

CHRIST THE SAVIOR ORTHODOX CHURCH

10315 CAREY ROAD, BERLIN, MARYLAND 21811

CHURCH PHONE: 302-537-6055 / INTERNET: ORTHODOXDDELMARVA.ORG

ANNUAL PARISH MEETING

JANUARY 28, 2018

1. Nomination of Secretary
2. Review of Previous Annual Meeting Minutes (white)
3. Report of the Rector (blue)
4. Report of the Senior Warden (yellow)
5. Report of the Junior Warden (yellow)
6. Report of the Treasurer (green)
7. Report of the Auditors (gold)
8. Report on Stewardship (gold)
9. Proposed Financial Budget (salmon)
10. Parish Council Membership Nominations (white)
11. Special Business: Adoption of New Parish By-Laws
12. Old + New Business



Christ the Savior Orthodox Church
Annual Parish Meeting
January 29, 2017

The meeting was opened with a prayer led by Fr. John at 11:10 am.

IN ATTENDANCE:

- *Rector:* Fr. John Parsells
- *Clergy:* Fr. Daniel Hubiak
- *Parish Members:* Deborah Wilson, Ellen Kaloroumakis, Gabriella Vlahovici-Jones, Ginny Borodulia, Joanne Patrick, Cheryl Kokkinos, Gregory Parsells, Joanne Bushman, Mat. Emily Parsells, Richard Evanusa, Roberta Dobronz, George Kaloroumakis, Barbara Kaloroumakis, Nicholas Borodulia, William Parrish, Katherine Parrish, Catherine Lupiwok, David McAlpin, Daniel Moss, Kelly Hageman, and Lori Morsey.

AGENDA:

1. Nomination of Secretary
2. Review of Previous Minutes
3. Rector's Report
4. Report of the Senior Warden
5. Report of the Junior Warden
6. Treasurer's Report
7. Auditors' Report
8. Stewardship Report
9. Proposed Financial Budget
10. Parish Council Membership Nominations
11. Old Business
12. New Business

1. Nomination of Secretary

The parish body nominated Kelly Hageman to take minutes.

Motion for Kelly Hageman to record minutes: Gregory Parsells

Second: Kathy Parish

Vote: All in favor

2. Review of Previous Minutes

The parish members reviewed the minutes of the February 7, 2016 meeting minutes.

Motion to accept the minutes: Joanne Bushman

Second: Nicholas Borodulia

Vote: All in favor

3. Rector's Report

Fr. John distributed hard copies of the rector's report and presented the following information as a review 2016, some of the highlights included in the report:

- 5 Baptisms, 2 Catechumens, and 1 Marriage, and 1 Marriage Blessing
- 40 official members were recorded in the official census
- Thank everyone in the parish members who made possible the celebration of the mortgage burning
- Transition to parish status
- Parish bylaws and the committee appointed by the Parish Council to include: Deborah Wilson, Daniel Moss, Joanne Bushman, and Fr. John
- Archdiocesan Assembly
- Our church-school originally led by Alexis Oleynik who we thank very much, which has now transitioned to Nissa Nancy Hall
- Nicholas Borodulia and Joanne Patrick have taken of the important ministry to serve as Choir Directors as Daria Parsells elected to step back from the position in reducing her time in this role to weekdays and Holy Week
- Thank the dedicated members of the Parish Council and supporting committees especially those who are coming off the council: George Kaloroumakis, Kelly Hageman, and Ellen Kaloroumakis

Motion to accept the Rector's Report: Cheryl Kokkinos

Second: Joanne Bushman

Vote: All in favor

4. Wardens' Reports

The Senior Warden, Deborah Wilson, shared the highlights and milestones as shared in the written report. The Senior Warden offered thanks to all of the clergy including our founding priest Fr. Daniel and Mat. Dunia for their service to the church and the blessing of celebrating Fr. Daniel's 90th birthday. The Senior Warden expressed both gratitude especially to the anonymous donor, and anticipation of the coming year as the parish moves forward with increasing financial freedom.

The Junior Warden, George Kaloroumakis, shared an outline the duties and responsibilities of the Junior Warden to help any future individuals who serve in this capacity. The Junior Warden expressed gratitude to all who assist in collaborating to cleaning and maintaining the parish hall and grounds. He especially acknowledged Patricia McAlpin and Nissa Nancy for their support in cleaning and organizing supplies in the fellowship hall. He also shared some of the most important projects that have been necessary to maintain upkeep of the parish buildings and grounds and some of the upcoming projects that are planned for the coming year.

Motion to accept the Reports: Daniel Moss

Second: Joanne Bushman

Vote: All in favor

5. Treasurer's Report

The treasurer, Barbara Kaloroumakis, distributed hard copies of the treasurer's report and highlighted the following information:

- Over \$90,000 has come in as income for the church.
- Amazon Smile is a method that can be used to support the church by selecting Christ the Savior as the charity of choice.

Motion to accept the Treasure's Report: Cheryl Kokkinos

Second: Bill Parrish

Vote: All in favor

6. Auditors' Reports

Cheryl Kokkinos presented hard copies of the auditor's report. The annual audit was successfully conducted by Cecilia Wyant and Cheryl Kokkinos.

