

Mission Study Report  
For  
Second Presbyterian Church  
of Saginaw



2021

# Second Presbyterian Church of Saginaw, Michigan

## Mission Study Report

### Introduction

The Mission Study Team conducted a church-wide study to provide a review and a report of Second Presbyterian Church, Saginaw, Michigan. This document is part of the discernment process to call an installed pastor and for the future candidate to envision how their skills can be best used to bring the congregation's vision to life.

The results of the survey along with the data from "Research Strategies for Congregation", Presbyterian Church (USA), a series of focus group meetings, and demographic information from the US Census were used to compile the following Mission Study.

The Survey provided the following data on:

- Pastoral Need
- Spiritual formation
- Goal of the Church
- Church life participation (Mission)
- Household information
- Youth Activities
- Desire of New Pastor
- Issues of the church
- Strengths and weaknesses

### Vision Statement

*Seeking and serving Christ, we are a place for growing Christians.*

Our vision is brought to life through our Statement of Faith, outlined below.

### Statement of Faith

The members of Second Presbyterian Church, Saginaw, Michigan, make the following statements of faith:

- We believe in God, the Creator and Sustainer of our lives; in Jesus Christ, God's Son and our Savior; and in the Holy Spirit, God present in our daily lives.
- We believe in a personal, Bible-centered, spiritual life for inspiration and guidance.

- We believe in life after death, as promised and as demonstrated by the death and resurrection of our Lord, Jesus Christ
- We believe the worship services of the church are to be Scripture-based and should relate the Gospel to our changing needs and to the needs of the community and the world.
- We believe in the importance of Christian fellowship and Christian education to nurture and strengthen our faith.
- We recognize our responsibility to support our fellow Christians through prayer.
- We recognize our individual Christian responsibility to society by giving our resources to support missions and our time and talent to serve humanity.
- We recognize one another's uniqueness as brothers and sisters in Christ and we believe a healthy tolerance for differing opinions is found within the church. We believe problems within the church can be solved by mutual effort.
- We recognize God's Grace and presence in our lives; prayerfully attempt to apply our Christian beliefs as the basis for our whole approach to daily living; and work to increase our witness to that Grace.

## **Identity, Vocation, and Partnership of the Church**

### **Age Demographics of Survey Respondents**

In December 2020, the Mission Study Committee of Second Presbyterian Church of Saginaw, MI, sent a State of the Church and Community Survey to all members of the church, via e-mail and postal service. Sixty-three of these surveys were returned. The responding households represented between 1/3 and 1/2 of the church membership. The vast majority of the represented respondents were aged 66 and up.

### **Church Demographics**

In order to provide a snapshot of our church demographics and changes over the past five years, the Mission Study committee created a chart (Figure 1), that can be found at the end of this document. In looking at that, it is clear that the average attendance has decreased, but not significantly. While several mainline churches in Saginaw and surrounding counties have closed or combined with other churches, it is a hopeful sign that we continue to gain new members every year. The congregation is hopeful that if we are able to activate the members we already have, we will continue to enjoy a vibrant church life and attract new members.

Figure 1 can also provide you with a statistical breakdown in terms of age and ethnicity. Of those 289 members, close to 100 are over 70; therefore, the decrease in attendance/membership we

have witnessed is attributed to the aging out of older members without enough new members to balance this. We believe it would not take excessive growth to balance this trend.

## **Church History**

In January 2014, Second Presbyterian Church celebrated its Sesquicentennial Anniversary with an historical presentation, timeline exhibit, and celebratory brunch. The enthusiasm with which this milestone was met is truly indicative of the appreciation congregation members have of their long history of hard work, perseverance, and dedication to work of the Lord.

Second Presbyterian Church began on January 24, 1864, near the close of the Civil War. On this day, seventeen people met at the western edge of Saginaw City, in what was then rural farmland. These individuals discussed organizing a church closer to their own home; they created First Presbyterian Church of Saginaw Township on February 7<sup>th</sup>. The name of the church would change to Second Presbyterian Church of Saginaw in 1894, because three churches in the area claimed “First” as part of the name.

Early on, the church suffered many trials and financial hardships. This not only made supporting a full-time pastor difficult but kept the members from securing a building. The church held its services in nearby schools for the first twenty years. Finally, in 1883 the congregation realized its dream of a building. The new sanctuary stood at the present site of Second Presbyterian Church.

