

BUCKINGHAM PRESBYTERIAN CHURCH ANNUAL CONGREGATIONAL & CORPORATION MEETING

11:00 A.M., Sunday

December 2, 2018

TAYLOR HALL

BERLIN, MARYLAND



PASTOR: REVERAND MATTHEW A. TRASK until 2/25/2018

VISION STATEMENT

Adopted by Session July 6, 2010

*We are a community of disciples,
Who honor all people,
Care for those in need,
Share the hope we receive from Jesus Christ.*



ANNUAL CONGREGATION MEETING: Rev. Lance Ness, Moderator; Charles Herpen, Facilitator

Prayer
Call for a Quorum
Minutes: Congregational Meeting of 12/3/17
Nominating Committee Report
Session Report 2018
2019 Budget
Mission Pledges
Discussion
Recess

CORPORATION MEETING: President – Paul Cook;
Vice-President – Rosealee Campion
Secretary – Lynne Murray

Prayer
Call for a Quorum
Minutes: Congregational Meeting of 12/3/17
Financial Reports:
 Church Treasurer
 Buckingham Presbyterian Investment Fund (“Holland Fund”)
 Women of the Church
 Missions Report
 Cemetery Fund
 Deacons’ Fund
Nominating Committee Report
Trustees’ Report
New Business
Adjournment

CONGREGATION MEETING:

Per Capita
New Business
Benediction
Adjournment

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Berlin, MD, December 3, 2017

CONGREGATIONAL MEETING

The annual meeting of the congregation of Buckingham Presbyterian Church was called to order on Sunday December 3, 2017 at approximately 11 a.m. in Taylor Hall. Rev. Matthew A. Trask, Moderator opened the meeting with a prayer.

ATTENDANCE:

There were 31 active members of the congregation present, this was above the 10% of the active membership and a quorum was declared.

PREVIOUS MINUTES:

Minutes of December 04, 2016 annual meeting were APPROVED by the congregation.

NOMINATING COMMITTEE REPORT:

The committee reported the following nominations for membership to the Session, Class 2021: Mitchell David

The committee reported the following for membership to the Board of Deacons, class of 2020: Carol Rose; class of 2021 Paul Chambers

The committee reported the following for membership to the Trustees, class of 2021: Tom Truitt, Brad Black

As there were no additional nominations from the floor for the above positions a motion was made and APPROVED to close the nominations. An additional motion was made and APPROVED to elect by acclamation the above slate of officers presented by the nominating committee.

The nominating committee for 2018 will consist of officers chosen by the Session, Deacons & Trustees.

SESSION REPORT:

The congregation received the Session report dated 11/04/17.

Active members on the roll 1/01/17	138
New members	+2
Loss by death	<u>-2</u>

Active members on the roll 11/14/17 138

Deaths: Marion Chambers
 Clayton Henry Timken

New Members: Jerry & Michelle Woroniecki

The ethnic composition of the congregation is 138 white.

The 2017 Session was composed of four men (44%) and five women (55%). This was compared with 56 men (40%) and 82 women (60%) members of the active congregation.

2018 BUDGET:

The 2018 budget was APPROVED by Session at their 11/04/17 meeting and accepted by the congregation as presented.

Significant 2018 budget data:

	Budgeted income	\$248,616
	Budgeted expenses	\$248,616
Income:	Regular offering	\$55,000
	Contemporary Offering	\$25,000
	Investment income	\$2,000
	Other income	\$8,116
	Holland fund	\$158,500
Expenses:	Local programs	\$128,678
	Pastors Salary Package	\$77,228
	Church Maintenance & Improvements	\$30,000
	Validated mission	\$4,510
	Per capita	\$4,200
	Deacons Fund & Outreach	\$4,000

The Pastor's terms of call for 2018 were APPROVED by the congregation. At year end the Holland Fund was valued at \$2,234,897.

MISSION PLEDGES FOR 2018:

General Assembly, undesignated	\$1,650
New Castle Presbytery undesignated	\$2,300
Synod of Mid-Atlantic undesignated	\$100
Theological education fund	\$460

RECESS: The members of the congregation voted to recess at approximately 11:30 a.m.

CORPORATION MEETING

Rev. Trask opened the meeting of the Corporation with a prayer at approximately 11:30a.m. The gavel was turned over to, Paul Cook, President of the Board of Trustees. The financial statements of the various church organizations were reviewed and accepted as presented.

President Cook reviewed the 2017 report of the Trustees and responded to questions from the audience.

There being no new business the meeting of the Corporation was closed with a prayer by Rev. Trask.

RE-COVENE:

The meeting of the Congregation reconvened at 11:45 a.m.

The 2018 per capita assessment is $\$29.00 \times 138 = \$4,002.00$

There being no additional business the meeting of the Congregation was closed at approximately 11:50 a.m. with a prayer by Rev. Matthew A. Trask.

