

2020 ANNUAL MEETING

Holy Trinity Orthodox Church
November 8, 2020

Today's Agenda

- i. Opening Prayer: "O Heavenly King..."
 - ii. Establishment of Quorum
 - iii. Minutes of the 2019 Meeting (*see below*)
 - iv. Acting Rector's Report (*see below*)
 - v. Associate Rector's (Chapel of the Holy Spirit) Report
 - vi. Treasurer's Report (*see below*)
 - vii. Review and Approval of the 2021 Budget (*see below*)
 - viii. Election of Officers (President, Vice President, and Grounds Chair)
 - ix. Closing Prayer: "It is truly meet..."
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Minutes from the Annual Meeting

November 10, 2019

- I. **Call to Order** — The annual parish meeting was opened at 12:19 p.m. with the chanting of "O Heavenly King."
- II. **Establishment of Quorum** — As 49 registered members at Holy Trinity Orthodox Church (HTOC) and 7 registered members at the Chapel of the Holy Spirit (CHS) signed the attendance sheet, the quorum was established.
- III. **Minutes of the 2018 Meeting** — After a motion by Michael Pelikan, seconded by Daniel McNulty, the minutes of the 2018 Annual Meeting were unanimously adopted.
- IV. **Dean's Report** — Fr. Mark Meholick, our Dean, presented his report, which updated the parish on the events happening in the deanery:
 - a. *The Diocesan Assembly* took place on November 2nd to discuss the Budget.
 - b. *The Wonder Working Icon of Saint Anna* — St. Alexander Nevsky Orthodox Cathedral will be hosting the Wonder Working Icon of Saint Anna. The celebration includes Great vespers on December 7th at 5pm, and Divine Liturgy on December 8th at 10 Am. Fr. Sergius, the Abbot of St. Tikhon's monastery, will be giving the homily.
 - c. *St. Andrew mission in Kenya project* — Fr. Eliakim is building a center in Kenya to:
 - i. Treat jiggers, a disease that is spread in poor communities, caused by a parasite that burrows itself in the skin. If left untreated, Jiggers can cause secondary infections leading to loss of mobility and even death.
 - ii. Provide education for kids.

- iii. Provide crafts for women.

Fr. Mark Meholick has been collecting donations to support Fr. Eliakim's mission. Our parish will be participating in the donation campaign through the Sunday school program.

- d. *Archbishop JOB Memorial Scholarship Fund:* This fund will assist seminarian(s) at St. Tikhon's Seminary. The Archbishop JOB Scholarship will be awarded yearly beginning 2020-2021 academic year to student(s) from the Eastern Deanery of the Archdiocese of Western Pennsylvania.

V. **Parish Council President's Report** — Justin Houser, Council President, presented his report in which he discussed the following:

a. *Update on the search for a new rector and the transition period:*

- i. His Eminence, Archbishop Melchisedek, met with the Parish Council members on October 26 and provided updates on several candidates that he is considering.
- ii. Meanwhile, Our Interim Priest Fr. David Smith, and our clergy, Dns. Alexander Cadman and Mark Oleynik have been doing a tremendous job to keep the liturgical and administrative activities as normal as possible.
- iii. This transition period taught our parish two lessons, (1) the virtue of patience and trusting in the Lord and (2) the realization that our parish is not simply its clergy, but it is the community of the faithful gathered together in worship and in service.

- b. *Attendance and Giving during the transition period:* Despite the ongoing vacancy, both attendance and parish giving are not only stable, but also increasing. The continued prayers and gifts allow the mission of our church to continue.

c. *Improvement on buildings both at HTOC and CHS:*

- i. The new air handlers, installed at HTOC, are working well to regulate oxygen supply during worship. Continued experimentation is underway to optimize their use.
- ii. We continue to add parking revenues to the capital fund that will eventually be used for parking lot improvements.
- iii. At the Chapel, work will soon be underway to add a sanctuary to the church building, which will open up space for the expansion of the Chapel's growing congregation.

d. *Challenges of the coming year:*

- i. The continued growth of our parish will require visioning process for our congregation as to how we can physically best serve Christ in Central Pennsylvania.
- ii. Mortgage commitment: We will be challenged to continue our faithful stewardship, as the funds allocated toward our existing mortgage will require replenishment.
- iii. Be prepared to serve Christ together with the new rector whom God will send to us.