Motion to accept the Auditors' Report: Ellen Kaloroumakis

Second: Pat McAlpin

Vote: All in favor

7. Stewardship Report

Fr. John distributed hard copies of the Stewardship Report and highlighted the following information:

- The report is a way to help the parish community to move forward in stewardship.
- The assets and liabilities of the mission.
- There is at current time a deficit of nearly \$3,000.

Motion to accept the Stewardship Report: Darrell Wilson

Second: Joanne Bushman

Vote: All in favor

8. 2017 Budget

The treasurer, Barbara Kaloroumakis distributed hard copies of the Budget proposals for 2017. Fr. John discussed the process used by the Parish Council to create a budget. A finance committee develops a draft budget which is brought to the council for discussion and approval. George Kaloroumakis and made a presentation of two options for consideration by the Parish. The following highlights were included in the presentation and the discussion that followed:

- The unanticipated savings as a result of the reduced number of mortgage payments equaled \$6668.00
- Cost of living increases have been made to a number of line items.
- There is a \$5000 difference between the two draft budget proposals
- The critical nature of the church community's role in supporting the budget through stewardship
- The reallocation within the budget proposals of the \$20,000 that would have previously been used to pay the mortgage
- Had it not been for the anonymous donor, the church's operating balance was frequently negative and it was a struggle to pay obligations
- The importance of the church to financially support a priest with compensation and appropriate salary in order to provide stability to the church community. The discrepancy between the recommended priest's compensation guidelines from the Archdiocese and the salary provided to Fr. John throughout his tenure were highlighted
- An anonymous donor has agreed to match \$12,000 of additional income for savings raised above the operating expenses necessary for obligations and expenditures. For both option A and option B, the monthly operating obligations must be met prior to surplus funds going to support the matching donation pledge.
- The Parish Council will monitor the savings account growth monthly in order to communicate with both the parish and the anonymous donor.
- Frequent and visible reminders will be prepared and presented to communicate progress towards parish financial goals. The Parish Council will find creative ways to communicate this information
- Fr. Daniel asked why the financial committee did not consider including social security payments as a component of the priest's package
- Establishing a healthy budget and appropriate priest's compensation package is a move towards solidifying the church's future

Motion to select option B with the addition of social security benefits: Nick Borodulia

Second: Barbara Kaloroumakis

Vote: All in favor

9. 2016 Council Membership

George Kaloroumakis, Kelly Hageman, and Ellen Kaloroumakis have completed their terms.

Motion to submit the list of names of Parish Council members with the addition of Ginny Borodulia, Beth Dunbar, Cheryl Kokkinos, and Patricia McAlpin: Joanne Bushman

Second: Barbara Kaloroumakis

Vote: All in favor

10. Old Business

Kathy Parrish raised the concern of the AED as a need and requested that it be added to the list of mandates.

Motion: to investigate and acquire an AED: Nick Borodulia

Second: Kathy Parish

Vote: All in favor

11. New Business

Ginny Borodulia shared a suggestion to allow the choir members to enter the communion line to expedite they return to the choir loft.

Richard Evanusa suggested an additional server to pass an offering basket.

George Kaloroumakis requested that the new council continue to investigate the possibility of a pledge system and intended contribution for financial support.

12. Adjournment

Motion to adjourn the meeting: Joanne Bushman

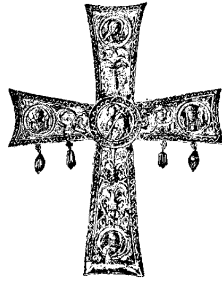
Second: Daniel Moss

Vote: All in favor

The meeting was adjourned with a prayer led by Fr. John at 12:57pm.

Respectfully submitted,

Kelly Hageman



CHRIST THE SAVIOR ORTHODOX CHURCH

REPORT OF THE RECTOR TO THE ANNUAL MEETING OF JANUARY 28, 2018

Glory to Jesus Christ! Glory forever!

1. METRICS FOR THE YEAR 2017

Baptisms: 1	Marriages: 0	Catechumens: 0
Chrismations: 2	Marriage Blessings: 0	Funerals: 0

Official census, submitted to the Diocese on September 1, 2017: 42 members.

2. MAJOR EVENTS OF 2017

January	1 st	Christmas Pageant / St. Basil's Bread
	6 th	Theophany – Great Blessing of Water
	15 th	90 th Birthday Party for Fr. Daniel Hubiak
	27 th	March For Life in Washington DC
	29 th	Annual Parish Meeting
February	12 th	Chrismation of Robin Armstrong
	26 th	Forgiveness Sunday
March	5 th	Installation of Parish Council / Sunday of Orthodoxy
	10 th	Pilgrimage to Venerate the Kardiotissa Myrrh-Streaming Icon
	25 th	Annunciation / Pysanky Class
April	9 th	Palm Sunday / Bakaliaro Fish Meal
	9-15 th	Great and Holy Week
	12 th	Holy Unction
	16 th	Holy Pascha
	30 th	Children's Egg Hunt
May	10 th	Baptism of Walter Sterling Basil Casserly
	28 th	Pool Opening / Cross Dive
June	4 th	Holy Pentecost
	18 th	Blessing of Graduates
July	16 th	Blessing of Chariots

August	6,15,16	Transfiguration / Dormition / Parish Feastday
	25 th	Parking Lot Expanded
	26 th	Honorary Meal with Distinguished Guests of Fr. Daniel & Mat. Dunia
	27 th	Parish Graduation / Diocesan Day
September	1 st	Church New Year
	8, 14	Nativity of the Theotokos / Exaltation of the Cross
	16 th	Archdiocesan Assembly in Columbia, MD
October	15 th	Church School Begins
	29 th	Chrismation of Margaret Juliana LoGerfo / Blessing of Healing Ministries
November	5 th	St. Michael's Party
	12 th	Parish Thanksgiving
December	25 th	Holy Nativity
	31 st	Christmas Pageant / St. Basil's Bread

3. A REVIEW OF 2017

New Members

Congratulations is expressed to Robin Adelaide Armstrong, Margaret Juliana LoGerfo, and Walter Sterling Basil Casserly on their sacramental reception into the Orthodox Church. We were also pleased to welcome new members to the parish family through relocation and discovery of the church. May the Lord bless them all!