**David Manner
Clerk of Session**

NOMINATING COMMITTEE 2019



SESSION:

Going off: Brenda Burbage, Sally Kohler, Carol Neal, Sue Mallory
New Members: Lindsay Ashton, Paul Cook - Class of 2022



DEACONS:

Going off: Cathy Leyden
New Members: Carol Neal - Class of 2020
Reassigned: Evelyn Warren, Gloria Gubosh, Lois Davis - Class of 2022



TRUSTEES:

Going off: Paul Cook
New Members: George Phillips - Class of 2022
Reassigned: Mike Leyden, Rose Campion - Class of 2022



**SESSION REPORT
11/15/18**

Active members on the roll 1/01/18	138
New members	+ 4
Loss by death	- 5
Loss by move/transfer	- 5

Active members on the roll 11/15/18 132

Deaths: David Rouch
 Wallace Stein
 Mary Smith
 Hallie Cathell
 Betty Bunting

New Members: Larry, Tammy, Amelia, & Lottie Nickell

Removed by request: Dave & Jennifer Manner
 Florence Whittaker
 Douglas Fisher
 Edward Welch

The ethnic composition of the congregation is 132 white.

The 2018 Session was composed of four men (44%) and five women (55%). This was compared with 58 men (42%) and 80 women (58%) members of the active congregation.

BUDGET 2019

(To simplify reporting, the Finance Committee has reformatted the Budget with the approval of Session)

A	B	C	D
	2019 Budget Format		
	Income:		
4002	Traditional Service	55,000.00	
4008	Contemporary Service	25,000.00	
4020	Gifts/Endowments	0.00	
5000	Regular Income (Including Per Capita/Pass-Thru)	3,150.00	
	Total Income	83,150.00	
	Expenses:		
6000	Christian Education	2,975.00	
6015	Subscriptions	250.00	
6020	Congregational Life	4,000.00	
6030	Mission	6,000.00	
6031	General Assembly Pledge	1,650.00	
6032	Presbytery Pledge	2,300.00	
6033	Synod Pledge	100.00	
6034	Theo Ed Fund	460.00	
6035	Deacons	4,000.00	
6040	Spiritual Life & Membership	2,150.00	
6050	Per Capita	3,934.00	
6060	Worship Supplies	1,500.00	
6061	Music/Copyright	350.00	
6070	Accountant	750.00	
6071	Cemetery	8,500.00	
6072	Lawn Care	1,500.00	
6073	Pest Control	900.00	
6074	Plumbing	500.00	
6075	Custodian Supplies	750.00	
6076	Church Maintenance/Repairs	18,500.00	
6077	Insurance	4,500.00	
6078	Manse	7,500.00	
6079	Office Equipment/Repairs	3,560.00	
6079.1	Organ/Piano Repairs	1,000.00	
6080	Water/Electric	9,433.00	
6081	Fuel Oil	12,000.00	
6082	Phone/Internet	2,300.00	
6083	Website	325.00	
6095	Office Supplies	1,200.00	
6096	Software	1,060.00	
6097	Taylor Hall Supplies	2,000.00	
6098	SDB/PO Box	200.00	
6099	Postage	1,000.00	107,147.00

A	B	C	D
6110	Payroll (Detailed)	133,432.13	
	Custodian	11,621.45	
	Music Director	14,729.00	
	Secretary/treasurer	16,000.00	
	Sub. Organist Supply	150.00	
	Sub. Pulpit Supply	500.00	
	Workman's Comp	1,100.00	
	Youth Ministries	4,000.00	
	Medicare	656.00	
	Social Security	3,097.00	
6120	Pastor Salary	46,428.68	
	BOP Death & Disability	643.00	
	BOP Dental	1,675.00	
	BOP Major Medical	16,064.00	
	BOP Pension	7,068.00	
	Continuing Education	1,000.00	
	FICA Allowance	3,000.00	
	Pastor's Professional Expenses	500.00	
	Automobile expense	2,000.00	
	Travel Allowance	2,000.00	
	Presbytery Medical Fund	1,200.00	
		133,432.13	
	Total Expenses	240,579.13	
	Net Income/Loss	157,429.13	
	Holland Fund Distribution	157,429.13	
	Total Income	0.00	
	Amount Needed From Holland Fund Monthly	13,119.09	

(This copy of the Budget for 2018 is for comparison purposes only)

10:23 AM
11/27/18
Accrual Basis

Presbyterian Congregation of Buckingham Church Trustees
Profit & Loss Budget Performance
 January through November 2018

