

ST. ALBAN'S EPISCOPAL CHURCH

WACO, TEXAS

2012 ANNUAL REPORT



*PRESENTED AT THE
ANNUAL PARISH MEETING
SUNDAY, JANUARY 27, 2013*

ST. ALBAN'S IS A FAMILY OF GOD WELCOMING EVERYONE HOME.

ANNUAL PARISH MEETING

January 27, 2013

1. Welcome and Call to Order
2. Opening Prayer
3. Appointment of Clerk for the Meeting
4. Recognition of Outgoing Vestry Members & Senior Warden
5. Election of 2013 Vestry
6. Announcement of 2013 Senior Warden
7. Interim Rector's Report
8. Senior Warden's Report
9. Introduction of the Search Committee
10. Treasurer's Report and Presentation of 2012 budget
11. Closing Prayer & Doxology

PARISH STATISTICS

	<u>2012</u>	<u>2011</u>	<u>2010</u>	<u>2009</u>
Average Sunday Attendance	172-3%	178+12%	159+9%	145+6%
Easter Day Attendance	389	431	366	333
Sunday Eucharists	169	158	112	109
Weekday Eucharists	9	12	9	13
Private/Home Eucharists	70	101	62	32
Daily Office	27	45	53	52
Marriages	2	5	5	3
Burials	6	8	2	8
Baptisms	11	8	6	4
Confirmation/Reception/Reaffirm	12	43	9	26
Baptized Members	491	518	472	450
Transfers In	4	11	14	14
Transfers Out	16	5	4	3

CANDIDATES FOR VESTRY

Three Year Term



Jole Cromwell

Debbie McMahon



I began life as a Baptist and began attending the Episcopal Church in 2002. I was confirmed in the Episcopal Church in San Antonio in 2004 and Tim and I married in the Church that same month. We have been in Waco since 2006, where I attended graduate school at Baylor.

I worked as a data analyst, survey researcher and adjunct professor during my time at Baylor. Since 2012 I have been the Coordinator of Assessment and Program Improvement for the Baylor Libraries.

I serve as a Lay Eucharistic Minister at St. Albans and was trained for Community of Hope in San Antonio. I am on a Furaha Friday team and conduct evening prayer in the Higgins Chapel one day a week. Although I am a skilled public speaker, I am most comfortable working behind the scenes in quiet service. I will be faithful and diligent in service at St. Alban's, guided by prayer, our mission and the needs of our parishioners.

Paul Thorp



Andrew Wisely



Lynn and I have been members of St. Alban's since moving to Waco in 2003. I was happy to serve on the Vestry during Jeff Fisher's early years here.

I became a confirmed Episcopalian in 1996. I teach German and direct the Honors Program at Baylor. As if that weren't fun enough, I also love music and the outdoors, especially running on trails and biking. Snow is nice too.

I want to see St. Alban's continue its strong lay leadership, even after it calls a new rector.



THANK YOU TO OUR OUTGOING VESTRY MEMBERS

Bob Barkley, Stewart Kelly, Beth Richards-vanEs and Ryan Thompson

INTERIM RECTOR'S ANNUAL REPORT

The Rev'd Canon David W. Holland

THE 2012 RECTOR'S REPORT

PRAYER FOR ST ALBAN'S

Almighty and everliving God, ruler of all things in heaven and earth, hear our prayers for this parish family. Strengthen the faithful, arouse the careless, and restore the penitent. Grant us all things necessary for our common life, and bring us all to be of one heart and mind within your holy Church; through Jesus Christ our Lord. Amen.

Every year about this time Episcopalians gather to hear reports on how their faith community has done in the past year and where their community is going in the New Year. Those various reports for 2012 for this faith community are contained within this Annual Report. Please read them all, they will give you a better picture of just who St Albans is, where it has been and where it is going.

Although I have only been part of St. Albans these past sixth months I am happy to be able to announce that in spite of your transition, good things continue to take place in this part of Christ's Kingdom.