Protopresbyter Daniel's 90th Birthday

On Sunday, January 15th and August 26th, many family and friends gathered to celebrate the 90th birthday of our founding priest. Fr. Daniel has been a faithful priest for 60+ years, serving in numerous parishes and capacities, most notably as chancellor, treasurer, and secretary, as well as the head of the OCA representation church in Moscow. Metropolitan Tikhon bestowed upon both Fr. Daniel and Mat. Dunia gold medals in the Order of St. Innocent, the OCA's highest award.

We heartily congratulate Fr. Daniel and Mat. Dunia on this great milestone, and we ask the Lord God to continue His blessings upon them, granting them both health, strength, salvation, a furtherance in every good thing and many more blessed years!

Transition to Parish Status

Metropolitan Tikhon visited Christ the Savior from August 25-27 to: 1) raise the mission to full parish status, 2) celebrate the 90th birthday of Fr. Daniel and 3) to lead the annual Diocesan Day.

The parish graduation, following exactly one year after the mortgage burning celebration, signified that the community had reached the necessary level of institutional maturity and stability established in the Archdiocesan guidelines for parishes to which the church aspired since its inception in 2000. The institutional maturation of our church has not affected our financial relationship with the OCA or the Archdiocese. Appreciation is expressed to all who labored to found, establish and grow the mission into a parish, all to the glory of God!

Parish By-Laws

The starter by-laws adopted by the mission at its formation were revised for compliance with the new OCA Statute, adopted at the 2015 All American Council. The parish council appointed a small committee to oversee the drafting of this important document, which has been reviewed in advance by Metropolitan Tikhon and submitted by the council for approval during today's meeting. The By-Law committee which consists of Deborah Wilson, Daniel Moss, Joanne Bushman, and Fr. John, is to be sincerely thanked for their good work.

Sunday of Orthodoxy Celebration

This year and for the first time, we hosted the Sunday of Orthodox Vespers at Christ the Savior, which was attended by clergy and faithful from all the Orthodox churches in Delmarva. Appreciation to all who helped prepare for the event, cleaning, cooking, serving, etc. God bless!

Tonsure of Reader Nicholas Borodulia

Nicholas Borodulia was tonsured a Reader on Saturday, August 26th, by His Beatitude. Rdr. Nicholas joined Rdr. George in this first order of the priesthood. We congratulate Rdr. Nicholas on his tonsure and wish him "Many Blessed Years!" of good service on the kliros (choir/reader stand).

Altar Servers, Choir Members/Directors, and Ushers

Sincere appreciation is expressed to all who have served in these capacities, especially those who have done so on a consistent basis and in leadership roles. The choir directors included Daria Parsells, Rdr. Nicholas Borodulia, and Joanne Patrick, and we thank them for their united efforts!

Sunday Attendance

In 2017, our attendance at the Sunday Divine Liturgy was on average of 64 people. Attendance in previous years was 64, 60, 72, 60, 50, 46, and 38.

Pilgrimages & Trips

Fr. John, Dn. Steven Hall and Rdr. George Kaloroumakis each respectively led groups to the March For Life in Washington DC, a pilgrimage to venerate the Kardiotissa Myrrh-Streaming Icon in Bel Air, MD, and a pilgrimage to venerate the Hawaiian Iveron Icon in Gradyville, PA. Additional pilgrimages to monasteries and churches were made throughout the year by various members of the parish. Appreciation is expressed to one and all who represented our community and secured God's blessing for themselves and our church through their participation in these great events!

Donation from Estate of Patrick George Brien

In November, we received a generous \$15,000 donation from Patrick George Brien, who reposed in the Lord on February 13th. Patrick has been a supporter of the parish and a close family friend of Mat. Emily. May Patrick's memory be eternal and may his soul dwell among the righteous!

Replacement of the Boiler

In November, the aging boiler again ceased operation, and the parish council opted to replace it using the funds received from the Patrick George Brien estate. While the expenditure of these funds was deemed necessary, due to the financial magnitude of the project, this decision will be reviewed by the parish body today. A forthcoming presentation of the new tankless tandem system will be offered by Poseidon Plumbing who installed it and provides maintenance.

Expansion of the Parking Lot

In August, we expanded the parking lot, raising our capacity from 17 to 27 spots, and 51 to 81 people. The work was overseen by Rdr. Nicholas, Joseph Dunbar, and Fr. John, and was done by McNeil Paving of Millsboro, DE, who still needs to make a correction on the 10th spot. Additionally, fill dirt is needed to transition from the new parking area and exit road to the adjacent ground-level; \$2,000 has been given towards this endeavor. All donations have been received, except \$1000, which was pledged. The total cost was \$10,500. Many thanks to all the donors!