A building did not solve all of the young church’s problems, however. Young adults tended to leave the country, for the work and excitement of the city, and the area in which the church was located was sparsely settled and lacked proper roads. Furthermore, supply ministers were not always available and some of those who served did so for multiple churches. The final blow seemed to be World War I, though, which further reduced attendance. The congregation voted to suspend worship services in 1917 and, two years later, they closed the Sunday School. For sixteen years, the doors of Second Presbyterian Church remained shuttered. Then, in 1935, a group of neighbors and a handful of the original members decided to reopen the church. Their first service was Easter Sunday of that year and more than 50 people attended. This would begin a period of growth and prosperity that would bring the church into the twenty-first century.

Roughly a decade later, the church would receive its first full-time minister. The Reverend Warren Shelly preached his first sermon at the church in 1946 and was installed in 1949. This growth necessitated an addition, the cornerstone of which was laid in October of 1948. It included a new, larger sanctuary (today known as Shelly Hall in honor of Reverend Warren Shelly), Sunday School space, kitchen, and dining room. Church members once again rolled up their sleeves and completed a bulk of the work themselves.

After the death of Reverend Shelly in 1956, Reverend Robert Lakey became the church's second, full-time pastor in January, 1957. Under his leadership, the church continued to grow and so did the building. In 1963, a new construction project began and resulted in the present sanctuary, a new church office, and a pastor's study. It also possessed a larger kitchen. In 1976, Westminster Hall was added which served as a fellowship hall and dining room or could be used as classroom space. Lakey has been remembered for his dynamic worship services (including his use of puppets during ministry), youth drama conferences, and a strong visitation program.

As the city of Saginaw expanded throughout this time, the area of Second Presbyterian Church changed from rural to suburban. This proved fortunate for the church as membership and activities grew along with the city. Thus, it became necessary to hire additional pastoral staff. They include:

Stephan Weinberger 1976 – 1979

Steven Thayer 1980 – 1983

Patrick McMahan 1983 – 1987

LaVerne Davenport 1992 – 1995

Jeff Bursch 1996 – 1999

Asa Compton 1987 – 2003

After the retirement of Reverend Robert Lakey in April, 1992, the congregation called the Reverend James Neumann and he served until his retirement in 2020. During the two decades Pastor Neumann served, the church increased its mission in the Saginaw community and abroad. The Presbyterian Youth Group (PYG) began attending annual REACH work camps, the Missions Committee began working with SERRV to promote fair trade goods and increase mission funds, and they initiated a monthly mission focus, known as Second-Mile Giving. Additionally, the music program grew, adding a bell choir, and increasing opportunities for other talented musicians in the congregation to aid in leading worship. Along with this added activity, additional building projects added a new office, library, and Sunday School rooms, as well as a larger narthex for activities.

As we work towards our 175<sup>th</sup> anniversary, the members of Second Presbyterian Church feel hopeful and excited about the possibilities that lay before them. Since its early days, the congregation has worked hard to support its church and hasn't shied away from trying new things. From missionary partners, to work with local Boy Scouts; from fish fries to bell choirs, we hope the founding members of Second Presbyterian and, then, those who worked to reopen it in the 1930s would be proud of all the things church members have achieved in the name of our Lord.

## Purpose, Overall Mission, and Overall Goals for the Congregation

### *Seeking and Serving Christ, We are a Place for Growing Christians*

Our vision calls us to *seek* Christ through worship and education, and it challenges us to find ways to *serve* Christ in the church, our families, our community, and throughout the world.

It calls us to strive to be a place where we can grow in faith. To that end we are to be a place for growing Christians – growing people into being Christians; and we are to be a place for growing Christians – helping Christians to grow through a deepening of their faith.

Second Presbyterian Church takes a four-fold approach to this goal. We desire a Pastor who nurtures our spiritual growth; we hope that a vibrant Christian Education program will teach us the Word of God and how we can model that out in our lives; we strive to support a Music Program that inspires our worship experience; and finally, we work to foster Fellowship between congregation members, providing a Christian community to all who worship with us.

The congregation of the Second Presbyterian Church, a part of the Presbyterian Church (U.S.A.), which is part of the Christ's Church around the world, considers itself part of God's mission and wants to:

- Have a pastoral staff with a strong preaching and teaching ministry that will make God and Jesus Christ central to our life, worship and service.
- Develop and nurture a team approach to leadership between ordained staff and lay leadership in all programs of the church.
- Challenge every member to become familiar with church programs, apply their own particular talents, and actively engage in the life of the church.
- Emphasize pastoral care, counseling, and training of members to help others cope with life's problems.
- Expand the development of small groups for study, fellowship, and support.
- Recognize the importance of our young adult members as keys to our future by developing programs which meet their needs.
- Continue to expand programs for children and youth within the Christian Education Programs and in fellowship activities.
- Draw people to Jesus Christ by establishing a plan for increasing church membership.
- Develop a process that enables new members to become church leaders.
- Strengthen programs and involvement to support older members and persons with

disabilities.