	A	B	C	D	E	F	G	H	I
1									
2							Jan - Nov 18		Annual Budget
3			Income						
4			4000 · INCOME						
5			4001 · OPENING BALANCE						
6				Kitchen Campaign Rollover			0.00		0.00
7				4001 · OPENING BALANCE - Other			0.00		3,966.08
8			Total 4001 · OPENING BALANCE				0.00		3,966.08
9			4002 · OFFERING				39,657.94		55,000.00
10			4007 · PER CAPITA				463.00		1,150.00
11			4008 · CONTEMPORARY SERVICE						
12				C OFFERING			28,536.94		25,000.00
13			Total 4008 · CONTEMPORARY SERVICE				28,536.94		25,000.00
14			4016 · USE OF FACILITY						
15				AA			785.00		1,250.00
16			Total 4016 · USE OF FACILITY				785.00		1,250.00
17			4020 · BUCKINGHAM INVESTMENT FUND						
18				Gifts/Endowments			5,325.00		1,000.00
19				Holland Fund Account			125,708.35		158,500.00
20				Investment Interest			2,367.54		2,000.00
21			Total 4020 · BUCKINGHAM INVESTMENT FUND				133,400.89		161,500.00
22			4024 · Christian Ed INCOME				210.00		
23			4997 · CONGREGATION LIFE						
24				CONGREGATIONAL LIFE - Other			1,407.49		
25				Family Night			1,162.58		700.00
26				4997 · CONGREGATION LIFE - Other			60.00		
27			Total 4997 · CONGREGATION LIFE				2,630.07		700.00
28			4999 · UNCATEGORIZED INCOME				199.00		50.00
29			Total 4000 · INCOME				205,882.84		248,616.08
30			5001 · PASS THRU RECEIPTS						
31				Cemetery Fund			6,000.00		
32				Christmas Joy			25.00		
33				Deacons			1,635.88		
34				Easter Flowers			199.00		
35				Holland - Trustees			32,227.00		
36				Kitchen Project			315.00		
37				Missions			45.00		
38				New Castle Presbytery					
39				Ignite Mission			5,000.00		
40			Total New Castle Presbytery				5,000.00		
41			One Great Hour of Sharing				215.00		
42			Organ Fund 2017				5,315.00		
43			Peach Festival				4,848.26		
44			Poinsettia Flowers				216.00		

	A	B	C	D	E	F	G	H	I
1									
2							Jan - Nov 18		Annual Budget
45				Trask Memorial					
46					Trask Family		2,631.00		
47					Trask Memorial - Other		1,410.00		
48				Total Trask Memorial			4,041.00		
49				VBS			1,205.00		
50				VBS Mission			548.51		
51				Youth Class			1,008.88		
52			Total 5001 - PASS THRU RECEIPTS				62,844.53		
53	Total Income						268,727.37		248,616.08
54	Expense								
55		6000 - CHRISTIAN EDUCATION							
56			Adult Bible Studies				148.68		750.00
57			Church School				724.86		1,275.00
58			Conference/Event/Workshop				38.94		50.00
59			Vacation Bible School				0.00		700.00
60			Youth Ministries				122.25		200.00
61		Total 6000 - CHRISTIAN EDUCATION					1,034.73		2,975.00
62		6005 - CONTEMPORARY SERVICE							
63			Equipment & Repairs				900.00		1,500.00
64			General Fund				0.00		900.00
65		Total 6005 - CONTEMPORARY SERVICE					900.00		2,400.00
66		6010 - COMMUNICATION							
67			Buckingham Gram				605.21		450.00
68			Communication other				50.00		300.00
69		Total 6010 - COMMUNICATION					655.21		750.00
70		6015 - SUBSCRIPTIONS							
71			Berlin Chamber of Commerce				95.00		100.00
72			Call to Worship				40.00		40.00
73			Presbyterians Today				35.90		36.00
74		Total 6015 - SUBSCRIPTIONS					170.90		176.00
75		6020 - CONGREGATIONAL LIFE							
76			Events/Picnic				1,668.80		800.00
77			Family Nights				1,449.00		1,800.00
78			Friendship Moment				493.65		1,900.00
79		Total 6020 - CONGREGATIONAL LIFE					3,611.45		4,500.00
80		6030 - MISSION							
81			Deacons' Contribution				0.00		4,000.00
82			General Assembly Pledge				1,237.50		1,650.00
83			Mission Other				0.00		6,500.00
84			Missions				3,891.52		6,500.00
85			Presbytery Pledge				1,725.00		2,300.00
86			Synod Pledge				100.00		100.00
87			Theological Ed. Fund				460.00		460.00