Matching Donation

In 2017, we were given a generous 12K matching donation opportunity to help increase our operating account. Many thanks to all who increased their offerings and made special donations to help us successfully reach our goal! Genuine appreciation is also expressed to the matching donor. God bless!

New Church Sign

Although funds have been donated towards the installation of the new church sign on Carey Road, this was postponed during 2017 to concentrate efforts on the expansion of the parking lot and the 12K matching donation opportunity. Earmarked donations remain in savings.

Defibrillator Secured

Thanks is expressed to Rdr. Nicholas, who was able to secure a defibrillator for the church, and Kathy Parrish who has given instruction regarding the use of the defibrillator, using a demo model, to those

interested following the coffee hour. This class will be repeated, perhaps, together with instruction on administering CPR. Many thanks to all taking part in the classes.

Fellowship / Pool

This past year, we shared in fellowship through means on Palm Sunday and Pascha, picnics, pool parties, open houses, women's group outings, coffee hours, and potluck lenten suppers after Presanctified Liturgies. All those who prepare food and clean-up are to be sincerely thanked, especially those who do so on a consistent basis. We also send up thanks to God for another year of safety and enjoyment in the pool! Appreciation is extended to our pool team for overseeing and coordinating the lifeguards.

Education

Bible studies were held throughout 2017 on Saturday nights, supplementing the shorter but primary adult education which takes place during the sermon. Additionally, catechumens and inquirers met with Fr. John to learn more about the Lord and His gift of Holy Orthodoxy.

The Church School program continued under the leadership of Nissa Nancy and Pat McAlpin, who offered their time and abilities to educate the youth in the ways of God. Sincere appreciation is also expressed to the parents who have sought to teach by example in their Christian homes.

Charity

In this past year, the church had charitable initiatives to help local food banks, pregnancy aid centers, struggling families at Christmas time, the hungry at Thanksgiving, as well as those, both inside and outside the parish, who are in economic hardship and need financial assistance. Likewise, parishioners have volunteered their time and talents to assist at charitable local institutions. May the Lord reward one and all for your care for the "least of the brethren"!

Parish Work Days

Many thanks to those who helped clean the Parish Center and grounds on our Parish Clean-up Day as well as at other times. Your hard work does not go without notice. Our junior warden, Rdr. Nicholas, is to be commended for his labors, and we look forward to a more extensive review in his report. Appreciation is especially offered to all who have helped clean the chapel, hall, bathrooms, quiet room, and grounds following each Sunday's Divine Liturgy and coffee hour.

Parish Council / Supporting Committees

The Parish Council and supporting committees meet regularly with the priest to assist in the administrative work of the Church. The work is not easy, fraught with challenges and temptations, and requires much diligence in prayer and self-examination. I would like to sincerely thank those who gave themselves over to this important work, especially expressing appreciation from those who are coming off the council this year, having fulfilled their terms of office: Deborah Wilson, *Senior Warden*, Barbara Kaloroumakis, *Treasurer*, and Joanne Bushman.

Thank You to All

4. A VISION FOR 2018

This year the Rector and Parish Council will focus on:

1. Outreach and evangelism to the local community.
2. Increased financial stability through good stewardship.
3. Installing a new sign and other capital improvement/maintenance projects.
4. Prayerfully discerning the Lord's will for both short and long-term planning.
5. Joint services and activities with local Orthodox churches.
6. Charitable initiatives both inside and outside our community.
7. Learning, living, and loving our Orthodox Christian Faith.



Rector

2017 Senior Warden's Report

God invites us to love Him with all our heart, our soul, our mind, and our strength, and to love our neighbor as ourselves. Let's look at how we've done in regards to this in the past year.

Our heart. Scripture says that where our treasure is where our heart is. Have God and the Church been our top priority? One of the obligations that goes with owning rather than renting a place of worship is much the same as the difference between renting and owning a home—that of paying the costs of maintenance and routine care. This has been a challenge this year—but one that we have worked together to meet. Investing in keeping our parish center and worship space in good repair has demonstrated that we are willing to put our treasure where our heart is. Maintaining our property requires that we all pull together to do what we can to make sure we have this place of worship to share with our community. Thank you for your faithfulness in this area. Please remember that just as maintaining our own home is an on-going obligation, so is the maintenance of our shared place of worship.

Our soul. Our choir directors, Reader Nicholas, Joanne Patrick, and Daria Parsells, have worked diligently with the choir to help lead us in prayer during the weekly and special services. What a blessing have it is to have Deacon Stephen, Reader Nicholas, and Reader George assisting Father John and Father Daniel in leading our worship services. Thanks are also due to those who read during each service and to those who attend not only the Sunday services but also the weekday services throughout the Liturgical year. Members have attended pilgrimages to various sites throughout the year that have also blessed their souls.

I would encourage each of us to be mindful of how our attendance and actions in worship impact the ability of those around us to fully engage in worship. Please be attentive to entering the church quietly and not using the doors in the choir area while worship is in progress. The choir needs to be able to focus on singing prayers during worship and we all need to be attentive to God during this special time of worship.

Our mind. We have re-instituted Bible studies and we have a vibrant and growing Sunday school program, with special thanks given to Nissa Nancy and Pat McAlpin. Father John continues to bless us with sermons that edify and challenge us to continue to grow in our faith.