Justin ended his report by thanking all the members of the parish council who are ending their term, Jay Rush as vice president, Samar Al Maalouf as secretary, and Brandon Stodart as Building Chair.

VI. **Interim Priest's Report** — Fr. David expressed his joy to serve this parish in time of need and shared the following:

- a. This interim time has been one of a thriving partnership with a grace-filled Council and a highly gifted acting administrator, each doing what God has assigned.
- b. During the past 8 months, we have maintained the sacramental ministry of the parish with the fine aid of supply clergy for Sundays.

- c. Fr. David has been striving to maintain a “normal” weekly schedule at HTOC by:
 - i. Being available for scheduled or unscheduled appointments Tuesday through Thursday of every week.
 - ii. Standardizing time for all vesper services (1) to make remembering easier and (2) to open up more time for Confessions prior to the services and allow for Council and other activities to meet immediately after vespers without having to wait on the priest. A similar consideration for Divine Liturgy services will probably wait upon the coming of the new rector.
 - iii. Adult study groups:
 - 1. Orthodoxy 2.0 that conducted with newly baptized or chrismated members.
 - 2. Bible Study of the first epistle of St. Peter.
 - 3. Potential to continue with the second epistle of St. Peter, if the group is so inclined.
- d. Fr. David ended his report to keep our faith in God Who holds the future.

VII. Treasurer's Report — Michael Stickles presented the Treasurer's Report for 2019.

- a. In Summary, after a slow start in the first half of the year, giving trends have improved in the second half of the year and we are on our way to meet the budget. We managed to keep expenses below income for this year.
- b. Following a motion by David Swisher and a second by Melody Thompson, the report was unanimously accepted.

VIII. 2020 Proposed Budget — Michael Stickles also presented the proposed budget of both HTOC and CHS for year 2020.

- a. The only increase in budget compared to last year was in Personnel section. Dn. Alexander Cadman has taken the responsibility of Acting Administrator of the parish. An increase to his salary is suggested as an appreciation for his tremendous work during this transition period.
- b. The parking income is being saved under Capital Fund category.

Philip Graybill set a motion to approve the 2020 budgets for both HTOC and CHS. John Pettengill seconded. All accepted no one opposed.

IX. Election of Officers

- a. The following slate of officers was presented for election:
 - i. Holly Torbic, Vice President
 - ii. Leslyn Radomsky, Secretary
 - iii. Daniel McNulty, Building Chair
 - iv. Michael Stickles, Treasurer
- b. Following a motion by Karen Cattell and a second by David Swisher, the officers were accepted unanimously.

X. Adjournment — A motion to adjourn was set by Isaiah Gerber and seconded by Melody Thompson. The meeting was adjourned at 12:54 p.m. by the chanting of “It is Truly Meet.”

Respectfully submitted,
Samar Al Maalouf, Secretary

Acting Rector's Report

Blessings in our Lord Jesus Christ!

Almost a year ago now, I travelled to Cranberry Township to meet with His Eminence and with our diocesan Chancellor to discuss my appointment to Holy Trinity as the successor to this parish's "wise master builder," Fr. John Reeves, who had so effectively "laid a foundation" on which his successors might build (*1 Cor. 3:10*). In a long and enjoyable conversation, I promised that I would change very little in my first year at the helm but would rather seek to observe and integrate myself into the rhythms and patterns that were already in place at Holy Trinity. Little did any of us realize at the time that this objective would end up proving utterly impossible, as 2020 would be a year filled with intense challenges for church life, both here and around the world.

This year our parish has seen an unprecedented suspension of corporate liturgical life, spanning over 10 weeks, we have experienced the discontinuation or heavy modification of many of the parish's established ministries, and we have contended with an uneven social, legal, and ecclesial landscape, in which external expectations for our behavior have changed with great rapidity.

However, the most difficult thing we have had to contend with this year is the rise of a new cultural ethos that screens all of human life through the filter of COVID-19 and its possible transmission. This ethos and the moral vision that accompany it have proven to be deeply incompatible with traditional Orthodox faith, piety, and practice. As Christians, it is undeniable that we are called to regularly come together physically as "Church" for worship and fellowship. The very word "Church" means "assembly" or "meeting," and from the beginning this assembly consisted of corporate worship and of fellowship over food (*cf. 1 Cor 11:18-34*). Moreover, at its heart, our religion is a sacramental religion. The normative pattern of Christian life is to frequently confess and frequently receive Holy Communion "for the healing of soul and body." This is our way, and it has been our calling from the beginning.

