunday mornings did it make sense to offer classes on another day at another time, or maybe only once or twice a month? The families thought Sunday mornings was still the best time slot however they were not showing up. The compromise was to use the childcare provided during worship as an educational venue as well. Again this will be evaluated as the year goes on to see if we are meeting the needs of our members.

Another change that happened in 2017 was including more of a praise and worship time within Sunday morning worship along with some other changes, making it a bit less formal. These changes originated from two different experiences during the year. The first was Jill Noffsinger's funeral, and the other was a request from a parishioner.

Jill was not a church going person and so on the day of her funeral you could count the number of church people on two hands and yet the sanctuary was almost full. The service was well blended containing no church music yet unarguably rooted in Christian faith. At the celebration that followed her service I received all kinds of positive feedback and countless people said that if they went to church they would go to our church. However I realized that our worship service was nothing like the service they had attended. Things had to change.

Then a couple months later a parishioner asked if we could do something in worship to offset the turmoil that has engulfed the world since our presidential election. The result is our current worship service. I appreciate people's patience as we have tweaked the service several times. I am also very grateful to the choir for learning new music (sometimes on very short notice) and for helping to lead the congregation in these new songs.

Don't be surprised if the service continues to evolve. My hope is that it will be an authentic experience where people walk away deeply touched by the love of God. Just an FYI, someone asked me recently if not wearing a robe is part of the change, and the answer is no, it is just easier to play guitar without it.

This past December marked two years of our ministry of me volunteering as a chaplain for the BCPD. Even though I had resolved to volunteer more in 2017, I actually provided

less hours than in 2016, down from 75 to about 50. In November I started tutoring at Highlandtown Elementary/Middle School (237). Each Wednesday I work with a student after school for about an hour and 45 minutes. These community volunteer hours are considered by BCPD as part of my chaplain work. And so I anticipate 2018 to bring more engagement with the community.

Finally, the year ended with our new greens adorning the sanctuary for Christmas. I want to thank Patti Baier, Belton Moore and Carl Price for organizing the decorating and the un-decorating of the church. The greens are one of the things that the endowment makes possible.

In 2017 we watched the endowment grow by \$37,672.57. Even though we close 2017 with a budget deficit of \$28,890.78, the net worth of the church has increased. And while that increase involves restricted funds it is reassuring to know that we did not lose any ground this past year. In fact we have not lost ground since the inception of the endowment fund in 2013. And while the church cannot exist on its endowment, the fund is providing some income to the operating budget which is part of its purpose.

At our November congregational meeting the budget discussion included talk of selling our facility and relocating the church as a way to reduce costs. However relocating is no guarantee that we won't encounter the same problem in a new facility. I personally think that the solution is to continue to seek first the Kingdom of God for it is the only treasure which is eternal.

In Christ's love,
Rev. Cathy

Church Council President's Report

Submitted by Cissy Funk, UEC Council President

As we enter in 2018 on behalf of myself and the council, we pray that you and your families have all God's blessings of good health, much happiness and prosperity. Looking back over my calendar and journal of 2017, I paused to remember so many events and small moments that were pivotal and should be celebrated and recognized as a new direction in our church's long history.

In 2016 we took our position in the United Church of Christ as a calling to begin the process of being an Open & Affirming church (ONA). At our congregational meeting in January 2017 we cast our ballots, and had an overwhelming amount of yes votes to become Open & Affirming.

The council excited, for our new status of being ONA, looked for opportunities to share this with the others in the community. United Evangelical joined the Faith Communities of Baltimore with Pride. This is a relatively new organization made up of many different churches and synagogues. We were blessed to participate in the Baltimore City Pride Parade. The faith community was the largest group to march in the parade. People attending the parade and the next day festival spoke about their past experiences of not being welcomed in a church. Several council members along with Rev. Cathy represented UEC at the Pride festival. We gave out information about our church and let everyone know they would be more than welcomed to attend and be a part of our church. We will make the parade and festival one of our yearly missions.