Our strength. I'd like to offer thanks to all of those who have participated in work days at the parish to clean and maintain our property and to all of those who volunteer each week to clean the fellowship hall.

Loving our neighbor as ourselves. Clothing drives, canned food collections, and special offerings for the needy perhaps come to mind when we think of caring for our neighbor. Let's expand that definition to also consider how we are caring for others through acts such as car pooling to church, preparing food to share with our church family and to offer hospitality to our visitors, and service to others in our community and our world. If you have some time to offer, perhaps you can join others from our parish volunteering at the Christian Shelter in Salisbury, ministering to the homeless. Fellowship with other Christians is also form of loving our neighbor—and we have shared each other's joys and burdens in prayer this year and celebrated milestones and birthdays together.

Thank you for your faithfulness this past year. Let us push forward and encourage one another on this shared journey. I can't wait to see how God will continue to bless and work through this body in the coming year!

In Christ,
Deborah Wilson
Senior Warden

Junior Warden's Report

Completed projects:

- 1) Phases one and two of the parking lot. After the area was cleared for us by Joe Dunbar, the paving for 10 additional parking spaces was completed. The contractor needs to return to finish the last space, as weather has not permitted this to be finished.
- 2) The hot water system for the church and rectory was replaced with a new tankless system which should be more efficient. Considerable plumbing was also changed over as there were many additional problems discovered during the installation.
- 3) Adjustments/modifications to the air handling/ventilation/filtration system in the church.

Future needs:

- 1) Repairs to the original driveway. There are many cracked areas of pavement which need to be repaired or replaced.
- 2) Further work needs to be done on the exit driveway. Many of the large potholes were filled, but the first part needs to be graded as there is a considerable drop off and the remainder needs at least a layer of new stone after grading.
- 3) Roof and rain gutter repairs.
- 4) Repairing/sealing of the cracks in the exterior wall stucco before water intrusion begins.
- 5) Pool cover replacement.
- 6) Signage on Carey road.

Respectfully submitted, in Christ,

Rdr Nicholas Borodulia

Christ the Savior Orthodox Church
Profit & Loss
 January through December 2017

	Jan - Dec 17
Ordinary Income/Expense	
Income	
Bookstore	
Calendars	181.00
Total Bookstore	181.00
Candles	4,145.02
Charity	
Christmas Charity	540.00
Pregnancy Aid	85.00
Thanksgiving Food Drive	170.00
Total Charity	795.00
Coffee Hour	159.00
Stewardship	
Cash	5,914.74
Members	74,769.45
Visitors	10,203.17
Total Stewardship	90,887.36
Total Income	96,167.38
Expense	
Bank Service Charges	15.00
Charity Expense	
Christmas Charity	540.00
Pregnancy Aid	85.00
Thanksgiving Food Drive	170.00
Total Charity Expense	795.00
Communications	
Phone	600.00
Web Site	300.00
Total Communications	900.00
Education	66.05
Feastdays	
Pascha	
Flowers	461.36
Total Pascha	461.36
St. Basil's Bread	38.95
Transfiguration	35.94
Total Feastdays	536.25
Fellowship	190.72
Insurance	
Umbrella Insurance	5,440.00
Total Insurance	5,440.00
Maintenance	
Building	1,593.26
HVAC	670.00
Lawn Care	567.13
Repairs	290.18
Security System	510.00
Supplies	94.22
Trash Removal	2,062.42
Total Maintenance	5,787.21
OCA	
Assessments	3,373.33
Total OCA	3,373.33

Christ the Savior Orthodox Church
Profit & Loss
 January through December 2017

	Jan - Dec 17
Pool	
Lifeguard	600.00
Maintenance	3,381.78
Total Pool	3,981.78
Priest	
Insurance- Dental	2,591.37
Insurance - Health	19,890.89
IRA	1,200.00
Pension	3,468.45
Salary	26,172.61
Social Security	1,823.25
Total Priest	55,146.57
Supplies	
Altar	245.16
Bookstore	253.38
Candles	733.41
Envelopes	319.62
Kitchen	522.90
Office	170.60
Wine	769.73
Total Supplies	3,014.80
Taxes	
Worcester County	108.00
Total Taxes	108.00
Utilities	
Electric and Gas	11,689.96
Total Utilities	11,689.96
Total Expense	91,044.67
Net Ordinary Income	5,122.71
Other Income/Expense	
Other Income	
Building Fund	50.00
Church Article Income	
Replating of Chalice Set	1,250.00
Total Church Article Income	1,250.00
Earmarked Donation	
Archpastoral Visit	297.00
Church Sign	150.00
Defibulator	186.75
Financial Assistance	5,000.00
Fr. Daniel's 90th Birthday	815.56
Parking Lot	9,427.00
Pascha Flowers	400.00
Vacuum	99.00
Wine	50.00
Total Earmarked Donation	16,425.31
Fundraising	
Amazon Smile	13.14
Total Fundraising	13.14
In Memory	
Patrick George Brien	15,000.00
Total In Memory	15,000.00
Matching Donation	12,000.00