But the present ethos of the age considers our sacred gathering and many of our practices principally as vectors of disease and death, and touts the preservation of biological life as the ultimate purpose of morality. This is flatly contrary to the teachings of Christ, who says "whoever wishes to save his life will lose it, and whoever loses his life for my sake will find it" and "what will a man be profited if he gains the whole world and loses his soul" (*Mt. 16:25-26*)? The calling of Christ is always that we offer up that which we cannot keep in order to lay hold of that which we cannot lose. This is why Christ can call us to visit the sick or to invite the stranger into our midst (*Mt. 25:35-36*). He doesn't pretend to claim that if we do this our health will be preserved, or that the stranger won't abuse or defraud us. He tells us to do these things in imitation of Him, so that when our earthly life ends, the angels will receive us "into everlasting habitations" (*Lk. 16:9*). We must do the works of Christ in order to share in Christ's destiny: eternal life, peace with God and all creation, and unending joy. And a core part of doing Christ's work is participating in corporate worship and in the sacramental life of the Church, especially when it is not easy. This has been our challenge through much of the year and looks to be a major challenge for us in the year ahead.

Thus, as we have been locked in battle with the spirit of this age, we have seen a significant drop in attendance and sacramental participation this year, even though we have offered accommodations up to and including communion by appointment. Consequently, 2020 has seen a substantial—but not crippling—drop in giving, which is precipitating what I believe will be our first ever decrease in our parish's budget. As you will see, we are proposing lowering our budget by slightly over 10%, from \$298,515 in

2020, to \$266,615 in 2021. Anticipating this difficulty, Dn. Alexander offered his resignation from paid ministry at Holy Trinity, effective January 1, 2021, prior to the beginning of the parish council budgetary process. While I and the council would have fought hard to retain him, his certainty about the correctness of this move was thorough, and I am convinced that he is following God's will and calling for his life. May God bless him for his ministry and service to Holy Trinity and open a door for powerful and effective service for him and his family in the near future, whether in our midst, or in some other place. Although Dn. Alex himself is fond of saying, "no one is irreplaceable," I think it will be very difficult for us to replace all that he has done for us.

For all of these reasons, and for many others which have gone unsaid, we can say that without a doubt 2020 has been a year filled with intense and unprecedented challenges. But there is great hope for us and for our future. At every liturgy, as the priest divides the holy Body of Christ, he places the precious Body in the shape of the Cross, and utters a Greek phrase which means, "Jesus Christ is victorious." In 2020 we have been beaten down and pushed around by global scale forces, but we are still the servants of Jesus Christ, and we believe we will share in His ultimate victory. The ministries of our church will come back. The fellowship we have known will return. We will celebrate a joyous Pascha, and we will continue to look toward the future, engaging in the site survey process and seeking to understand where God desires to lead us, in 2021, throughout our lives, and until He comes. *Maranatha: Come, Lord Jesus!*

— Fr. Ignatius Hunter, *Acting Rector*

Associate Rector's (Chapel of the Holy Spirit) Report

Blessed be the Name of the Lord!

Needless to say, COVID! That seems to sum up life for us all in this year.

But, it doesn't say it all nor does it define us (unless we allow it to) nor is it the final word. Why? Because our God is Emmanuel – God with us! And, He is the God Who dwells in us and in the midst of His living Body called the Church. If God be for us, asks St. Paul in one of his Epistles, then who in the world can be against us? We are more than conquerors in Christ Jesus our Lord! *ICXC NIKA!*

Despite the limitations placed upon us by COVID with trimmed back ministries, CHS has nonetheless thrived. Our worship numbers may not reveal that (they're certainly down yet they remain steady), but our stewardship has been strong throughout – a sign of God's grace and mercy. God has blessed us tremendously and we have striven to bless Him by faithful obedience.

If you recall from last year's report, we were committing ourselves to the support of a mission priest via the OCMC's SAMP program. To do so we had to commit to \$600 for the year. We tackled this by way of free will offerings. To date, we have raised over \$1000 for Fr. Eliakim of Kenya! A tribute to the abundancy of God and a testimony to what St. Paul tells us in his Second Epistle to the Corinthians that grace begets grace to the glory of God. As someone used to remind us, you can't outgive God!