We continue to have our wonderful pastor at $\frac{3}{4}$ time and our staff working a minimum schedule. Rev. Cathy continues to work diligently at less pay without complaint and we remain deeply grateful for her love of UEC. We are a small and very vital congregation, who will, in September of this year, celebrate 145 years of existence. We are a solid cornerstone of faith in our community and we continue to evolve even at this ripe old age. We remain good stewards to our past members by using their gifts to invest in the endowment fund.

The council looks forward to serving the church and letting every member know their support is appreciated. May we all continue to praise God and share our blessings both in and outside of the church as we move forward in our welcoming of all who seek God's love.

Peace be with you,
UEC Council

Fundraisers Committee Report

Submitted by the Fundraisers

First and foremost our success is a direct reflection of your steadfast support. We sincerely appreciate your continued gifts of time and generosity.

We did well at every venture undertaken by our group in 2017. The bingos are a neighborhood favorite and are always well attended. At each bingo we have two mini missions taking place. The first mission is our collection of food. We donate all the food to the Canton Food Bank who remains ever appreciative. Our second mission, which is kind of new, is community service. We have several youth working the bingo who gather service hours necessary for them to graduate from high school. Our

intention is to include youth needing service hours wherever possible in our events. This year we had our 10th and final Oktoberfest. If you remember, we started this as a one-time celebration of our 135th anniversary. The first festival was so successful we continued and it became a neighborhood tradition. Each year has been successful, even during a hurricane we hosted the festival indoors and still managed to make money. The festival which only last five hours on a Sunday afternoon has about 80 hours of preparation. Quietly over the year we make the arrangements for the food, beer, and music. Then fill out endless amounts of paperwork to get licensed to have all of the above. We submit plans for safety, food and cooking, then apply for beer and liquor permits, and occupancy of the street. We do a big breakfast and spaghetti dinner to help cover the costs of the band and fees. Over the years the City has changed the permit process several times and the fees continue to escalate. Also the wonderful group of dedicated workers has also aged ten years. For these reasons we decided that this would be our final Oktoberfest. We had an excellent run and represented United Evangelical Church in the best way possible. We can look back and know that we ended this tradition in a good way and now look forward to a new less costly adventure.

Please know we are working on new ways to raise funds and incorporate missions into each event. We are open to everyone and would love your suggestions and any help you can give. Everyone is invited—you can serve on any event in any way that you feel comfortable. While we work as a team to serve the church, we benefit deeply with the fellowship and bonds that come together in our work.

Thank you
The Fundraisers

Endowment Committee Report

Submitted by the Endowment Committee

In 2017 the endowment committee met once and funded eight requests for proposals for a total of \$7,742. \$900 was provided to the Essex United Methodist Church food bank. \$1,795 was allotted to the church's general budget. \$1,000 was given as a scholarship to a graduating senior at Patterson High School. \$370 was used to sponsor two at-risk city youth to the Passport to Success Camp. \$700 was given to the Central Atlantic Conference for expenses related to hosting the General Synod in 2017. \$977 helped a family with funeral expenses for their son. A \$1000 stipend was awarded to our seminary intern. And \$1000 was used to purchase a digital camcorder in order to publish our worship services on the internet.

Since the inception of the fund in 2013, \$285,000 has been invested and \$22,601.39 has been withdrawn. The value of the fund at the end of 2016 was \$329,379.65. Currently 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 will be going out soon to all committees and organizations of the church to apply for these funds. The committee will meet in March of 2018 to review and fund proposals.

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. If you have any questions, please direct them to members of the endowment committee: President Clarence Rowell, Financial Secretary Barbara Matthew, Recording Secretary Diane Borkman, Harvey Jacob and Diane Price.

Status as a Member in Discernment from Paula Whitacre

As Pastor Cathy announced I have been accepted by the Chesapeake Association as a Member in Discernment. The next step is to be assigned a mentor to walk with me through this process. I have been advised that this process may move more slowly than usual as the procedures for authorizing ordained ministry in the UCC is currently in transition. I look forward to the next step of this journey.