Christ the Savior Orthodox Church
Profit & Loss
 January through December 2017

	Jan - Dec 17
Other Reimbursement	
Archdiocese of Washington	1,763.00
OCA	779.92
Total Other Reimbursement	2,542.92
Supplies Donation	607.62
Total Other Income	47,888.99
Other Expense	
Building Fund Expense	
Parking Lot	10,500.00
Total Building Fund Expense	10,500.00
Building Renovations	
Boiler	15,400.00
Total Building Renovations	15,400.00
Church Article Expense	
Replating of Chalice Set	1,250.00
Total Church Article Expense	1,250.00
Earmarked Expense	
Defibulator	186.75
Fr. Daniel's 90 Birthday	500.00
Vacuum	99.00
Total Earmarked Expense	785.75
Financial Assistance	
Non-Member	5,000.00
Total Financial Assistance	5,000.00
Hierarchical Visit	672.28
Other Expenses	
Archpastoral Visit	850.00
Total Other Expenses	850.00
Total Other Expense	34,458.03
Net Other Income	13,430.96
Net Income	18,553.67

**Christ The Savior Orthodox Church
2017 End of Year Account Balances**

PNC Bank Non-Profit Checking - Account xxxxxx4667

Opening Balance 1/1/17	13,936.14
Closing Balance 12/31/17	13,171.25

PNC Bank Savings - Account xxxxxx7067

Opening Balance	2.46
Closing Balance	2.75

PayPal

Beginning Account Value	965.45
Ending Account Value	1,633.71

Total Starting Balances	14,904.05
Total Ending Balances	14,807.71

Change in Account Balances	-96.34
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Prepared by Barbara Kaloroumakis, Treasurer
January 28, 2018 Annual Meeting

To: 2018 Annual Meeting of Christ the Savior Orthodox Church
From: Tara Casserly and Chad Fortin
Date: January 28, 2018
Subject: Audit of the 2017 Parish Financial Accounts

Dear Parish Members,

Please be advised that a review of the church's financial records was performed on January 14, 2018 on the following accounts:

Christ the Savior Operating Account xxxxxx4667

Christ the Savior Savings Account xxxxxx7067

Christ the Savior PayPal Account donations@orthodoxdelmarva.org

We have found the financial books to be in good order, well organized with all appropriate documents provided. Listed below are a few recommendations to make the future records and audits clearer for everyone involved.

1. Unmarked donations from non-members must have full names written on the envelope. This would make the counters and treasurer's job easier and efficient in the future.
2. Please date counting sheets.
3. Both counters should double check each other's work to catch errors.
4. Counters please note cash basket offering (Barbara Kaloroumakis can explain).

We would like to thank Barbara Kaloroumakis, our treasurer, for her dedication to the financial aspect of our church.