Although a community without a "called" and full time Rector can see several things happening that impact that community's present and future. First the Average Sunday Attendance, the ASA, can drop off as some members disappear and parish growth be stymied. St Albans' ASA for 2012 was 172 compared to 2011's ASA of 178.

Income is also effected during transition and this shows with our 2013 income projected at \$400,125.00 which is somewhat less than what we received in 2012.

Obviously programs that the previous clergy led and had a passion for can suffer and programs in general may struggle. In other words, this "in between time" can really be a bummer!

But also this "in between time" can be a real blessing as new things can and will happen.

For an example, without a full time priest – will lay people step forward and begin exercising their own Baptismal gifted ministry and get the task done?

- What are the holes in the life of St Alban's right now as you see it?
- Do those holes require an ordained person to make them happen?
- Do they require priestly training to make them so, or can a lay person with a passion make it so?

When a congregation sees it's pastor as the chief and only minister in that community, the members of that community are failing to live up to his or her own Baptism Covenant.

- If you have a passion for ministering to children, we can help you make that so!
- If you have a passion for ministering to the sick and the shut in, we can help you make that so!
- If you think we need a program for middle and high schoolers, we can help you make that so!
- If you have a passion for adult education, we can help you make that so!

All the church has ever needed for successful ministry is lay people with a passion to make a difference in the life of others and who do!

Do You Have Such A Passion?

On the other hand if your passion has grown cold, your interest waivered or if complacency has gripped your heart, then St Albans is in real trouble.

The size of a faith community also dictates how the pastor is able to function as a leader and that is no less true with St Albans. Your former Rector did a wonderful job here, but his success was limited by the size of the parish and the limitation that size puts on a single priest. (The same is true for me and for your next priest as well.)

If you would ask Bishop Jeff Fisher if there were programs, ministries or outreach that he wish he had been able to accomplish at St Alban's I am sure he would say yes. Like all Rectors he probably has a laundry list of exciting and wonderful things he was not able to accomplish here.

The truth is that success in ministry is measured by and through the things

that we accomplished including members personal spiritual growth which is hard to measure.

Your former Rector, from my perspective accomplished several amazing things including, reconciliation, unification and growth; any of which is a full time job requiring amazing gifts, talents, courage and time – lots of time, patience and a sense of humor.

But there is still more to do if you are to build upon his hard work as well as the hard work of all those who came before him; lay and clergy, the living and the dead.

So if you see something that needs to be done at St Albans, maybe you are seeing it because God is calling you to do it!!!

My job here at St. Albans as a “part-timer” is to keep the positive things going and provide in the 3½ days a week that I am in Waco as much Liturgical, Homiletical, Administrative, and Pastoral ministries as I can.

Sadly as Paul says of himself I have to add my own “amen” to; “the good that I want to do I cannot...” because of my travel from Lewisville to Waco plus the preparation required for three Sunday’s Liturgies, my Adult Class, the Sunday’s Bulletin and managing the office and staff requires almost 3 days.

One half of a day doesn’t provide much time for creating new ministries or the pastoral work that pops up. The reality of it all is that you not only need a full time Rector your new Rector will need an assistant priest -- ASAP.

But having said this I want to add how much I am enjoying being with you and ministering here in Waco. Both Parish and community have much to offer a clergy family and I am looking forward to my remaining months here as well.

I am so very appreciative of the wonderful work that Howard Thompson, David Gilbreath, Megan Stewart and Mary Ann Thompson do for us on Sundays and other worship occasions; the support and leadership of the St Alban’s Church Staff, Karen Tanner, Janet McKelvy, Rebecca Hughes, Elaine Karban and Gabino Sanchez and of course the many volunteers that make this place go.

Please know that you are in my prayers and will be for years to come. May God bless you and me as we try to do our best in his service. I urge you to

be diligent in your prayers for me, your Vestry, the search committee, your new rector and all those who make up St Alban's.