	A	B	C	D	E	F	G	H	I
1									
2							Jan - Nov 18		Annual Budget
88			Total 6030 · MISSION				7,414.02		21,510.00
89			6040 · SPIRITUAL LIFE & MEMBERSHIP						
90				Awards/ Recognition/ Events			300.00		250.00
91				Leadership Materials			313.68		650.00
92				Spiritual Formation			225.21		1,250.00
93			Total 6040 · SPIRITUAL LIFE & MEMBERSHIP				838.89		2,150.00
94			6050 · STEWARDSHIP & FINANCE						
95				Offering Envelopes			0.00		300.00
96				Per Capita			3,150.00		4,200.00
97				Stewardship Campaign			0.00		50.00
98			Total 6050 · STEWARDSHIP & FINANCE				3,150.00		4,550.00
99			6060 · WORSHIP & MUSIC						
100				Bulletins			66.67		200.00
101				Choir Music			27.34		200.00
102				Music Copyright			129.00		150.00
103				Palms			66.37		35.00
104				Sanctuary Candles			0.00		500.00
105				Worship & Music - Other			175.49		400.00
106			Total 6060 · WORSHIP & MUSIC				464.87		1,485.00
107			6070 · TRUSTEES BUILD & GROUNDS						
108				Accountant			0.00		750.00
109				Church-Maint. & Improvements					
110				C-M & I - Other			44,129.61		10,000.00
111				Cemetery			5.50		8,500.00
112				Custodial Supplies			412.66		750.00
113				Lawn Care			1,582.20		1,500.00
114				Pest Management			1,008.73		900.00
115				Plumbing			601.97		500.00
116				Repairs					
117				Alarm System Repairs			0.00		750.00
118				Cropper Repairs			743.30		1,000.00
119				General Repairs			4,500.35		6,750.00
120				Total Repairs			5,243.65		8,500.00
121				Church-Maint. & Improvements - Other			3,758.58		
122			Total Church-Maint. & Improvements				56,742.90		30,650.00
123			Insurance				4,629.00		4,500.00
124			Manse-Maint. & Improvements				409.00		2,500.00
125			Office / Equipment Maintenance						
126				Samsung Photocopier			2,285.91		2,500.00
127				Office / Equipment Maintenance - Other			94.69		
128			Total Office / Equipment Maintenance				2,380.60		2,500.00
129			Organ/Piano Maintenance				0.00		1,000.00
130			Total 6070 · TRUSTEES BUILD & GROUNDS				64,161.50		41,900.00

	A	B	C	D	E	F	G	H	I
1									
2							Jan - Nov 18		Annual Budget
131			6080 · UTILITIES						
132			Electric-Church						
133			Electric Church - Other			8,082.20			9,000.00
134			Storm Water/Rain Tax			389.51			433.00
135			Total Electric-Church			8,471.71			9,433.00
136			Fuel Oil-Church			11,936.20			12,000.00
137			Telephone/internet - Church			2,172.46			2,300.00
138			Website maintenance			1,027.17			325.00
139			Total 6080 · UTILITIES			23,607.54			24,058.00
140			6095 · SUPPLIES & FEES						
141			Office Supplies			1,075.14			1,200.00
142			P. O. Box & Safe Dep. Rental			148.00			200.00
143			Postage			239.50			200.00
144			Software						
145			QuickBooks			650.00			700.00
146			Servant Keeper			389.87			360.00
147			Total Software			1,039.87			1,060.00
148			Taylor Hall Supplies			2,806.29			2,000.00
149			Total 6095 · SUPPLIES & FEES			5,308.80			4,660.00
150			6110 · SALARIES						
151			Custodian			11,621.28			11,621.45
152			Music Director			13,250.78			14,729.00
153			Office Assistant			8,958.00			9,000.00
154			Pastor Salary						
155			Board of Pensions						
156			Death & Disability			95.20			600.00
157			Dental			272.06			1,675.00
158			Major Medical			2,379.84			14,300.00
159			Pension			1,047.12			6,450.00
160			Vacant Position			4,919.45			
161			Total Board of Pensions			8,713.67			23,025.00
162			Continuing Education			199.00			1,000.00
163			FICA allowance			0.00			3,000.00
164			Pastor's Professional Expenses			0.00			75.00
165			Pastor Salary Other			0.00			46,428.68
166			Presbytery Medical Fund			1,207.13			1,200.00
167			Travel Allowance			0.00			2,500.00
168			Pastor Salary - Other			8,238.12			
169			Total Pastor Salary			18,357.92			77,228.68
170			Payroll Expenses						
171			FICA Tax						
172			Medicare			737.77			656.00
173			Social Security			3,154.62			3,097.00

	A	B	C	D	E	F	G	H	I
1									
2							Jan - Nov 18		Annual Budget
174						Total FICA Tax	3,892.39		3,753.00
175						Payroll Expenses - Other	0.38		
176						Total Payroll Expenses	3,892.77		3,753.00
177						Secretary/treasurer	13,500.00		16,000.00
178						Sub. Organist Supply	225.00		150.00
179						Sub.Pulpit Supply	9,196.44		500.00
180						Workman's Comp	864.50		1,100.00
181						Youth Ministries	3,300.00		4,000.00
182						Total 6110 - SALARIES	83,166.69		138,082.13
183						6200 - MISCELLANEOUS PAYMENTS	709.18		300.00
184						7000 - PASS THRU PMTS			
185						Cemetery	6,250.00		
186						Christmas Joy	25.00		
187						Cub Scouts	507.00		
188						Deacons Fund	3,378.80		
189						Easter Flowers	196.25		
190						Holland - Trustees	32,227.00		
191						Holland Fund - Finance Committe	2,920.45		
192						Kitchen Project	2,815.00		
193						Missions	45.00		
194						New Castle Presbytery			
195						Ignite Mission	3,089.55		
196						Total New Castle Presbytery	3,089.55		
197						One Great Hour of Sharing	215.00		
198						Organ Fund 2017	7,465.00		
199						Peach Festival	2,331.40		
200						Trask Memorial	2,631.00		
201						VBS	1,146.98		
202						VBS Mission	558.41		
203						Youth Class	538.94		
204						7000 - PASS THRU PMTS - Other	773.94		
205						Total 7000 - PASS THRU PMTS	67,114.72		
206						Total Expense	262,308.50		249,496.13
207						Net Income	6,418.87		-880.05