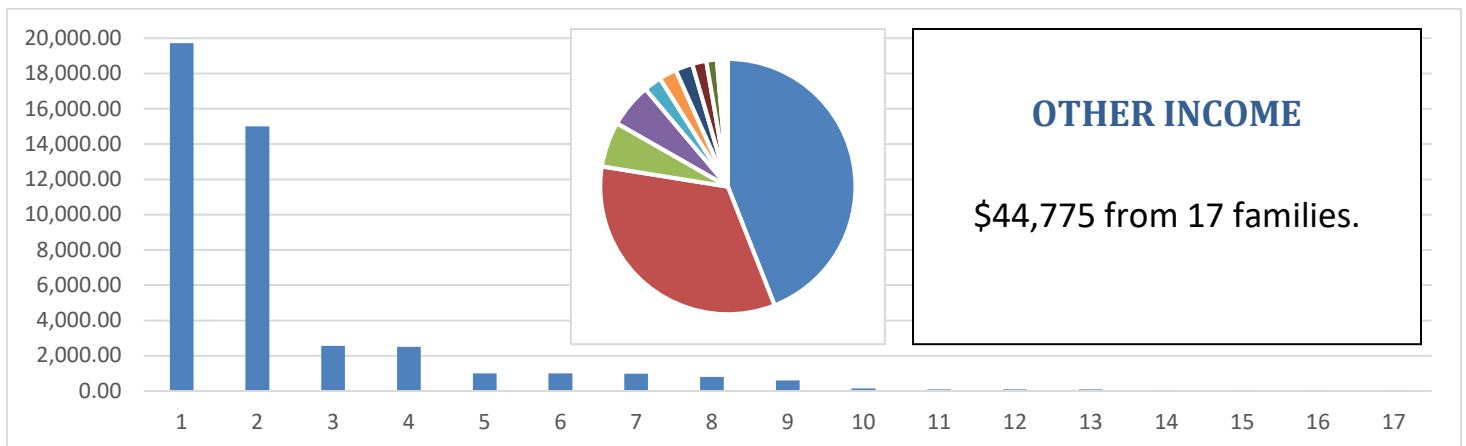
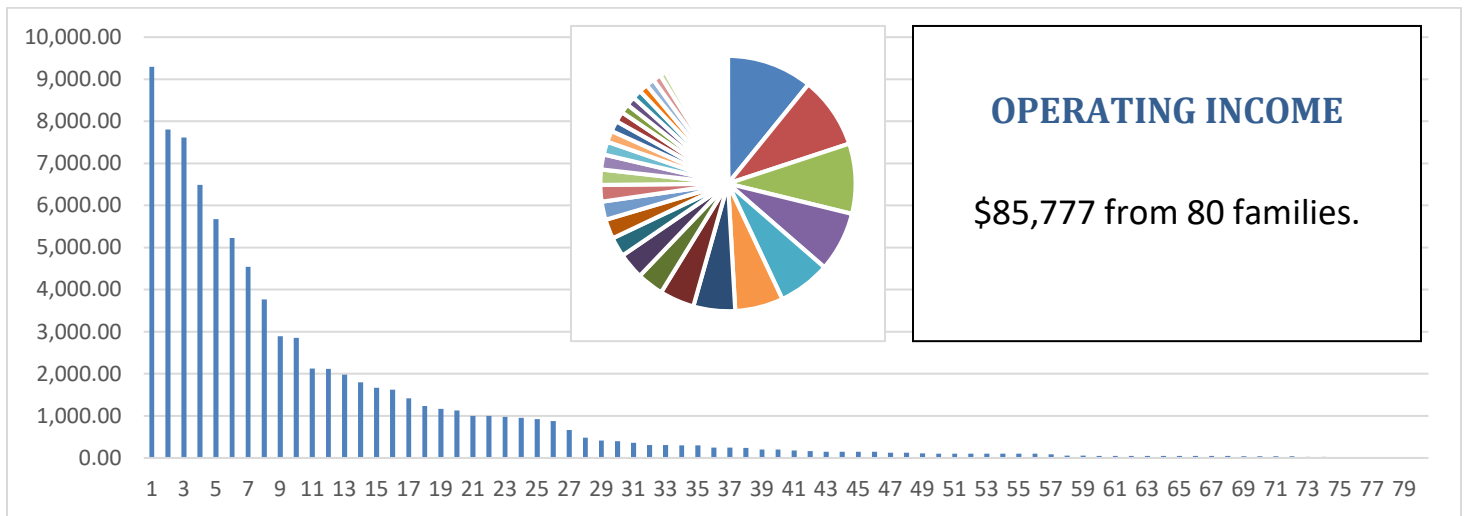
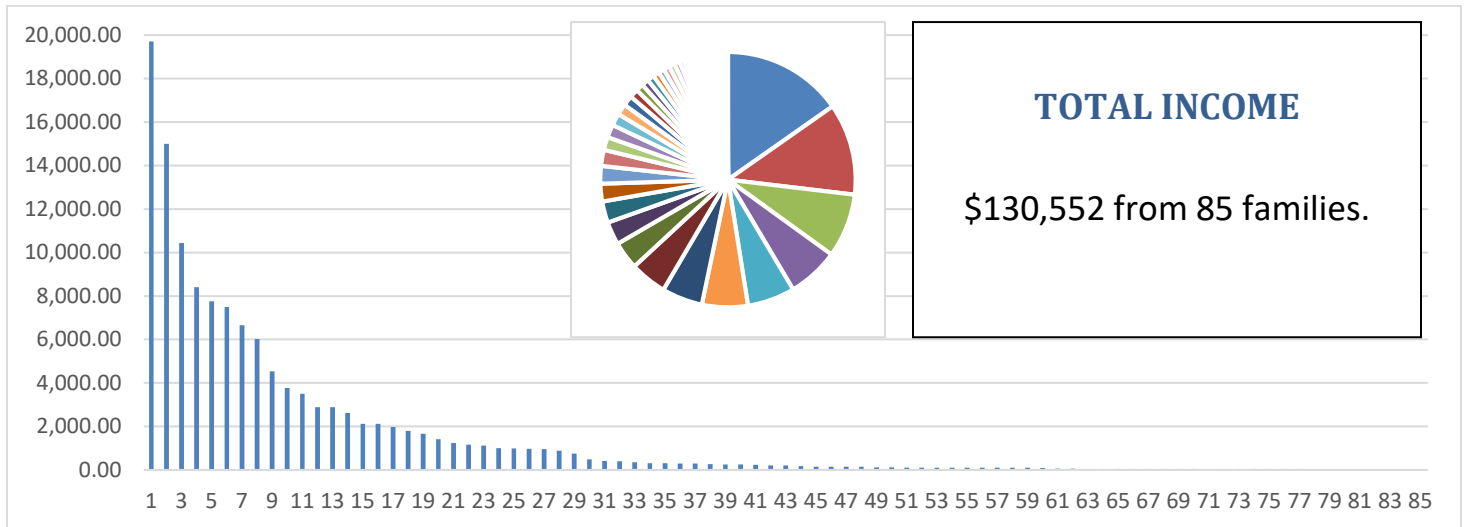
Please forgive us if we have overlooked anything in this auditing process.

In Christ,

Tara Casserly
Chad Fortin

Stewardship Report

The following charts shows the total offerings to Christ the Savior during 2017; operating and other income (inc. the \$15,000 from the Patrick George Brien estate and the \$12,000 Match). The data is shown by families. Not shown in the charts is the \$10,390 received as cash offerings for the collection, candles, and bookstore.