Perhaps the biggest news of the year, however, is the (finally!) completion of our new Altar. The project was begun (after COVID delays) towards the end of July and was completed the third week of October. Although 12' x 24' doesn't seem like much, you would be astounded at how just much room it has given us! The psychological impact of space feels like we've doubled in size! We continue to hear from visitors how deceptive the building is from the exterior. But, once inside they can't believe the space nor the beauty contained therein! It has been a true joy to pray and worship in this new space.

Although none of us knows what portends for us in the upcoming year, this much we do know: our God reigns! In light of this Truth, we commit ourselves anew to serve Him in the place He has established us. And, it remains our hope and our prayer that God will continue to use us for the glory of His Kingdom as we remain in partnership with HTOC.

Henceforth and forevermore!

— Fr. David L. Smith, *Associate Rector and Priest-in-Charge, Chapel of the Holy Spirit*

Treasurer's Report

Account Balances (as of October 31 each year)				
CATEGORY	2018	2019	2020	% CHG
ACCOUNTS				
Checking Account (Fulton Bank)	\$89,670	\$99,867	\$162,262	62%
Associate Rector's Discretionary Account (Fulton)	385	—	—	—
Total Bank Accounts	\$90,055	\$99,867	\$162,262	62%
ASSETS				
Fixed Assets				
<i>Chapel of the Holy Spirit—Building/Land</i>	153,632	153,632	153,632	0%
<i>Chapel of the Holy Spirit—Improvements</i>	—	—	56,226	—
<i>Holy Trinity—Building/Land</i>	115,000	115,000	115,000	0%
<i>Holy Trinity—Improvements/Renovations</i>	330,000	330,000	330,000	0%
<i>Trinity House—Building/Land</i>	340,000	340,000	340,000	0%
<i>Trinity House—Improvements/Renovations</i>	110,521	110,521	110,521	0%
Total Fixed Assets	\$1,049,153	\$1,049,153	\$1,105,379	5%
Liquid Assets				
RESTRICTED FUNDS				
<i>25 Years of Ministry Fund</i>	7,805	—	—	—
<i>All-American Council Reserve</i>	-2,605	-239	1,594	767%
<i>Bookstore Account</i>	-487	-538	306	157%
<i>Building Fund/Trinity House (Phases I & III)</i>	4,507	—	320	—
<i>Campus Ministry Fund</i>	1,000	1,057	5,169	389%
<i>Capital Projects Fund</i>	—	5,322	20,048	277%
<i>Chapel of the Holy Spirit—Operating Fund</i>	21,019	31,097	42,402	36%
<i>Chapel of the Holy Spirit—Building Fund</i>	4,898	2,891	32,420	1,021%
<i>Chapel of the Holy Spirit—Memorial Fund</i>	1,085	3,892	4,725	21%
<i>Chapel of the Holy Spirit—Missions Fund</i>	—	—	476	—
<i>Continuing Education—Rector</i>	1,609	—	750	—
<i>Continuing Education—Assistant Priest</i>	1,250	1,850	2,400	30%
<i>Discretionary Fund—Rector</i>	162	—	1,201	—
<i>Discretionary Fund—Associate Rector</i>	385	1,702	1,551	-9%
<i>Discretionary Fund—Ministry Director</i>	25	33	189	473%
<i>Icon Fund</i>	5,200	6,700	6,700	0%
<i>Matthew 25</i>	-4,491	2,161	8,948	314%
<i>Memorial Fund</i>	4,509	3,936	2,349	-40%
<i>Pass Through Account</i>	75	83	153	84%
<i>Property Reserve/Maintenance Fund</i>	10,368	4,900	9,483	94%
<i>Sunday School Special Event Fund</i>	1,178	810	3,809	370%
<i>Trinity House (Phase II)</i>	19,845	9,442	2,242	-76%
UNRESTRICTED FUNDS				
<i>Operating Cash</i>	12,718	24,769	15,027	-39%
Total Liquid Assets	\$90,055	\$99,867	\$162,262	62%
Total Assets	\$1,139,208	\$1,149,020	\$1,267,642	10%
LIABILITIES				
Holy Trinity/Trinity House Mortgage Balance	\$402,512	\$390,240	\$378,315	-3%
Chapel of the Holy Spirit Mortgage Balance	\$66,250	\$63,250	\$148,000	134%
Accounts Payable (<i>OCA Pension Plan Contributions, etc.</i>)	—	—	\$1,465	—
Total Liabilities	\$468,762	\$453,490	\$527,780	16%
EQUITY				
Total Equity	\$670,446	\$695,530	\$739,862	6%

