



### **Scalp Level**

#### **Covenant Brethren Church**

270 Hoffman Ave
Windber PA 15963-2368
Telephone – (814) 467-8460
Email – scalplevelcbc@gmail.com
Website – www.scalplevelcbc.com

#### Pastor: Mark D. Murchie

404 Cambria Ave. Windber PA 15963 Cell – (814) 270-7586

#### **Office Hours**

Mon, Tues, Wed & Fri 9 am – noon

Sunday School – 9:15am Morning Worship – 10:30am

#### **September Offerings**

9-7-25 9-14-25 9-21-25 9-28-25	\$5,208.00 \$2,610.19 \$2,446.00 \$1,524.00
Total	\$11,788.19
Total Amount needed to meet the budget	<b>\$11,788.19</b> \$11,532.28



#### **PURPOSE STATEMENT**

"Linking young and old together to share the gospel and transform the world one life at a time."

#### **VISION STATEMENT**

"Relying on the Holy Spirit to develop mature disciples in a Christ centered environment that welcomes and encourages all people to actively participate and contribute to the life of the Church."

#### **CORE VALUES**

#### 1) Biblical Teaching

- "The Word of God from Genesis to Revelation is <u>our</u> foundation and authority."
- Matthew 7:24-27; II Timothy 3:16-17

#### 2) Fervent in Prayer

- "Prayer is not the last step but our first step."
- I Thessalonians 5:17, Luke 5:16

#### 3) Christlike Service

- "Following the example of Christ who washed His disciples' feet, we embrace service as <u>our lifestyle."</u>
- John 13:1-17, Luke 10:30-37, Mark 10:45

#### 4) Authentic Discipleship

- "Maturing to be like Christ through committed relationships and the unity of the Spirit."
- Luke 2:52, Hebrews 10:23-25

#### 5) Radical Generosity

- "As God's stewards, with excellence we give more than we take that Christ may be glorified."
- Luke 6:38, I Corinthians 10:31, Romans 12:1-8

#### 6) Faithful Witness

- "We love and live to show and tell the world the gospel of Jesus Christ."
- Matthew 28:18-20, Acts 4:19-20

#### 7) Genuine Fellowship

- "Value and pursue life <u>together</u> to worship, serve and encourage one another as the beloved family of God"
- Acts 2:42-47, Ephesians 4:1-6

#### **Upcoming Sermons:**

New Series: "Chasing after my Lord's heart", the life of David

10/5 -- Facing your giants -- I Samuel 17

10/12 -- Who is in your corner? -- I Samuel 18 & 20

10/19 -- Beware shortcuts -- I Samuel 24

10/26 -- An everlasting Kingdom -- II Samuel 7

### PRAYER CONCERNS SHORT TERM

Ray Babish family Carol & Gary Caputo Connie & daughter

Barb Dax

Blake Dowdell family

Gayle Gardner Pat Gardner Bob Getz

Ruth Hindman family Jessica Jacobs and baby

Joann

Cheryl Kowalczyk

Ashley Krug & Baby Noah Krug

Chuck Madera

Jeanie Mantini family

Nancy Marino

Pam

Mitch Parker family

Ed Patsy Payton

Evelyn Phillips Darlene Pritt

Ron Rademacher family

Jason Reese Gary Rowles Kelley Rowles

#### LONG TERM:

Jocelynn Berkebile Pauline Blough Ryan Creager Gary Caputo Wesley Donelson Donna Greig Larry Hartman Donna Johnson

Tyler Kalp

Elizabeth Karalfa

AJ Kniss
Jean Krug
Ardyth Laney
Chester Mickey
Mac Newman
Tammy Plows
Ansley Stigers
Cherry Thomas
Timothy Wade
Pastor Erica Wellner

Pastor Erica Weilner

MISSION WORK Ben & Jessi Bock & Family, Spain

Andrew Metcalfe, Samaritan's Purse

Rumbavu CBC, Rwanda, Africa

#### **LONG TERM -CANCER:**

**Bryan Custer** 

Dale

Teresa Freeboy

Jack

John – Amy Berkey's uncle

Joni

Jim Kormanik

**Donald Hoestine** 

Mike

Delene Pluta Diane Podolak

**Bev & Tom Pomroy** 

Ryan Pritt

Debbie Shoemaker

Susan Simmonds

Pastor Val Tina Yinkey

## CBC Regional Church prayer partner

Within the region, our prayer partner church is Farmington Bethel CBC.