MISSION PLEDGES 2019

General Assembly Undesignated	\$1,650.00
New Castle Presbytery Undesignated	\$2,300.00
Synod of the Mid-Atlantic Undesignated	\$ 100.00
Theological Education Fund	\$ 460.00

PER CAPITA 2019

New Castle Presbytery:

\$29.80 x 132 (active members on roll as of 12/02/18) =	\$3,933.60
General Assembly: \$8.53 x 132 =	\$1,125.96
Synod: \$0.85 x 132 =	<u>\$ 112.20</u>

TOTAL	\$29.80 x 132 =	\$5,171.76
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CORPORATION INVESTMENT / ENDOWMENT FUNDS

Date: Through October 31st, 2018

Endowment Funds

Certificates of Deposit with Taylor Bank:

Number	Maturity Date	Interest Rate	Amount
440121250	1/12/19	.25%	\$50,000.00
110085852	1/30/19	.20%	\$19,615.58
110512452	12/20/19	.25%	\$10,000.00
110085853	12/20/19	.20%	\$20,000.00
Total Taylor Bank Endowment CD's:			\$99,615.58*

*

We are in the process of cashing in all the above CD's and purchasing one CDARS Certificate of Deposit with a yield of around 2.60% interest income. Once the paperwork is complete the purchase will be made.

All interest income from the certificates of deposit are deposited in the general fund Account number- 0110085827 (General Fund Money Market)

505-039908 Stock Account@ Morgan Stanley as of October 31st, 2018

Quantity	Stock	Price	Div/yield	Value
78	Exxon Mobil Corp.	\$79.68	4.12	\$6,215.04
93	Exelon	\$43.81	3.14	\$4,074.33
347	Morgan Stanley Income Sec.	\$11.50	2.91	\$3,990.50
500	AT&T Inc,	\$30.68	6.52	\$15,340.00
500	Gabelli Div.&Income Tr. (Gov.)	\$20.59	6.41	\$10,295.00
188	PNC Bankshares (as of 11/20/18)	\$134.48		\$25,282.24
Total Endowed Stock:				\$65,197.11

Liquid Asset Fund at Morgan Stanley: \$5,496.66

ALL TOTALLED:

Total Endowed Taylor Bank Certificates of Deposit:	\$99,615.58
Total Stocks held at Morgan Stanley plus PNC shares:	\$65,197.11
Total Liquid Asset Fund held at Morgan Stanley:	\$5,496.66

Total of all Endowment Funds Accounts:	\$170,309.35
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**HOLLAND FUND CCOUNT 2018
C. VINCENT HOLLAND MONEY MARKET ACCOUNT
(CHECKING ACCOUNT)**

Balance: 01/01/18 \$ 64,384.25

Income:

From Investments	\$ 122,000.00
Organ Loan Reimbursement	\$ 8,660.00 ***
Interest - Jan.– Oct.	\$ 45.21

Income Total \$130,705.21

Allocated Funds Received:

Kitchen Fund	\$ 3,065.00
Trask Memorial Funds	\$ 1,010.00
Ignite (Mission) Funds	\$ 1,910.45

Allocated Funds Total \$ 5,985.45

Total Deposits \$136,690.66

Total to 11/30/18 \$201,074.91

*** ORGAN LOAN UPDATE

Loan from Holland Fund for Organ Purchase	\$65,000.00
Reimbursement Total To Date	\$29,305.90

Balance Due On Obligation To Holland Fund \$35,684.10

Disbursements: (Towards payment of monthly church bills unless otherwise noted)

January	\$ 8,000.00	
January	\$ 3,208.35	(Pay for digital Upgrade)
February	\$ 11,000.00	
February	\$ 3,600.00	(Pay for parlour roof repair)
March	\$ 11,000.00	
April	\$ 11,000.00	
May	\$ 5,000.00	
May	\$ 3,510.00	(Pay Covenant Contractors – front roof repair – parlour entrance)
June	\$ 21,167.00	(Pay Artic Heating & Air – Final Bill)
July	\$ 2,500.00	(To Cemetery Checking Account – Bill Payment)
July	\$ 11,000.00	
August	\$ 11,000.00	
August	\$ 3,950.00	(Pay Don Lee Margin – Church Cleaning)
September	\$ 3,500.00	
September	\$ 2,500.00	(To Cemetery Checking Account – Bill Payment)
October	\$ 10,000.00	
November	\$ 10,000.00	
November	\$ 37,000.00	(Invoice for Concrete Work Outside Kitchen Area)

Total Disbursements: \$162,935.35

Balance 11/30/18 \$38,139.56

Minus Allocated Funds:

Kitchen Fund	\$13,556.28		
Trask Memorial	\$ 1,010.00		
Ignite	\$ 1,910.45	Minus	\$16,476.73

Holland Fund Balance 11/30/18 \$21,662.83

CORPORATION HOLLAND FUND INVESTMENTS 2018

HOLLAND FUND 11/25/18

Hello

Last login: 10/25/2018 at 01:57 PM ET

All Accounts Total
\$2,374,028.35
\$0.00 0.00%

Dow 24,285.95 -178.74 -0.73% NASDAQ 6,938.98 -33.26 -0.48% S&P 500 2,632.56 -17.36 -0.66% 10 Year T-Note 3.05 -0.00 -0.23%
Real-time quotes

Merrill Lynch Investment Accounts

As of 11/25/2018 09:41 AM ET [Customize](#)

Investment Accounts-Non Retirement

Investment Portfolio 5JD-02098 Action	\$1,298,766.34
Quick view	\$0.00 0.00%
Taylor Stock 5JD-02099 Action	\$1,075,262.01
Quick view <i>29,356 SHARES.</i>	\$0.00 0.00%
Total:	\$2,374,028.35

Merrill Lynch Investment Accounts Total **\$2,374,028.35**
\$0.00 0.00%

[Reports: Prior-day close of business balance report \(PDF\)](#)

My Financial Picture

The data displayed is for informational purposes only. Your account statement is the official record of your holdings and balances.

Total represents the sum of all cash and cash equivalents including short positions with associated credit balances.

Fixed Annuities are classified as Fixed Income and Variable Annuities are classified as Equities. Life Insurance Products are classified as Other.

Note: Various factors, including unpriced securities and certain adjustments, holdings or activity, may cause report results to differ from actual performance. Report results may also differ from results reported by other Merrill Lynch services. Past performance does not guarantee future results. The Users Guide to Performance Reporting at Merrill Lynch can provide additional information about this report.

Insurance cash values and annuity contract values (if applicable) are used to calculate total value. These values are as of the close of business of the previous business day. Insurance cash values may not reflect immediately available funds due to loan balances and/or policy charges.

Annuity contract values may not reflect immediately available funds due to contract charges. Annuities and life insurance products are not held in your account. Their values are listed here for your convenience.

An allocation to alternative investments (AI) should only be presented to suitable clients, based on the client's investment objectives, risk tolerance, liquidity needs, and net worth (for some AI, net worth of \$5 million or more is required). AI may include, but is not limited to, managed futures, hedge funds, private equity, commodities, real estate, precious metals and structured products.

Specific investments available through the Merrill Lynch Alternative Investments Group require that the FA and client be pre-qualified.

The security price and market value shown is based on the latest available market data, which is delayed at least 20 minutes.

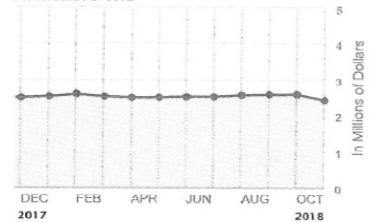
BALANCE 11/15/17 2,389,162 ⁶⁸ —
WITHDRAWN 11/16/17 122,000 —
— 11/25/18

Activity Center

Holdings	Inbox	Account Activity
Statements	Pay Bills	

Combined Historical Total Value

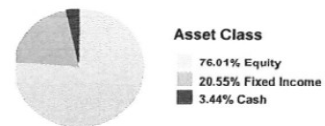
At month's end



[View data as a table](#)

[Portfolio Review report \(PDF\)](#)

Combined Asset Allocation



[View data as a table](#)

Notices & Documents

- [Trade Confirmations](#)
- [Tax Documents](#)
- [Shareholder Notices](#)



Women of the Church
WOMEN OF THE CHURCH REPORT 2018

Opening Balance November 17, 2017	\$3052.57
Disbursements:	
Spirit Kitchen	\$ 250.00
Diakonia	\$ 500.00
Samaritan Shelter	\$1000.00
Kitchen Fund	\$ 250.00
Retreat	\$ 161.00
Total Disbursements	<u>\$2161.00</u>
Total Bank Account November 5, 2018	\$891.57