2021 Proposed Budgets

Holy Trinity Orthodox Church					
	2019	2020 YTD ¹	2020 BUDGET	2021 PROPOSED	% CHG.
INCOME					
Stewardship Offerings	\$248,320	\$182,765	\$275,600	\$256,000	-7.1%
Parking	6,835	4,145	7,200	7,200	0.0%
Candles and Flowers	3,071	1,653	2,900	2,900	0.0%
(Transfer from) Trinity House Phase II ²	10,800	5,400	7,200	440	-93.9%
Appeals (e.g., Chapel, Seminarian)	1,596	—	5,300	—	—
Miscellaneous (e.g., In-Kind Gifts, Rewards)	447	437	315	75	-76.2%
Total Budgeted Income	\$271,069	\$194,400	\$298,515	\$266,615	-10.7%
Total Non-Budgeted Income	\$47,862	\$55,081			
TOTAL INCOME	\$318,931	\$249,481			
EXPENSES					
Personnel					
Rector ³	26,000	63,004	80,000	84,000	5.0%
Ministry Director	52,879	42,000	56,000	—	—
Bookkeeper/Office Assistant	6,325	4,125	6,600	10,000	51.5%
Campus Missionary ⁴	3,000	2,250	3,000	9,000	200.0%
Custodian	7,650	5,850	7,800	8,320	6.7%
Communications Coordinator ⁵	—	—	—	6,000	—
Choir Director	3,700	2,700	3,600	3,600	0.0%
Supply Clergy	20,801	350	1,000	1,400	40.0%
Continuing Ed.—Deacons' Expenses	819	125	1,200	1,200	0.0%
Continuing Ed.—Rector Outlay	—	750	1,000	1,000	0.0%
Continuing Ed.—Asst. Rector Outlay	600	450	600	600	0.0%
Payroll Taxes	5,860	5,078	2,500	5,600	124.0%
Total Personnel	\$127,634	\$126,682	\$163,300	\$130,720	-20.0%
Archdiocesan/OCA Expenses ⁶	25,317	20,702	25,743	27,945	8.6%
Mortgage Outlay ⁷	28,721	20,867	28,572	26,820	-6.1%
Outreach and Fellowship	20,329	13,211	23,250	22,000	-5.4%
Utilities	12,801	8,744	11,850	12,280	3.6%
Property	4,048	1,892	7,000	7,500	7.1%
Liturgical	7,665	3,025	6,600	7,400	12.1%
(Transfer to) Capital Projects Fund ⁸	6,835	4,245	7,200	7,200	0.0%
Office Administration	5,885	4,441	5,850	5,350	-8.5%
(Transfer to) Property Reserve Fund ⁹	5,000	3,750	5,000	5,000	0.0%
Licenses/Fees/Service Charges ¹⁰	3,534	2,407	2,300	3,750	63.0%
Insurance	4,239	3,192	3,600	3,400	-5.6%
Christian Education	1,818	241	3,250	3,250	0.0%
(Transfer to) All-American Council Fund ¹¹	2,000	1,500	2,000	1,500	-25.0%
(Transfer to) Discretionary Funds ¹²	1,000	1,125	1,500	1,000	-33.3%
Refurnishings	762	425	750	750	0.0%
Accessibility Improvements	—	—	750	750	0.0%
Miscellaneous Expenses	—	426	—	—	—
Total Budgeted Expenses	\$257,588	\$216,875	\$298,515	\$266,615	-10.7%
Total Non-Budgeted Expenses	\$48,766	\$22,981			
TOTAL EXPENSES	\$306,354	\$242,467			