#### **SAVE THE DATE!**

MARK your calendars NOW and plan to attend the CONGREGATIONAL BUSINESS MEETING on SUNDAY NOVEMBER 2. A short business meeting will be held immediately after morning worship with a SOUP & SANDWICH luncheon to follow. A sign up sheet will be put out in October.

#### College Student of the Month

Our college student for the month of October is Tyson O'Hara. He is the son of Amy and Jim O'Hara. Tyson graduated from Windber Area High School in 2025 and is currently a freshman at Indiana University of Pennsylvania (IUP). He is majoring in Graphic Design and Marketing. He enjoys drawing, playing soccer, and snowboarding. We ask you to lift him up in prayer and encourage him in some special way for the month of October. His address is 900 Maple Street, P.O. Box 4569 Indiana, PA 15705-5007



Grace and peace to you from God our Father and the Lord Jesus Christ,

In Psalm 11:3, David asks, "If the foundations are destroyed, what can the righteous do?" I think this is a question that Israel asked often and one that we as believers in Christ have asked. This may very well be a question that is on

your heart and mind right now. I think this question verbalizes what perhaps many of you are feeling as you look around at our world, our nation, our communities and in our families. We see the foundations crumbling and ask, what can I possibly do?? What can a seemingly shrinking remnant of God's people do when the foundations are crumbling??

In context, this verse is a question that is being asked to David by his well-meaning counselors around him who are giving in to despair in the face of a time of national and personal crisis in David's life. David had his fair share of crisis' of both a personal and national character. We do not know the specific context here but it seems likely that it was during the reign of Saul when the nation was in spiritual disarray as Saul had turned his back on the Lord, enemies attacked the nation and Saul even pursued David to murder him. David's counselors are in despair as they see the foundations of their society crumbling around them and they are urging David to flee. But David will not let fear lead him as 11:1 says, "In the Lord I take refuge; how can you say to my soul, "Flee as a bird to your mountain."" David answers that he will not flee because the Lord is His refuge.

This can be our temptation. To simply flee, and take care of ourselves! To just wash our hands of the problems out there. To mind our own business and not speak up. Fear looks at the circumstances and directs you to take action to preserve your life, your comfort, your way of life and flee the crisis. Fear tells us to make our own refuge and trust in it.

Faith says, "In the Lord, I take refuge." Faith remembers who is on the throne. David proclaims confidently in 11:5, "The Lord is in His holy temple; the Lord's throne is in Heaven." Is the One who is on the throne in Heaven your refuge? Faith does not despair and say, "What can the righteous do?" but faith declares, "If God is for me, who can be against me?" No matter what is crumbling in the world, our foundation in Christ will never crumble. Let us stand boldly on the foundation of Christ, the reality of His resurrection, live in the strength of His promises, the power of the Holy Spirit and know that He is with us and giving His strength to the weary. What can the righteous do? I can do all things through Christ who strengthens me!!

Therefore, as the day of the Lord approaches, let us look to the Lord and "behold His face" (11:7) and be who He has called and created us to be in Christ.

"<u>Let us not become weary in doing good</u>, for at the proper time we will reap a harvest if we do not give up. – Galatians 6:9

58 Therefore, my dear brothers and sisters, stand firm. Let nothing move you.

Always give yourselves fully to the work of the Lord, because you know that your labor in the Lord is not in vain. – I Corinthians 15:58

<sup>3</sup> Those who are wise will shine like the brightness of the heavens, <u>and those</u> who lead many to righteousness, like the stars for ever and ever. – Daniel 12:3

What can the righteous do? Shine brightly for Christ! Let us lead many to righteousness, to our Savior Jesus Christ! Let us not flee the mission God has given us, but let us proclaim the gospel of Christ! He is on the throne brothers and sisters in Christ. Let nothing move you!

#### Windber Faith Walk

The United Churches of the Windber Area and the Windber Ministerium are sponsoring the 7<sup>th</sup> Annual Faith Walk on Sunday, October 12, 2025. The walk will be a 2.5 mile walk through Windber. Registration will begin at 1:40pm at Calvary Methodist Church and the walk will begin at 2:00. Anyone willing to walk should see Mary Lou Berkebile to get your registration envelope. If you are able to make a donation, please see Mary Lou Berkebile, Pastor Mark or any of our walkers. Donations can be mailed to our church office by Monday, October 6<sup>th</sup>. Checks should be made payable to "United Churches of the Windber Area".