Harford County Ministry:

Marge and I are continuing to work towards building a progressive Christian community in Harford County. This initiative is also going a little more slowly than hoped but we are close to finalizing a leadership team to mentor and guide this initiative. Once that is in place we will discuss opportunities and locations to begin outreach into our community.

I continue to sit on the advisory council of an education and action group in Harford County called Together We Will. TWW's goal is to provide opportunities for education, outreach and action in matters of social justice, politics and local events. TWW has sponsored town hall meetings for DACA, education and other matters of importance to the Harford County community. Most recently we sponsored the movie "Walking While Black - L.O.V.E. is the Answer: Bridging the Gap between Peace Officers and the Rest of the Community." This was followed by a panel discussing and a Q & A from the audience. This movie was shown twice and had an audience of over 100 people at both showings.

I am half way through a course in Community Organizing and Congregational Leadership. This certificate level class is sponsored by the Johnson C. Smith Theological Seminary in partnership with NextChurch (an educational arm of the Presbyterian Church (USA) and the Metro Industrial Areas Foundation. The program aims to:

- teach clergy and lay leaders to apply the basic universals and disciplines of community organizing to their ministry contexts.
- provide tools for those engaged in the work of congregational transformation, new church development, and neighborhood/organizational revitalization.
- guide participants in theological reflection about systemic change.
- spark leaders' imaginations in the effective use of technology as an organizing tool.
- nurture participants as they establish for themselves new patterns of leadership.
- connect leaders to an established support network.

I am excited for the myriad of opportunities for ministry both at United and in Harford County. Marge and I thank you for your prayers, love and support as we move into the new year.

Peace,
Paula

CHURCH RECORDS FOR THE YEAR 2017

BAPTISMS

1/15/2017 Nancy Marie Litz
 4/30/2017 Donovan John Taylor
 9/24/2017 Ozzy Mitchell Idzi
 12/10/2017 Ariah Arianna Deminds
 12/10/2017 Aristeven Joseph Deminds

FUNERALS

1/14/2017 Jason Matthew Hylock	6/26/2017 Deborah Ann Cianchetta
2/11/2017 Debbie Lee Nolan	6/27/2017 Jacqueline Vera Bond
3/25/2017 Jill Louise Noffsinger	7/6/2017 Kathleen Kate Koutsoutis
4/3/2017 Richard Louis Leikam	9/19/2017 Dorothy Carolyn Green
4/17/2017 David William Jefferson	11/6/2017 Ida Anna Bauersfeld

WEDDINGS

5/13/2017 Patricia Tatum and Patrick McQuate
 6/16/2017 Richard Charles Geisendaffer and Belton Kenyon Moore
 8/20/2017 Nicholas Michael Bonomo and Caitlin Lauren Thomas
 11/18/2017 Andrea Lynn Lutton and Maria Vandergucht

NEW MEMBERS

2/12/2017 JoAnn Eileen Rodriguez
 5/14/2017 Joseph David Jackson
 5/14/2017 Marjorie Rosalee Joseph
 5/14/2017 Paula Marie Whitacre

CONFIRMANDS

4/9/2017 Kameran Lee Locklear
 4/9/2017 Brianna Marie Simmers
 4/9/2017 Hailey Nicole Timmerman

MEMBERSHIP AT START OF 2016	187
NEW MEMBERS	7
MEMBERS LOST	5
REMOVED FROM ACTIVE MEMBERSHIP	0
TOTAL MEMBERS	189
TOTAL ACTIVE CHILDREN	6