(The Rev'd Canon) David W. Holland, tssf
Interim Rector

REMEMBER PLEASE ONLY 16 MORE FEASTING DAYS TILL LENT

Ash Wednesday is February 13th



INTERIM RECTOR'S DISCRETIONARY ACCOUNT SUMMARY

<i>Beginning Balance 1/1/2012</i>		\$ 6,311.93
<i>Income</i>		
<i>Operating Budget</i>	\$ 500.00	
<i>Gifts</i>	<u>4,300.00</u>	
<i>Total Income</i>	\$ 4,800.00	
 <i>Total Available</i>		 \$11,111.93
<i>Expenses</i>		
<i>Outreach Assistance</i>	\$ 5,152.53	
<i>Activities/Programs</i>	<u>3,694.45</u>	
<i>Total Expenses</i>	\$ 8,846.98	
 <i>Balance as of 12/31/12</i>		 \$ 2,264.95

ASSISTANT RECTOR'S DISCRETIONARY ACCOUNT SUMMARY

Beginning Balance 1/1/2012 **\$ 1,185.96**

Income

Operating Budget \$ 0.00

Gifts 1,850.00

Total Income \$ 1,850.00

Total Available **\$ 3,035.96**

Expenses

Outreach Assistance \$ 2,822.86

Activities/Programs 113.10

Total Expenses **\$ 2,935.96**

Balance as of 12/31/12 **\$ 100.00**

DELEGATES TO DIOCESAN COUNCIL

FEBRUARY 8-9, 2013 - HOUSTON, TEXAS

Delegates: Jacqueline Frahm, Clint Capers, Ric Peavy, & Philip Price

Alternates: Jim Sartwelle & Ryan Thompson

SENIOR WARDEN'S REPORT

Jim Sartwelle

JUNIOR WARDEN'S REPORT

Stewart Kelly

The primary responsibility of the Junior Warden is to oversee the operations of the physical campus facility of St. Albans Episcopal Church. Fortunately, this past year, from a budget vs actual perspective, we did well. Basically we came in a few thousand dollars under budget for the church and the outreach center. For the second year in a row, this was accomplished primarily by not having any major expenses to the buildings or systems. As was the case in 2011, we were not able to set aside money in the budget to cover any major expenses such as air conditioning systems, roof repair, painting, plumbing, parking lot, etc.

We continued to operate in a "team approach" to the Junior Warden duties which was established in 2011. A few of the vestry members were assigned specific areas of the St. Albans campus to oversee and handle various issues that arose. This team structure seems to work well and distributes the workload.

The Outreach Center continues to serve an important role in our community. Currently our partners are: Central Texas String Academy, Waco Children's Theatre, and Community Race Relation Coalition. We have the capacity to absorb one or two more partners, which we hope to accomplish this year.

We are so blessed to have a wonderful church facility. It is each one of our responsibilities to take ownership. As you are attending church or any of the many gatherings, please take time to look around. This is your church Home. Please look at it that way. If you see something that needs addressing, let a vestry member or the church office know. Or, better yet, volunteer to head up a task force to get it done. As always, a special thanks to the church staff. They do an awesome job and their dedication is exceptional.

MUSIC DEPARTMENT

Howard Thompson, Director of Music: Choirmaster

The music department of St. Alban's Parish had a busy and successful year in 2012. The Chancel Choir provided musical leadership for service music and anthems or solos for all 10:00 am services throughout the year. The choir also participated in special services on Ash Wednesday, Maundy Thursday, joined with the St. Paul's choir for Good Friday and both services on Easter day. In December the Chancel Choir presented the Christmas portion of "Messiah" by Handel accompanied by students from the Central Texas String Academy. Attendance was over 220 for this event. The annual concert of Christmas music was presented at 10:30 pm on Christmas Eve prior to the 11:00 pm service.