Donations will be distributed as follows: 40% to the Windber Food Pantry, 20% to Heifer International, 10% to Pantry Packs, 10% to Compassion House, 10% to New Day, 10% to Fellowship of Christian Athletes. AS ALWAYS, YOUR SUPPORT IS GREATLY APPRECIATED!

#### **OCTOBER BIRTHDAYS**

- 1—Mike Hasse
- 7—Dorene Crawford
- 10—Amber Harris
- 11—Emmet Murchie
- 13—Nancy Abbott
- 17—Luanne Haynal
- 21—Sherry Smith, Peg Wonders
- 27—Anne Murchie

#### OCTOBER ANNIVERSARIES

- 1—John & Tammy Plows
- 2—Joe & Lacy Boratko
- 20—Chuck & Sharon Kelley
- 21--- Dave & JoAn Oatman
- 30—Jim & Amy O'Hara



During this year's ADVENT season we will be "Unwrapping the Names of Jesus" using a devotional by Asheritah Ciuciu. Suggested activities will be available to make your Advent preparation extra meaningful. This theme will be carried thru morning worship and during the Children's Sunday School class. The devotional will be available to everyone, please watch for a sign up sheet later this month. Plan to join as our church family as we spiritually prepare for the birth of our Lord and Savior, the Prince of Peace, the Bread of Life, the Good Shepherd, JESUS!

#### **Bella Gift Cards**

Bella gift cards are available to purchase as a United Churches fundraiser. Please contact Mary Lou Berkebile (814-467-5206) or Pastor Mark Murchie (814-467-8460) to purchase a gift card.

#### **CBC** Regional Meeting

On Saturday, October 4<sup>th</sup>, from 9:00-2:30, Moxham CBC will be hosting the CBC Region 3 Annual Meeting. Please pray for the meeting, time of worship, and for Pastor Mark, Denny & Deanna, and Dave Oatman as they represent our church. Thanks!

#### Bible Study on Thursday's

We are meeting on Thursday's from 6:00-7:20 in the library and we are going through the Gospel of Luke. All in the church are encouraged to join us. This is open for anyone in the community too. Bring a friend as we dig into God's word!

#### Love Feast & Communion—Oct. 5th, 7:00PM

Worldwide Communion Sunday is on October 5th and we will be having our Lovefeast & Communion Worship service at 7:00pm in the fellowship hall. All are welcome to come worship Christ and reflect on His service and sacrifice for us as we recommit our lives to live for Him!

#### PASTOR APPRECIATION MONTH

October is Pastor Appreciation Month, so why not express your gratitude and appreciation for Pastor Mark by sending him a note, keeping him and his family in prayer, and just say thanks for being there for all of us.

Pastor Mark Murchie, Ashley, Anne, Carl, Emmet, and Clara 404 Cambria Ave.

Windber, PA 15963

### **Treat -or- Treat**

Treat or treat will be held on Friday, October 31st from 6-8pm. There is a candy donation bucket outside of the office.

#### Men's Small Group Study starting Tuesday Nights, 6:00-7:30

All men are invited to join our men's fall bible study which will be on Tuesday nights from 6:00-7:30 in the fellowship hall starting on Oct. 7<sup>th</sup> and continuing through Nov. 18<sup>th</sup>. We are going to be studying the Kings of the Old Testament and looking as men at their leadership, successes and failures, perseverance and where they did not finish well. In place of our study on Tuesday, Oct. 21<sup>st</sup>, we will have a men's breakfast on Saturday, October 25<sup>th</sup> at 8:00. All men are encouraged to attend!

#### Wilderness Warriors

Our next meeting will be on October 5<sup>th</sup> here at the church from 3:00-4:30. We will also be meeting on Sunday, October 19<sup>th</sup> at the church from 4:00-5:30. Contact Pastor Mark if you need more information and would like your son or grandson to be a part of this and/or if you would like to be an adult volunteer.

#### Samaritan's Purse Operation Christmas Child

This fall, as a church family we will be looking to fill as a goal 50 shoeboxes through Samaritan's Purse Operation Christmas Child. Each shoebox we fill will be sent to a child somewhere in the world who would not normally receive a gift. With each shoebox goes the message of the gospel.