THE UNITED EVANGELICAL CHURCH OF BALTIMORE, MARYLAND

Financial Report 2017-Budget 2018

	Budget 2017	Actual 2017	Budget 2018
REVENUE			
Regular Envelopes	50,000.00	50,039.00	50,000.00
Christian Education Dept. Offering-Regular	750.00	714.00	200.00
Communion Envelopes	2,300.00	2,491.00	2,300.00
Holiday and Special Day Envelopes	6,900.00	6,299.00	6,400.00
Initial Envelopes	120.00	105.00	100.00
Improvement Fund	2,000.00	2,191.00	2,000.00
Memorials	8,000.00	5,160.00	5,000.00
Love Gifts	3,500.00	6,120.00	4,000.00
Unity Candle	50.00	40.00	50.00
Poor Box and Pennies	20.00	4.00	5.00
Cash Donations	2,500.00	2,939.00	2,500.00
Holiday & Altar Flowers	650.00	688.00	600.00
Organization Gifts	0.00	77.00	0.00
Charities, Benevolence	1,850.00	1,597.00	1,700.00
Oktoberfest and Related Events	9,000.00	7,135.00	0.00
Miscellaneous Fund Raisers	5,000.00	9,536.00	7,000.00
Building Fund Raffle	1,500.00	1,622.00	1,500.00
Sale of Misc. Items	0.00	(47.36)	0.00
Use of Facility	10,775.00	5,094.50	4,600.00
Interest on Accounts	50.00	38.98	50.00
Sprint Rental Income	21,900.00	21,900.00	21,900.00
Parsonage Rental Income	20,000.00	20,775.00	20,000.00
PACT Donation	2,500.00	3,800.00	4,000.00
Estate Bequests-Received	2,000.00	2,000.00	0.00
Estate Bequests-Transfer to Investment	0.00	0.00	0.00
Distribution from Endowment	8,500.00	7,742.00	11,000.00
Endowment Fund Disbursements	(6,800.00)	(6,340.97)	(5,745.00)
Other, General Fund	75.00	7.49	0.00
Total Revenue	153,140.00	151,726.64	139,160.00
COST OF REVENUE			
Oktoberfest & Related Events (Exp.)	5,500.00	6,436.20	0.00
Miscellaneous Fund Raisers (Exp.)	400.00	963.87	600.00
Building Fund Raffle	600.00	500.00	600.00
Envelope Costs	300.00	292.70	300.00
Other Direct Costs	0.00	0.00	0.00
Total Cost of Revenue	6,800.00	8,192.77	1,500.00