The music program is lead by the Choirmaster, the Organist, Mr. David Gilbreath and our Carillonneurs, Mary Ann and Howard Thompson. The carillon is played before and after the 10:00 am service most weeks. There are also 6 choir scholarship singers who provide great assistance to the choir and the church. Megan Stewart provides the music for the 5:00 pm service on Sundays.

We have a tuner/technician for our organ who does maintenance as well as tuning. We are working with a representative from the Reuter Organ Company, which built our organ, to determine the work which must be done to maintain our fine instrument. After almost 60 years parts of the organ are beginning to fail because of cracking leather pouches under the pipes, which open and close to regulate the air flow to the pipe. This will continue to worsen as the leather pouches age. We have already begun disabling pipes where the pouches have failed. This will continue until parts of the organ are no longer usable. A complete renovation of the organ should put it in good working condition for another 60-70 years. Some cleaning has already been done to the rear gallery organ where some of the worst problems have been. Consideration is also being given to relocating some pipes to improve the aesthetics of the instrument as well as improve the sound in the Sanctuary.

Plans for 2013 include continued service leadership, special services and a major work with orchestra next Advent season.

EPISCOPAL CHURCH WOMEN (ECW)

Jeanine Cobb

The Episcopal Church Women is an organization whose membership consists of every woman who is a member of St. Alban's Church.

We are the Women of the Episcopal Church: rooted in our past and growing into God's future. The purpose of this organization shall be to relate the women of the parish to the whole task of the Church, through a program of Worship, Study, Service, Gifts and Fellowship in the five fields of service; the Parish, the Community, the Diocese, the Nation, and the World.

Our big fundraiser for 2012 was a "Tea Time," which netted \$1,285.00. Thank you to all the women who contributed. The ECW had a beautiful wooden cross specially made for the Mahan Commons. We hosted the reception for the Rt. Rev. Dena Harrison, our Suffragan Bishop, when she came in April. The ECW also presented the graduating seniors with St. Alban's silver crosses for their school graduation in May. We hosted a going away reception for Jimmy and Maggie Abbott. We had beautiful flowers delivered to Tyler, Texas for Father Fisher's celebration of being elected Suffragan Bishop of the Diocese of Texas.

We thank the officers for their leadership during 2012, and we thank all the women who gave generously of their time, talent, and money.

Officers for 2012: President-Jeanine Cobb; VP Membership - Jackie Frahm; Secretary - Dixie Miller; Treasurer - Karen Tanner; Devotional - Jeanine Cobb; Kitchen - Maxine Kennon; Telephone - Martha Bancroft

ST. ALBAN'S/ST. CATHERINE'S GUILD

Ouida Hinsley

The St. Alban's/St. Catherines Guild meets at 10:00 am on the third Thursday of each month in the Music Room. We meet for regular meeting September through May and during the summer months for luncheons, celebrating members' birthdays at a restaurant of their choice. Meetings open and close with a special prayer.

All women of St. Alban's are welcome to join us.

Officers for 2012 were: President: Ouida Hinsley, Vice President: Jackie Frahm, Secretary: Jeanine Cobb, Treasurer: Dorothy Jones, Corresponding Secretary: Rosemary Williams and Telephone Committee: Dixie Miller, Dorothy Jones and Martha Bancroft.

Our programs for the year included Jimmy Abbott, Clint Capers and David Gilbreath. Jimmy spoke to us about his early life, his role as assistant rector and the future. Clint Capers spoke about the Prayer Book. David Gilbreath's talk was about the pipe organ.

Jeanine Cobb gave beautiful devotionals .

A donation to the St.Alban's Endowment Fund was given for all members of St. Alban's/St. Catherine's Women's Guild, past and present, and especially those who are homebound.

The year was concluded with the Christmas Luncheon at Waco Federation Clubhouse.

DAUGHTERS OF THE KING

Peggy Gidney

The Order of the Daughters of the King is for women who are communicants of the Episcopal Church and feel called to undertake a Rule of Life, which requires a spiritual discipline of daily prayer, service and evangelism.