MISSIONS

across the street & around the world

ANNUAL REPORT – 2018

January	Souper Bowl – Soup and non-perishable foods to Spirit Kitchen (Local) Coats, Hats & Gloves for Cold Weather Shelter in Ocean City (Local)	
February	Continued with foods and cleaning supplies for Spirit Kitchen (Local)	
March	Benevolence (Local)	\$ 25.95
	Berlin Fire Company (Local)	\$ 40.
	“World Vision” Clean Water for 20 Families (National)	\$ 50.
	“Operation We Care”, Donations from the congregation and help with Postage to mail boxes to Troops from Delmarva (National)	\$350
April	CRICKET Center sponsor (County)	\$250
	Collection of supplies for Hope of Life - Guatemala (International)	
May	Blessing Bags for the Homeless (Local)* Thank you Richard Jones (Local)	\$100
June	Boy Scout registrations that were overdue (Local)	\$214
July	“World Vision” Matching Funds for VBS Mission in Haiti (International)	\$561.59
August	“Food for the Hungry”, after Hurricane Maria in Puerto Rico (National) National Night Out (Local) Nurse Angie’s Closet – Elementary School Kids Clothes (Local)	\$500*
September	Memory Unit in Berlin’s Nursing and RehabCenter (Local)	\$99.77
	“Compassion International” Sponsorship of an Ecuadorian Child (International) Creating a relationship with our Youth Group	\$456
	Hope4Recovery – Recovery house for 12 men (Local)	\$300
	First Pres. Church, New Bern, NC – help after Hurricane Florence (National)	\$500
October	“Operation Christmas Child” – filled Shoeboxes (International)	\$ 24.21
	PC (USA) Disaster Relief – Hurricane Michael (National)	\$500
	Presbyterian Giving Catalog – Emergency Life Pack	\$125
November	Toiletries and Cleaning Supplies for Hope4Recovery House (Local)	?
December	Angel and Hearts Tree (Local)	?
	Samaritan Shelter (Local)	?
	Scouts (Registration) (Local)	?

- There was an additional \$20 donation that was added to the \$500 from Mission Committee.

The IGNITE Team of New Castle Presbytery gave each congregation in the New Castle Presbytery a “Spark Missional Ministry Grant” of \$5,000. The instructions were to be “BOLD” within our community. We went Boldly into providing 300 Blessing Bags for The Samaritan Shelter, Diakonia Shelter, Worcester County Sheriff’s office, and the Berlin Police Department. Each bag contained 24 items to help a homeless person or one that needed help just getting through the day. Our congregation came together to pack these bags and also distribute them. Because of some donations and the generosity of the Deacons purchasing socks for each bag, there is still remaining \$1,910.45. Perhaps a cold weather bag would be in order, with gloves, hats, socks and food basics.

THANK YOU, once again for supporting a monthly mission and the entire committee as we tried to reach out to others in our community, our nation and the world. Since the last annual report you have donated 445.5 pounds of food right to family tables, homeless shelters and the Spirit Kitchen. There were over 131 packages, rolls and boxes of paper products, and 319 cans, tubes, bottles, brushes and bars of personal hygiene products.

But you didn't stop there....for our "Hope of Life" donations for the children in Guatemala you donated 12 sippy cups, 13 baby bottles, 2 packages of diapers, 12 packages of baby wipes, 4 cans of paper powder and four tubes of Desitin. For the school in Guatemala you provided 9 composition books, 2 spiral notebooks, 3 packages of crayons, 8 glue sticks, and one package each of filler paper and file folders and 5 packages of pencils. For the First Aid facility there were 10 packages of band aids, 1 package of gauze pads, 3 tubes of antibiotic cream, 2 rolls of water proof tape, 1 first aid, 1 bottle each of children's Tylenol, Acetaminophen, and Advil, and 5 packages of Q-tips. WOW!

You sure did take care of dressing folks with 3 coats, 5 hoodies, 16 hats, 4 pair of gloves, 4 sweaters, 4 ear warmers, 7 scarfs, 37 pairs of socks, 50 pairs of underwear, 1 backpack, 16 pairs of unisex pants, 3 T-shirts and 18 pairs of flip-flops going to the Cold Weather Shelter and Buckingham Elementary School.

And of course, the miscellaneous 2 bottles of laundry detergent, 3 decks or cards, 5 packages of gum/mints, 33 pens, 24 CDs, 7 coloring books, 2 seasonal decorations, 15 vinyl records, 1 box of crayons and 2 paint palettes.

This year Buckingham Presbyterian congregation sent 38 shoe boxes filled with a "Wow", love, joy and news of Jesus Christ out into a world that needs that love, peace and the good news. With special thanks to the Deacons who filled 10 shoe boxes.

So, once again, Thank You. You made it all possible.

The Mission Committee

Paul Cook, Paul Chambers, Nance Hall, Jim Mallory, Carol Rose, Evelyn Warren and Carol Neal, Chairperson

CEMETERY ANNUAL REPORT 2018

CEMETERY ANNUAL REPORT

The cemetery looked good this year with our crape myrtles in bloom adding color to our periphery. Some of the bushes had a rough return after the winter but have come back nicely. Our big news for the year is the new sidewalk put in by the state highway department along Main Street from Buckingham Lane to the ball field. It certainly has put a nice touch to that part of the property.

The Finance committee has decided to close out the cemetery bank account as of December 31st of this year. The cemetery expenses will be paid through the office. It will be a regular budget item. Donations can still be made to the cemetery account in memory of loved ones. Please make sure the memo line on your check is filled out noting it is a donation to the cemetery.