THE UNITED EVANGELICAL CHURCH OF BALTIMORE, MARYLAND

Financial Report 2017-Budget 2018

	Budget 2017	Actual 2017	Budget 2018
PASTORAL EXPENSE			
Pastor's Salary	18,000.00	18,000.00	18,000.00
Housing Allowance	20,000.00	19,999.92	20,000.00
Auto Expense Stipend	1,750.00	1,749.96	1,750.00
Insurance, Health and Life--Total	12,090.00	12,911.71	12,936.30
Insurance payments	23,841.00	24,712.71	25,509.87
Insurance reimbursement	(11,751.00)	(11,801.00)	(12,573.57)
Pastor's Pension	7,320.00	7,638.31	7,320.00
Professional and Education Exp.	800.00	96.79	800.00
Supply (Guest) Pastor	750.00	600.00	750.00
Total Pastoral Expense	60,710.00	60,996.69	61,556.30
OFFICE EXPENSE			
Secretaries' Salaries	14,491.00	14,490.84	14,491.00
Social Security and Medicare	1,108.00	1,108.12	1,108.00
Office Supplies & Bank Charges	1,500.00	1,157.39	1,200.00
Copy and Computer	1,800.00	1,739.55	1,600.00
Bookkeeping	1,200.00	1,100.00	1,200.00
Postage	1,200.00	1,484.90	1,300.00
Church Telephone & Internet	2,500.00	3,798.24	2,500.00
Total Office Expenses	23,799.00	24,879.04	23,399.00
MAINTENANCE EXPENSE			
Janitor Salary	11,700.00	11,550.00	11,700.00
Social Security and Medical Care	895.00	883.43	895.00
Church Insurance	17,000.00	16,911.50	16,500.00
Gas, Church	7,000.00	7,385.69	6,000.00
Electric, Church	6,500.00	8,286.31	7,500.00
Water and Sewer, Church	2,500.00	1,351.98	2,500.00
Repairs, Supplies, Maintenance	4,000.00	2,347.18	2,500.00
Cleaning Supplies, Service	0.00	0.00	0.00
Total Maintenance Expense	49,595.00	48,716.09	47,595.00
SANCTUARY AND MISCELLANEOUS			
Music Director Salary	14,338.00	14,337.96	14,338.00
Social Security and Medicare	1,097.00	1,096.80	1,097.00
Ass't. Organist/Pianist/Musicians	300.00	250.00	0.00
Music and Choir Expense	1,000.00	708.00	1,000.00
Organ/Piano Service	2,000.00	2,310.40	2,500.00
Altar and Sanctuary Supplies	500.00	653.92	600.00
Flowers and Decorations	1,500.00	3,822.40	1,500.00
Receptions and Refreshments	1,200.00	341.84	900.00
Education and Study Materials	700.00	607.50	700.00
Advertising	700.00	261.00	400.00
Recreation	1,000.00	140.00	300.00
General Synod 2017	0.00	320.00	0.00
ONA	0.00	287.00	300.00
Misc. Expenses	500.00	934.39	500.00
Total Sanctuary and Misc.	24,835.00	26,071.21	24,135.00

THE UNITED EVANGELICAL CHURCH OF BALTIMORE, MARYLAND

Financial Report 2017-Budget 2018

	Budget 2017	Actual 2017	Budget 2018
CHRISTIAN ED. DEPT. EXPENSE			
Curriculum and Lesson Supplies	500.00	0.00	0.00
Mission Projects	0.00	0.00	0.00
Miscellaneous Expenses	600.00	0.00	500.00
Youth Group Projects	0.00	0.00	0.00
Total Christian Ed. Dept. Expense	1,100.00	0.00	500.00
BENEVOLENCE			
Heifer International	700.00	560.00	600.00
Central Atlantic Conf.,(OCWM)	1,800.00	1,800.00	1,800.00
Chesapeake Association	1,850.00	1,850.00	1,850.00
Hoffman Home	400.00	700.00	500.00
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	700.00	485.00	500.00
Earl's Place	800.00	620.00	800.00
Other Benevolence	1,000.00	898.00	900.00
Total Benevolence	8,450.00	8,113.00	8,150.00
IMPROVEMENTS AND EQUIPMENT			
Repairs and Improvements	3,000.00	(3,078.44)	3,000.00
Purchase of Equipment	2,000.00	0.00	1,000.00
Total Improvements and Equipment	5,000.00	(3,078.44)	4,000.00
PARSONAGE RENTAL EXPENSE			
Property Management Fees	2,100.00	2,070.00	2,100.00
Improvements & Equipment	0.00	0.00	0.00
Repairs & Maintenance	2,000.00	1,364.00	2,000.00
Utilities	0.00	91.63	0.00
Property Taxes	3,300.00	3,201.43	3,300.00
Total Parsonage Rental Expense	7,400.00	6,727.06	7,400.00
TOTAL OPERATING EXPENSES	180,889.00	172,424.65	176,735.30
TOTAL OPERATING REVENUE	146,340.00	143,533.87	137,660.00
AMOUNT UNDER (DEFICIT)	(34,549.00)	(28,890.78)	(39,075.30)
Total all Church Funds as of 12/31/2017:			
Bay Bank (checking account)	10,171.78		
Bay Bank (savings account)	12,000.00		
Petty Cash--Office	200.00		
Petty Cash--Fundraisers	400.00		
The Cornerstone Fund CD	70,850.23		
United Church Funds Endowment Account	329,379.65		
TOTAL:	423,001.66		