Here is how it works: First, pray and ask the Lord what He is calling you to do. Then go to the table in the lobby and:

- 1) Pick up a shoebox (you are welcome to do more than 1),
- 2) grab a "how to pack a shoepack" pamphlet which comes with a shoebox label -- grab 1 pamphlet per box you pack.
- 3) choose the age range and gender of the child you will pack for
- 4) begin to get the items for your box.
- 5) return your box(es) with your label taped to it to the church by Sunday Nov. 9<sup>th</sup>. We will take time in the service to pray over the boxes and then we will deliver them to a pick up site. Pray throughout the process for the child that will receive your box! If you have any questions, you can contact Pastor Mark.
- 6) In addition to filling each shoebox, there is a \$10 shipping fee per box. The church is willing to pay the shipping cost for each box. But, if you are willing to pay the fee for your shoeboxes, please take an offering envelope from the shoeboxes table, enclose your donation, and put it in the offering plate. Or if you would rather pay the fee online at the Samaritan's Purse website, please let the church office or Pastor Mark know. Thanks!

## SCALP LEVEL COVENANT BRETHREN CHURCH CHURCH BOARD

#### **September 15, 2025**

The Church Board met at 8:00 p.m. on September 15, 2025. The following members were present: Norma Creager, Mary Lou Berkebile, Katie Walker, Dave Oatman, Scott Denk, Lionel Berkebile, Denny Hoffman and Pastor Mark.

Absent: Zach Denk, Amy O'Hara

Norma Creager called the meeting to order and Pastor Mark led us in prayer.

Minutes from the August 18, 2025 meeting were approved as corrected: New Business #1 - Proposed Budgets were to be done AT the September meeting.

**TREASURER'S REPORT**: Received the August Summary Report by Month and the 2025 Budget Report to date as well as the Praise in the Park 2025 financial report.

#### **NURTURE COMMISSION**: Norma Creager

- 1. Finished the Nurture Commission portion of the 2026 proposed Budget and submitted to the treasurer this evening.
- 2. Decreased the Upper Room devotional order to 6 large and 15 regular size. Discussed the future possibility of asking for donations to help cover the cost.
- 3. Finalized plans for the Golden Gem Luncheon. Will be setting up for 60 on Saturday at 10:00 a.m.
- 4. The October Kindness Challenge is "Turning Scraps Into Treasures".
- 5. Discussed splitting the youth advisor responsibilities between several different people.
- 6. In the process of asking people to fill 2026 church officer positions such as: Sunday School Superintendent; Camp Harmony Representative, etc.
- 7. Planning to have soup & sandwich luncheon on Sunday, November 2<sup>nd</sup> following the Congregational Business meeting.
- 8. Will be reminding our church family to prayerfully consider where/how to use their God given gifts/talents to serve our church. Surveys are to be returned by September 30<sup>th</sup>.

#### 9. **THANK YOUS**:

- Pastor Mark for the sermon on September 7<sup>th</sup> and the September Newsletter Pastor's Page reminding us that each member is needed and valuable.
- Pastor Mark and Deanna Hoffman for organizing the Backpack Blessing Sunday and the prayers offered for God's blessing and protection on our students and teachers.
- Pastor Mark for the children's story that day and to Ashley for packing his backpack

#### **WITNESS COMMISSION**: Dave Oatman

- 1. Collecting items for hygiene kits during the month of October. The Commission will buy toothbrushes.
- 2. Amy Berkey will coordinate "Treat or Treat" night.
- 3. Bring a Friend Sunday is planned for November 16<sup>th</sup> Chuck made cards that our church family can use to pass out and invite friends. These cards will also be placed in the bulletin.

- 4. Operation Christmas Child boxes have been ordered.
- 5. Amy is going to check with the school for a needy family we may be able to help during the Christmas season.

#### STEWARDS COMMISSION: Scott Denk

1. Worked on revising the fellowship hall rental agreement.

#### **DEACON REPORT**: Denny Hoffman

1. Will be meeting this Sunday evening and making plans for Worldwide Communion Sunday on October 5<sup>th</sup>.

#### PASTOR'S REPORT: Pastor Mark

- 1. Bible Study started last week.
- 2. Youth group started with Liam leading.
- 3. Will have a Men's Study in the fall.
- 4. Will be attending the CBC Annual Regional Meeting on Saturday, October 4<sup>th</sup>. Denny & Deanna Hoffman will also attend. We can have one more delegate attend if anyone is interested.