Footnotes

- through September 30, 2020.
- until depleted, Phase II funds from the Trinity House Capital Campaign are transferred monthly into the Operating Account to offset mortgage payments.
- in 2021, this is the total compensation budgeted for the rector's package (i.e., salary, allowances, benefits, etc.); from 2019 through February 2020, the Interim Priest received an annualized stipend of \$37,800; visiting clergy received an annualized stipend of \$20,800 (\$400 per weekend); and the Acting Administrator received a stipend of \$4,000.
- in 2021, the Campus Missionary, in addition to evangelism to the Penn State campus, will also coordinate and conduct meetings of the Orthodox Christian Fellowship at Penn State (OCF). The Campus Missionary will also serve as Fr. Ignatius Hunter's designated representative on the OCF Board.
- in 2021, the Communications Coordinator, in addition to scheduling events for the parish and clergy, will be responsible for producing the This Week at Holy Trinity weekly email and The Trisagion monthly newsletter.
- includes Holy Trinity's contribution to the annual Archdiocesan assessment. The Chapel will tithe (contribute 10% of) its prior-year income toward the payment.

7. includes both interest and principal payments. The mortgage balance was \$378,315 on October 31, 2020.
8. Parking income is transferred into the Capital Projects Fund for future lot enhancements. The account balance was \$20,048 on October 31, 2020.
9. indicates contributions to the Property Reserve Fund. The account balance was \$9,483 on October 31, 2020.
10. includes electronic payment convenience fees and the cost of background checks for all clergy, teachers, and volunteers who have direct contact with children.
11. indicates savings towards the triennial All-American Council (next held in 2021). The balance was \$1,594 on October 31, 2020.
12. indicates contributions to the Rector and Ministry Director's discretionary accounts. In 2021, contributions to the Ministry Director's fund will be suspended.

Chapel of the Holy Spirit					
	2019	2020 YTD ¹	2020 BUDGET	2021 PROPOSED	% CHG.
INCOME					
Stewardship Offerings	43,209	34,365	42,400	50,560	19.3%
Contributions from Holy Trinity ²	3,200	4,725	6,300	9,000	42.9%
Total Budgeted Income	\$43,209	\$39,090	\$48,700	\$59,560	22.3%
Total Non-Budgeted Income³	\$7,640	\$92,676			
TOTAL INCOME	\$50,849	\$131,766			
EXPENSES					
Personnel					
<i>Priest-in-Charge</i>	16,600	20,475	27,300	36,000	31.9%
<i>Supply Clergy</i>	1,200	—	1,000	1,000	0%
Total Personnel	\$17,800	\$20,475	\$28,300	\$37,000	30.8%
Mortgage ⁴	3,000	2,500	6,000	6,000	0.0%
Outreach and Fellowship	1,882	818	4,000	4,000	0.0%
Operating Expenses ⁵	2,765	1,642	3,000	3,500	16.7%
Utilities	1,709	1,327	2,100	2,500	19.1%
Property	904	616	1,000	1,000	0.0%
Insurance	500	500	500	500	0.0%
(Transfer to) Discretionary Fund ⁶	500	375	500	500	0.0%
Archdiocesan/OCA Assessments ⁷	—	2,700	3,300	4,560	38.2%
Total Expenses	\$29,060	\$30,952	\$48,700	\$59,560	22.3%
Total Non-Budgeted Expenses⁸	\$7,135	\$69,022			
TOTAL EXPENSES	\$36,195	\$99,974			

Footnotes

1. through September 30, 2020.
2. In 2021, Holy Trinity's Outreach and Fellowship budget line-item includes \$9,000 of Chapel support (\$6,000 for the Priest-in-Charge's stipend, and \$3,000 in matching support for the Chapel's refinanced mortgage; see footnote 3).
3. includes loan disbursements from a refinanced mortgage to fund the Chapel's new altar addition (official occupancy taken October 22).
4. The Chapel's new mortgage balance as of October 31, 2020 was \$148,000. In 2020, the Chapel applied and received a new \$150,000 mortgage (0% APR at \$500 per month for 25 years), which will be paid off the existing mortgage and financed a new 24'-by-12' addition for its sanctuary.
5. For the sake of year-to-year comparisons, "Operating Expenses" includes the following budget categories: Office Administration, Liturgical, Christian Education, Furnishings, and Snow Removal.
6. indicates contributions to the Associate Rector's discretionary account.
7. As of 2020, Holy Trinity no longer subsidizes Archdiocesan/OCA assessments for parishioners who regularly attend the Chapel of the Holy Spirit. The Chapel contributes 10% of its prior-year income to the assessment payment, calculated to be \$380 per month in 2021.
8. includes payments from the Building Fund toward the new altar addition.