Christ the Savior 2018 Budget

	2017 Actual	2017 Budget	2018 Budget
Ordinary Income/Expense			
Income			
Bookstore	181.00	150.00	150.00
Charity	795.00	1,000.00	1,000.00
Coffee Hour	159.00	300.00	300.00
Stewardship			
Cash	10,261.52	7,500.00	7,500.00
Members	74,597.69	87,000.00	87,000.00
Visitors	10,203.17	3,000.00	3,000.00
Total Stewardship	95,062.38	97,500.00	97,500.00
Total Income	96,197.38	98,950.00	98,950.00
Expense			
Bank Service Charges	15.00	0.00	0.00
Charity Expense	795.00	1,000.00	1,000.00
Communications			
Phone	600.00	600.00	600.00
Web Site	300.00	300.00	300.00
Total Communications	900.00	900.00	900.00
Education	66.05	100.00	100.00
Feastdays	536.25	500.00	500.00
Fellowship	190.72	200.00	200.00
Insurance	5,440.00	5,000.00	5,440.00
Legal	0.00	300.00	300.00
Maintenance			
Building	1,593.26	3,500.00	3,500.00
HVAC	670.00	1,080.00	1,080.00
Lawn Care	567.13	250.00	250.00
Repairs	290.18	3,000.00	3,000.00
Security	510.00	516.00	516.00
Septic	0.00	200.00	200.00
Snow Removal	0.00	350.00	350.00
Supplies	94.22	500.00	500.00
Trash Removal	2,062.42	1,000.00	1,500.00
Total Maintenance	5,787.21	10,396.00	10,896.00
OCA			
All American Council			3,000.00 Triennial - 2 delegates
Assessments	3,373.33	3,336.48	5,403.00 \$172.21/month increase
Background checks	0.00	50.00	50.00
Diocesan Assembly	0.00	100.00	100.00
Total OCA	3,373.33	3,486.48	8,553.00
Pool			
Lifeguard	600.00	600.00	600.00
Maintenance	3,381.78	2,150.00	2,150.00
Total Pool	3,981.78	2,750.00	2,750.00

Christ the Savior 2018 Budget

	2017 Actual	2017 Budget	2018 Budget
Postage	0.00	150.00	150.00
Priest			
Insurance- Dental	2,591.37	2,675.00	2,675.00
Insurance - Health	19,890.89	19,814.00	25,936.52 \$510.21/month increase
IRA	1,200.00	1,200.00	1,200.00
Pension	3,468.45	3,601.73	3,601.73
Salary	26,172.61	26,000.00	26,000.00
Social Security	1,823.25	1,989.00	1,989.00
Total Priest	55,146.57	55,279.73	61,402.25
Seminary Support	961.67	989.50	989.50
Supplies			
Altar	245.16	400.00	400.00
Bookstore	253.38	150.00	150.00
Candles	733.41	1,600.00	1,600.00
Envelopes	319.62	110.00	110.00
Kitchen	522.90	100.00	100.00
Office	170.60	500.00	500.00
Wine	769.73	900.00	900.00
Total Supplies	3,014.80	3,760.00	3,760.00
Supply Clergy	0.00	750.00	750.00
Taxes			
Worcester County	108.00	108.00	108.00
Total Taxes	108.00	108.00	108.00
Utilities			
Electric and Gas	11,689.96	13,000.00	13,000.00
Total Utilities	11,689.96	13,000.00	13,000.00
Total Expense	92,006.34	98,669.71	110,798.75
Net Ordinary Income	4,191.04	280.29	-11,848.75

DIOCESE OF NEW YORK AND NEW JERSEY							
Clergy Compensation Analysis - Minimum Level - Calculations as of August 31, 2013							
Years of Service	Cash Salary	Housing Value	Pension (Parish Portion) 8%	Social Security (Parish Portion) 7.65%	Health Insurance	Total Cost to Parish	Total Paid to Priest
<i>Housing parish provided, 100% Health Insurance provided</i>							
0 to 3	30,000	20,400	4,032	3,856	26,256	58,288	30,000
4 to 6	31,500	20,400	4,152	3,970	26,256	60,022	31,500
7 to 9	33,075	20,400	4,278	4,091	26,256	61,844	33,075
10 to 12	34,729	20,400	4,410	4,217	26,256	63,756	34,729
13 to 15	36,465	20,400	4,549	4,350	26,256	65,765	36,465
16 to 18	38,288	20,400	4,695	4,490	26,256	67,873	38,288



2018 PARISH COUNCIL MEMBERSHIP

One of the tasks of the Annual Meeting is to nominate individuals to serve on the Parish Council in the upcoming year.

To serve on the Council, the following requirements must be met:

- 1) The person must be a communal member of the Orthodox Church.**
- 2) The person must be a member of the Parish for at least one year.**
- 3) The person must be at least nineteen (19) years of age.**

Nominations will now be taken from the floor. Upon finalization of this list by today's Annual Meeting, it will be sent together with the Minutes of the Annual Meeting to our diocesan bishop, His Beatitude Metropolitan Tikhon for confirmation. Following confirmation from our diocesan hierarch, the new Parish Council, having prepared themselves through prayer, reflection, Confession and Communion, will be installed into office in the presence of the Parish community. At the first meeting of the new Parish Council, the election of officers will take place.

The 2017 Parish Council was as follows:

Officers

Deborah Wilson, Senior Warden (term ends 2018)
Nicholas Borodulia, Junior Warden (term ends 2019)
Barbara Kaloroumakis, Treasurer (term ends 2018)
Gabriela Vlahovici-Jones, Secretary (term ends 2019)

Members

Ginny Borodulia (term ends 2020)
Joanne Bushman (term ends 2018)
Beth Dunbar (term ends 2020)
Nissa Nancy Hall (term ends 2019)
Cheryl Kokkinos (term ends 2020)
Patricia McAlpin (term ends 2020)
Daniel Moss (term ends 2019)