- Provide opportunities for the congregation to learn of their shared responsibility of church financial stewardship.
- Relate the gospel to current social issues and community problems to provide specific opportunities for church member involvement.
- Sustain a strong music program.
- Continue support for world missions.
- Provide opportunities to share our faith with other churches, learning and working together.

## **Our Church**

### **Church Financials**

Figure II outlines specifics about the budget of Second Presbyterian Church, but there are a number of things worth noting. First, in the last five years, there has been no significant change in expenses of the church. It has remained between \$290,00 and \$300,000 since 2015. Our income, though, has decreased. Our total income in 2015 was roughly \$300,500 and in 2019 it was \$275,684. This can largely be explained by the decrease in pledges received by the church. The number has decreased from 108 to 75 since 2015 and the amount (both pledged and actual received) has decreased by about \$22,000. A decrease in pledges clearly followed a decrease in church attendance. It is also worth noting that the congregation gave more than they pledged every year. This, coupled with underspending has allowed Second Presbyterian Church to balance the budget at the end of the year. The church does not have any outstanding debt.

### **How We Worship**

As all churches have, Second Presbyterian Church has been forced to retool its worship service due to COVID safety precautions. The church Session voted to cancel indoor, in-person worship in March, 2020. Representatives from Second Presbyterian Church and the minister and organist from Countryside Trinity Church joined the minister and music director of First Presbyterian Church, to offer virtual worship service for the three congregations. This continued through the spring and, in June, congregations began offering their own, evening, outdoor worship services. The combined livestream offerings ended at the end of July and, starting in August, Second Presbyterian Church began offering an outdoor service on Sunday mornings. The service included a limited choir, liturgists from the congregation, a children's sermon, and sermon from the interim minister, who began in June.

In June, Second Presbyterian Church invested in the equipment necessary to livestream worship services and offer the service via a radio transmitter for those without internet access. Second

Presbyterian Church followed this model until the fall weather made it difficult to continue outdoor worship. By that point, a committee of the Session, appointed to plan a return to indoor worship, put that plan into action. This continued until the COVID numbers began increasing and, at the end of November, 2020, the Session voted to suspend in-person worship. The church continued to livestream a service that still included musical offerings, a children's sermon, and a sermon from the current interim minister. At present, Second Presbyterian Church has returned to indoor worship, following proper COVID safety precautions.

Prior to the COVID pandemic, Second Presbyterian Church held a single worship service at 9:30 am, which could best be described as traditional, closely following the Book of Order. Prior to the start of worship, a friendly air of greeting filled the halls and sanctuary. After further greeting, welcomed by the minister, and announcements, worship proceeded as follows:

- Prelude
- Call to Worship and Prayer of Confession
- Children's sermon, led by the minister, lay person, or Christian Education Director, followed by dismissal to Sunday School or Youth Group
- Scripture Readings: American Bible Society "Good News Bible"
- Sermon
- The morning prayer and Lord's Prayer
- Benediction - worshipers sings benedictory response (usually a verse of a familiar hymn) Used to be always the same, now changes by season
- The Pastor greets attendees when they leave the Sanctuary, alternating doors at which they stand
- Church attendees meet after worship for Coffee Hour (coffee, juice, donuts, and animal crackers offered) in the gathering area just outside the Sanctuary

**Style:** The style of our worship is flexible, relaxed, and friendly:

**Creed:** We regularly recite the Apostle's Creed or various other affirmations of faith

**Offering:** The organ or piano is played, a choir sings an anthem, the bell choir rings, or special music provided.

**Music:** Music is an important part of our worship. Many members contribute to the success of the music program including the Chancel Choir (typically 12 members), Bell Choir (typically 12 – 15 members), and the Strummers and Pluckers (typically 6 members). Various other musicians share their talents during worship, as well. This includes vocalist ensembles, as well as musicians playing the trumpet, cello, clarinet, violin, harp, etc.

**Holy Communion:** Communion is observed 8-9 times per year based on the liturgical calendar. Generally, communion is served in pews, intinction is used on occasion. Past and Present Session Elders sign up to serve communion. Homebound communion is served by Elders or former Deacons after the worship service.



**Special Worship:** Through the year, special worship events take place. An Easter drama is presented, usually around Palm Sunday. A Christmas drama is performed, by people of all ages, several weeks before Christmas. A Taizé service is held on Ash Wednesday and a few other occasions. A Service of Tenebrae is held for Maundy Thursday; the church participates in an Ecumenical Good Friday worship service. Our youth also lead worship twice each year, generally for a Youth Sunday in the spring and following their mission trip in the summer. On Christmas Eve two services are offered. The earlier tended to have more children in attendance and, therefore, was more geared toward them. The later service is more reserved. Finally Boy Scouts conduct a Sunday worship service every fall. The Boy Scout Troop is sponsored and supported by our Presbyterian Men.