We find the Order of the Daughters of the King to be a safe place, in a busy world, where we can be together, pray together and be a support for one another in Christ's love.

Our Bishop's Chapter has members from all three Waco Episcopal Churches. We meet the first Monday of every month at 1:00 pm. at Holy Spirit Episcopal Church. A preparation course of eight weeks is required to become a member.

We have several new members that have become Daughters this year. Mindy Wilkins, Cathy Dolen and Mary Gresham were installed June 3. Lorain Brown moved to Waco and joined us. One of our members, Arloine Thorp, went to be with the Lord, December 28. Carol Melis has returned to Waco,

too. We are so glad to have her back! We presently have 32 members.

We completed a study on Prayer, gave a donation to Down Home Ranch in Elgin, Texas (a home for the mentally handicapped), provided lunch for the students at Christian Women's Job Corps twice, and had a brunch at Café Cappuccino in August. Several of us attended the Spring Assembly at St. Dunston's in Houston (September 14-15), and some of us attended the DOK Fall Assembly in the RAIN!!! Our spirits weren't dampened one little bit! We were still able to have a great time. Daughters of the King worshiped together at the All Saint's service, on Thursday, Nov. 1.

December 1st we had a Quiet Day that was led by Carol Scott (Mary and Bill Hearn's daughter) with the topic of Signed, Sealed and Delivered! What a wonderful way to start the season of Advent. December 2 was our annual Christmas party at the Bauer's. It was a wonderful way to end our year.

If you are interested in knowing more about us, please ask one of us or attend one of our meetings. Everyone is welcome!

I'll close with our motto:

For His Sake...

I am but one, but I am one.

I cannot do everything, but I can do something.

What I can do, I ought to do.

What I ought to do, by the grace of God I will do.

Lord, what will you have me do?

ALTAR GUILD

Jacqueline Frahm - Director

The Altar Guild had another busy year in 2012 making sure the Church sanctuary and related venues were properly set up for the many regular and special services the former Rector, Associate Rector, and Interim Rector conducted for the parish.

There were many challenges in 2012 as a result of the election of Reverend Jeff Fisher as Bishop Suffragan in the East Texas Region of the Texas Diocese, the transfer of Reverend Jimmy Abbott to become the Rector of Holy Com-

forter Church in Spring Texas, and the engagement of the Reverend Canon David Holland as Interim Rector at St. Alban's. Notwithstanding the changes in leadership, the members of the altar guild provided the same high quality of services through the year.

The annual conference for altar guild members from throughout the Texas Diocese was held at Camp Allen in March with approximately 60 representatives from churches throughout the Diocese in attendance, including your altar guild director. The conference was very productive with priests from throughout the Convocation presenting programs to challenge each altar guild in its mission to serve its home church. The information that was shared is always useful because it gives each person in attendance more resources in serving his or her church.

Cathy Ratcliff again honored St. Alban's by making and donating to the Church beautiful hand stitched fairlinens for use in the Easter services. The Church also received new hangings for use in the Christmas services and during Epiphany. We sincerely appreciate and thank the donors for their generous and useful gifts to the Church.

We developed a very helpful new pictorial guide detailing how to prepare the altar for the many different worship services the Parish enjoys.

It is appropriate to acknowledge with thanks Peggy Aston's service to the Church by serving as wedding coordinator for more than 30 years.

Your altar guild director was appointed the delegate for Province VII of the National Altar Guild Association and invited to attend the National Episcopal Convention in Indianapolis Illinois, in July 2012. The experience was most enriching and gave great national exposure to St. Alban's participation in altar guild activities in the Diocese.

We added three new members to the altar guild in 2012 and, as always, extend our thanks to the many continuing members of the altar guild for their silent service to the parish. We always welcome others who care to join this very important group of dedicated individuals.