Cemetery expenses: 4876.00 Total

Mowing: 4860.00

Bank charges: 16.00

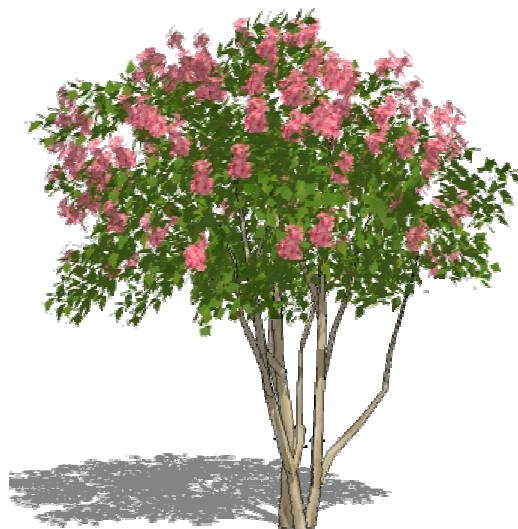
Cemetery Donations: 1345.00

Cemetery income, transfer from church budget: 5000

Total interest: 1.78

Total income: 6346.78

Respectfully submitted, Sally Kohler



DEACON REPORT 2018

BUCKINGHAM DEACONS ACCOUNTS – 2018

Savings

Balance January 1, 2018		\$ 6,060.20
Receipts:		
Pass Thru	\$ 1,231.19	
Parking (3 events)	\$ 1,365.00	
Profit Peach Pie Sales	\$ 2,636.86	
Interest	\$ 5.50	
Receipts – 1/01/18 – 11/30/18	\$ 5,238.55	
Disbursements – to Checking	\$ 1,700.00	
Balance Savings – 11/30/18		\$ 9,598.75

Checking

Balance January 1, 2018		\$ 2,432.26
Receipts:		
From Savings	\$ 1,700.00	
Lunch Bunch	\$ 151.50	
Fiddler's Parking Receipts	\$ 573.00	
Bottled Water Receipts	\$ 30.25	
Communion Loose Change	\$ 229.00	
Pass Thru	\$ 506.94	
Receipts – 1/01/18 – 11/30/18	\$ 3,190.69	

Disbursements

Rent (11)	\$ 1,121.00
Electric (12)	\$ 1,200.00
Chesapeake Energy (gas bill)	\$ 100.00
Sandpiper Energy (gas bill)	\$ 100.00
Apple Drug (balance on prescription)	\$ 40.00
Apple Drug (balance on prescription)	\$ 5.00
Tablecloth Rental (Trask Reception)	\$ 131.75
Congregational Life (Trask Reception)	\$ 288.88
Donation Shirley Grace Pregnancy Cen	\$ 200.00
Nationwide Ins. (disabled person)	\$ 62.10
Mother's Day Flowers	\$ 53.00
Socks for Blessing Bags (Ignite)	\$ 234.30
Bennett Termite (elderly citizen)	\$ 100.00
Car Seat – Diakonia Family	\$ 288.21
Back Packs – Diakonia Family	\$ 100.00
Worcester Youth & Family School Supply Drive	\$ 185.86
Gift Cert for Shawn at Break of Dawn	\$ 100.00
Hope 4 Recovery (working with Mission Comm. 2 Bunk Beds & gift cards)	\$ 412.00
Tractor Supply (2 propane – for heat)	\$ 22.00
Buckingham Operating Account (overpayment from August Pass Thru)	\$ 150.00

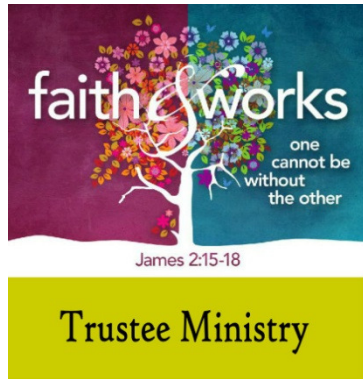
Total Disbursements \$ 4,894.10

Balance Checking – November 30, 2018

\$ 728.85



TRUSTEE ANNUAL REPORT 2018



The Board of Trustees again this year, with God's grace and the support of the Congregation, pursued multiple repairs at Buckingham's properties. Here are a few of note:

- Exterior parlor roof
- Utility sink kitchen
- A/V system replaced
- Full church clean
- HVAC replacement Sanctuary/Kortright
- Parking lot concerns
- New sign
- Nursery painted
- Cemetery sidewalk replaced
- Exterior concrete pad to establish proper grade and address basement flooding
- HVAC unit for kitchen

ONGOING PROJECTS 2019:

- Gutter and rainwater disbursement
- Improper heat Sunday School and office
- Exterior masonry repairs
- Manse improvements and repairs
- Kortright ceiling

Sincerely,
Paul Cook
Trustee President

Mission Statement

*Our mission is to provide a church home
that serves our congregation and our community
through praise, worship, and Christian outreach
with a determination to live by God's Word
and for God's glory.*

Vision Statement

*We are a community of disciples,
Who honor all people,
Care for those in need,
Share the hope we receive from Jesus Christ.*

*Our gratitude extends to all those who diligently
Serve the Lord through faithful service to
And support of the Mission and the Vision of
Buckingham Presbyterian Church*

May you be truly blessed in the coming year 2019!