August Statistics: 17 Visits (home, or hospital etc.)

- 4 Bible Studies (taught or attended)
- 5 Taught Sunday School
- 1 Funeral (Thomas Wade)
- 2 Youth Group Meeting/Event
- 1 Community Youth Worship Event
- 4 Church meetings/event
- 1 CBC Region Three Board Meeting
- 1 Praise in the Park
- 5 VBS (Monday through Friday)
- 2 Wilderness Warriors
- 1 Food Pantry devotions

Numerous calls, text messages and emails

A motion was made, seconded and carried to approve the reports

Viewed a RightNowMedia video "Habitudes – Session 7: The Velvet Covered Brick" with a short discussion to follow.

#### **OLD BUSINESS**:

1. None

#### **NEW BUSINESS:**

1. Congregational Business Meeting will be held on Sunday, November 2<sup>nd</sup> after morning worship.

**OCTOBER MEETING** will be held on Monday, October 20, 2025.

Closing prayer by Mary Lou.

Meeting Adjourned.

Submitted by: Deanna Hoffman, Church Clerk

	Jan - Dec 25	Budget	\$ Over Budget
ncome	0.00		
xpense			
100 Outreach			
101 COVENANT BRETHREN CHURCH	2,250.00	3,000.00	-750.00
102 REGION 3 CBC 103 CAMP HARMONY	1,500.00	2,000.00	-500.00
	2,581.17	3,000.00	-418.83
104 BERKEY CEMETERY 105 UNITED CHURCHES	1,000.00	1,000.00	0.00
106 SCALP LEVEL FIRE CO.	250.00	250.00	0.00
107 NEW DAY INC / WINDBER	300.00 1,700.00	300.00	0.00 100.00
108 UPJ CAMPUS MINISTRIES	300.00	1,600.00 300.00	0.00
115AA SUPPORT FOR ERICA WELLNER	1.055.00	300.00	0.00
115G LENTEN SERVICE	469.00		
115GG PRECIOUS LIFE	500.00		
115J COMPASSION HOUSE	600.00		
115K WINDBER FOOD PANTRY	600.00		
115PT PASTOR MARK SUPPORT	2,749.00		
115Q FCA	200.00		
115R WINDBER PANTRY PACKS	1,300.00		
Total 100 Outreach	17,354.17	11,450.00	5,904.17
200 Executive	a		
201A SALARY 201B RÉTIREMENT HOUSING	27,333.28	41,000.00	-13,666.72
201C PENSION	480.00	480.00	0.00
201D DISCRETIONARY FUND	3,778.50	5,040.00	-1,261.50
201E TRAVEL ALLOWANCE	213.76	2,500.00	-2,286.24
201F - CBC ANNUAL MEETING	1,600.00 125.00	2,400.00 600.00	-800.00
201G CONTINUING EDUCATION	0.00	1,000.00	-475.00 -1.000.00
202 MODERATOR	0.00	40.00	-40.00
203 ADMINISTRATIVE ASSISTANT	7,728.00	11,600.00	-3,872.00
204 OFFICE SUPPLIES/EXPENSES	290.11	1,000.00	-709.89
205 POSTAGE	438.00	1,100.00	-662.00
206 CUSTODIAN SERVICES	3,864.00	6,360.00	-2,496.00
207 PAYROLL TAXES	3,331.43	3,000.00	331.43
208 PULPIT SUPPLY	225.00	450.00	-225.00
209 MUSIC MINISTRIES	121.73	1,000.00	-878.27
210 YOUTH DIRECTOR/YOUTH MSTY	0.00	14,000.00	-14,000.00
211 CBC DELEGATES	0.00	1,000.00	-1,000.00
212 MISC.	125.00	400.00	-275.00
212 MISC.PT RESTRICTED ACCOUNT	0.00	0.00	0.00
213 PAYROLL PREPARATION	928.00	1,200.00	-272.00
Total 200 Executive	50,581.81	94,170.00	-43,588.19
300 Nurture 301 MUSIC	0.00	25.00	-25.00
302 FLOWERS/DEATHS & BIRTHS	116.91	100.00	16.91
303 WORSHIP SUPPLIES	935.57	800.00	135.57
304 CHILDREN'S CHURCH	0.00	25.00	-25.00
305 SUNDAY SCHOOL SUPPLIES	317.79	900.00	-582.21
306 CAMP SCHOLARSHIPS	110.00	600.00	-490.00
307 VACATION BIBLE SCHOOL	0.00	500.00	-500.00
307PT - VACATION BIBLE SCHOOL	1,056.24		
308 SPECIAL OCCASIONS GIFTS	169.87	300.00	-130.13
309 SMALL GROUP BIBLE STUDY	0.00	200.00	-200.00
310 PROGRAMING 311 MISC.	827.20	1,300.00	-472.80
	0.00	100.00	-100.00
Total 300 Nurture	3,533.58	4,850.00	-1,316.42
400 Witness 401 PROGRAMING	0.00	300.00	-300.00
402 RIGHT NOW MEDIA	879.89	1,000.00	-120.11
403 MISC	0.00	100.00	-100.00
403PT MISC	3,361.73		
Total 400 Witness			