OUTREACH



ST. ALBAN'S DEBT RETIREMENT FUND

<i>Balance as of 1/1/2012</i>	<i>\$ 39,214.49</i>
<i>Contributions</i>	<i>\$ 48,284.21</i>
<i>Debt Reduction - Interest Only</i>	<i>4,000.00</i>
<i>Loan Payments</i>	<i>(39,600.00)</i>
<i>Balance as of 12/31/2012</i>	<i>\$ 51,898.70</i>

DEBT/BUILDING LOAN

<i>Balance as of 1/1/2012</i>	\$ 186,432.07
<i>Principal Payments</i>	(21,165.26)
<i>Interest Payments (Church Budget)</i>	(9,217.37)
<i>Balance as of 12/31/2012</i>	\$ 156,049.44

ST. ALBAN'S MEMORIAL FUND

<i>Balance as of 1/1/2012</i>	\$ 3,294.57
<i>Gifts</i>	\$ 1,410.00
<i>Interest Earned</i>	1.77
<i>Expense: Choir Cotta's, Brass Bells, & Candle Sticks</i>	(1,354.52)
<i>Balance as of 12/31/2012</i>	\$ 3,351.82

VALDA MCWHIRTER SCHOLARSHIP FUND

Managed by the Diocese of Texas

St. Alban's is the Named Successor to St. George's, Gatesville

<i>Balance as of 1/1/2012</i>	\$ 375,590.65
<i>Net Earnings</i>	6,077.81
<i>Net Capital Gains/Losses</i>	27,531.73
<i>Scholarship Distributions</i>	(12,804.00)
<i>Balance as of 12/31/2012</i>	\$ 396,396.19

ST. ALBAN'S ENDOWMENT FUND

Robert Frahm - Committee Chair

The Endowment Fund did not only have a good year, it had a fabulous year! Thanks to the contributions of generous donors and increases in the market value of the investment portfolio, the Endowment Fund experienced a net increase in market value of 32% for the year. That percentage of increase was after distributions to the Church of approximately 4% of the market value of the Fund at the beginning of the year.

The total amount distributed to the Church in 2012 was \$17,100. Donations received amounted to \$101,645 and earned dividends plus market value increases amounted to \$57,164. This performance represents the kind of activity your Endowment Fund Committee and investment advisor have strived for as stated in the investment policy and by encouraging generous giving.

Accompanying this report is a Statement of Increases and Decreases in the Fund for the year ending December 31, 2012. The Fund continues to be fully invested in publically traded American Fund Mutual Funds.

The Endowment Fund Committee authorized distributions for the benefit of the Parish in 2013 in the amount of \$12,000, to be applied as determined by the Vestry. This represents approximately 3% of the market value of the Fund at the time the distributions for 2013 were authorized.

Members of the Church are encouraged to consider remembering the Endowment Fund when preparing a Will or estate plan, in addition to remembering the Fund when it is appropriate to honor a person or occasion with a charitable contribution. With continued Parish support and a healthy investment return, the Fund will continue to represent a meaningful economic contributor to the mission of the Church.

Thanks to the Committee members for their service in the operations and administration of the Endowment Fund and to Joe Bozarth, the Committee's investment advisor, for his service in overseeing the investment program.

2012 Endowment Fund Committee Members: Robert Frahm -Committee Chair, Rev. Canon David Holland, Jeff Tanner, Hugh Henson, David Tekell, Bill Wilson, and Kay Olsen.

ST. ALBAN'S EPISCOPAL CHURCH ENDOWMENT FUND
UBS INVESTMENT ACCOUNT

*Statement of Increases and Decreases
December 31, 2012*

<i>Assets at Market Value 12/31/2011</i>	\$440,125.75
 <i>Increases</i>	
<i>Donations</i>	\$101,645.00
<i>Dividends</i>	<u>15,545.03</u> \$117,190.03
 <i>Decreases</i>	
<i>Distribution to Church (\$17,100.00)</i>	
<i>UBS Fee</i>	<u>(150.00)</u> <u>(17,250.00)</u> 99,940.03
 <i>Unrealized gain (loss) in market value of assets</i>	 <u>41,768.48</u>
 <i>Assets at Market Value 12/31/12</i>	 \$581,834.26