	Jan - Dec 25	Budget	\$ Over Budget
500 Stewards			
501 REPAIR AND EQUIPMENT	13.979.18	4.000.00	9,979,18
501PT	39.946.81	.,000.00	0,070.10
502 CLEANING SUPPLIES	250.73	700.00	-449.27
503 INSURANCE	8,392.75	10.100.00	-1,707,25
504 PROPERTY TAXES	2,617.62	2,600.00	17.62
505 FUEL OIL	7,766.44	11,400.00	-3,633.56
506 ELECTRICITY	2,422.46	3,200.00	-777.54
507 TELEPHONE	2,705.74	3,400.00	-694.26
508 WATER AND GARBAGE	991.28	2,000.00	-1,008.72
509 OFFERING ENVELOPES	328.00	200.00	128.00
510 MEMORIAL FUND	170.00	0.00	170.00
511 MISC.	0.00	100.00	-100.00
Total 500 Stewards	79,571.01	37,700.00	41,871.01
600 Deacon Bd			
601 COMMUNION SUPPLIES	72.21	250.00	-177.79
602 DEACON FUND	326.00	0.00	326.00
602pt	50.00		
603 MISC.	59.95	100.00	-40.05
Total 600 Deacon Bd	508.16	350.00	158.16
Uncategorized Expense	5,397.47		
Total Expense	161,187.82	149,920.00	11,267.82
Net Income	-161,187.82	-149,920.00	-11,267.82

# Scalp Level Covenant Brethren Church Summary Report by Month August 2025

	Aug 25
Income	
Deposit	
Envelopes	10,427.93
Fellowship Hall	35.00
Interest	1.26
Misc.	
Payment from Insurance Claim	1,937.63
Praise in the Park	522.00
T-Shirt	15.00
VBS Offering	331.17
Total Misc.	2,805.80
Sunday School	211.25
Total Deposit	13,481.24
Total Income	13,481.24
Expense	
100 Outreach	
101 COVENANT BRETHREN CHURCH	750.00
102 REGION 3 CBC	500.00
103 CAMP HARMONY	1,081.17
Total 100 Outreach	2,331.17
200 Executive	
201A SALARY	3,416.66
201D DISCRETIONARY FUND	26.72
201E TRAVEL ALLOWANCE	200.00
203 ADMINISTRATIVE ASSISTANT	966.00
204 OFFICE SUPPLIES/EXPENSES	73.06
206 CUSTODIAN SERVICES	483.00
207 PAYROLL TAXES	397.02
Total 200 Executive	5,562.46
300 Nurture	
303 WORSHIP SUPPLIES	55.57
306 CAMP SCHOLARSHIPS	110.00
308 SPECIAL OCCASIONS GIFTS	79.80
Total 300 Nurture	245.37
400 Witness	
402 RIGHT NOW MEDIA	879.89
403PT MISC	3,097.74
Total 400 Witness	3,977.63

500 Stewards 501PT 505 FUEL OIL 506 ELECTRICITY 507 TELEPHONE 508 WATER AND GARBAGE	410.24 1,323.00 265.69 290.92 123.91
Total 500 Stewards	2,413.76
Total Expense	14,530.39
Net Income	-1,049.15
BALANCE	26,268.79
SAVING ACCOUNTS  Deacon Fund General Fund MM Memorial Fund MM Model Wealth Portfolios Raymond James Maintenance Fund Jim & Denise Hayes Youth Fund	1,622.26 34,831.15 6,646.70 38,342.03 28,777.46 27,301.74 11,943.74