ST. ALBANS EPISCOPAL CHURCH 2013 BUDGET

	<i>Account Name</i>	<i>12 Budget</i>	<i>13 Proposed</i>
INCOME	Non Pledged Receipts	24,000	20,000
	Plate Receipts	11,000	10,000
	Endowment Distribution	17,100	12,000
	Pledged Receipts	422,000	359,465
	Interest Earned	0	0
	Miscellaneous Income	4,000	4,000
	Altar Guild	3,000	3,000
	Music/Choir	0	0
	Outreach	500	500
	Youth (EYC)	0	0
	ECW Tea	1,500	1,500
	Gifts (Cash)	0	0
	Rental-Outreach Center	12,000	12,000
	Asst. Rector Grant	15,000	0
	Rector Search	0	5,000
	<u>Strategic Mission Grant</u>	<u>6,360</u>	<u>4,760</u>
	Income Total	516,460	432,225
EXPENSES			
	Diocesan Assessment	22,763	25,737
	Diocesan Insurance	29,220	29,504
	Worship Ministers	0	0
	Altar Guild-Worship	1,500	1,500
	Altar Guild-Flowers	1,500	1,500
	Nursery Salaries	4,053	4,175
	Nursery Supplies	200	200
	Supply Clergy	1,500	1,500
	Stewardship	1,000	1,000
	Worship Materials	3,300	3,300
	Choirmaster	14,947	15,292
	Organist	11,394	11,738
	Music/Choir	14,600	14,600
	Music Supplies	1,700	1,700
	Organ Maintenance	2,500	2,500
	Youth (EYC)	2,000	2,000
	Christian Education	1,500	1,500
	Rector-Discretionary Fund	1,200	1,200
	ECW	1,500	1,500
	Kitchen	500	500
	Liturgical Events	0	500
Parish Events	2,008	2,300	

ST. ALBANS EPISCOPAL CHURCH 2013 BUDGET

EXPENSES	New Rector	0	50,000
	Int. Rector Salary	94,816	38,400
	Int. Rector Social Security	13,972	7,232
	Rector's Dental Insurance	2,652	0
	Rector's Clergy Pension	20,042	0
	Int. Rector's Bus. Expense	2,000	1,200
	Rector's Continuing Education	1,500	0
	Int. Rector's Housing	0	12,000
	Int. Rector Mileage	2,700	6,926
	Asst. Rector's Salary	23,002	0
	Asst. Rector's Social Security	3,352	0
	Asst. Rector's Insurance	378	0
	Asst. Rector's Clergy Pension	4,809	0
	Asst. Rector's Bus. Expense	500	0
	Asst. Rector's Cont. Ed.	100	0
	Lay Salaries	60,291	56,427
	Lay Pension	3,913	1,453
	Lay FICA & Medicare	4,612	3,728
	Debt Reduction Interest Only	12,000	0
	Insurance	19,782	21,000
	Maintenance/Rep - Church	10,000	10,000
	Supplies-Church	3,000	3,000
	Utilities - Church	38,000	38,000
	Bank Charges	2,500	2,500
	Diocesan Council	2,500	2,500
	Search Committee	0	5,000
	Employee Mileage	100	100
	Office-Supplies	2,700	2,700
	Copier	8,000	8,000
	Computer Hardware & Software	1,000	1,000
	Postage	2,200	2,200
	Publicity	3,000	3,000
	Dio. Missionary Asking	21,735	11,144
	Outreach	1,000	1,000
	Utilities-Outreach Center	18,500	18,500
	Main/Rep. Outreach Center	6,000	6,000
Strat. Mission Grant Salary	0	4,751	
Outreach Center Salary	6,919	7,127	
Gifts	0	0	
RLC-Debt	0	0	
Expense Total	516,460	448,634	
	23		

ST. ALBAN'S IS A FAMILY OF GOD WELCOMING EVERYONE HOME.