The Good News Bible and The Presbyterian Hymnal are used during worship. Hymns sung are typically from the hymnal, with occasional praise music, or hymns from other sources. Over the years new hymns have been introduced during worship.

**Sunday School:** After the Children's Sermon, Sunday School is offered for children ages 4 years old through 5th grade. There is an established and consistent curriculum. Attendance varies from 0-12 children. The Presbyterian Youth Group (PYG), which has three active advisors, also meets during this time. PYG participation is between 8 and 12 youth.

**Liturgists:** Members volunteer to be liturgist and participates in the leadership of the worship.

**Coffee Hour:** There is a social time where coffee and donuts are served after worship and before Sunday School. This provides an opportunity for fellowship.

## Session

The Session is very well organized into three classes of elders. Each class contains five elders. Each elder from each class serves on one specified committee, which means a new elder is on each committee each year, for a total of 15 elders. Committees meet on the second Tuesday of each month, or a different date if selected by the committee. The Session meets on the fourth Tuesday of each month, except during June and July. Each class of elders serves 3 years. Elders are committee chairs during their third year of service. Elders may serve two consecutive terms before rotating off the Session. Session meetings are efficient and amicable. The Clerk of Session is long standing and very well respected. Communication of minutes and actions are streamlined. The church does not have trustees or deacons. All financial and congregational care is assumed by the Session.

Session committees are:

- Finance, Budget, Endowment, Memorial – Responsible for all financial aspects of the church. The finance committee chair serves as President of the church corporation with the session as trustees.
- Stewardship and Mission – Responsible for mission interpretation and for allocating our mission budgets to various supported missions. They also organize monthly second-mile giving, which asks the congregation for donations of various goods to

- support local missions.
- Worship and Music – Responsible for worship, music, greeters, liturgists, concerts, and decorating the church for various seasons.
- Administration – Responsible for all personnel related actions.
- Christian Education – Responsible for educational programs of the church for all ages, nursery through adult. This committee has oversight over the youth program, vacation bible school, and the scholarships awarded by the church.

Committees may include members at large. Several church staff, consisting of the Director of Music, the Director of Christian Education, and the Financial Secretary each serve one or two session term(s).

### **Other Work of the Church**

Congregational care has historically been extended through a task force of members, but in more recent years has been the responsibility of the pastor with support from the congregation. A prayer group meets Thursdays to pray for those in need.

The Presbyterian Men hold our Fish Fry in the Spring and Fall. Each of these reaches 500 or so members of our church and community and serve as a means of promoting our community outreach, while also raising money for various grounds and maintenance projects at the church.

Vacation Bible School (VBS) is offered each summer during June to children of our church, as well as others from the community. VBS attendance averages 30 – 35 attendees each year. Approximately 25 – 30 individuals, including youth, volunteers and staff, make VBS a successful program each year.

The Presbyterian Women also support a variety of community missions and assist in the care of members. They sponsor bake sales and other mission fundraisers throughout the year.

## **Our Town**

### **Community Demographics**

Saginaw County (population 190,539) covers 816 square miles and includes the City of Saginaw. The city makes up close to one quarter of the county's population. The county also includes rural agricultural communities, such as Hemlock, Birch Run, Merrill, and St. Charles, as well as towns like Freeland that increasingly act as a suburb of the city. The profiles for the city and the county, therefore, vary drastically, but the church draws residents from Saginaw and its suburbs, as well as the rural communities of Hemlock, the Thomas Township area (which is both agricultural and suburb), and even a few attendees from Birch Run.

Similar to attendance at Second Presbyterian Church, the population of the county is also decreasing. In this case, it is at a rate of close to 5% every 10 years, according to census numbers from 2000, 2010, and an estimate in 2019. The similarities in demographic trends between the church and its community end there, however. Saginaw County currently has an estimated

population of 190,539. Only 20% of that population is over 65 (unlike church membership) and only 76% identifies as white, showing a greater rate of diversity. When looking at the city of Saginaw, specifically, that increases greatly, with only 44% identifying as white and 45% identifying as black or African American. Another 14% identified as Hispanic or Latino. There is a hope that the church can find ways to reach out to these diverse communities.

Saginaw County, especially the city, would not be described as an overly affluent area in Michigan. As part of the Midwest rust belt, the city and surrounding areas tended to grow with the auto industry, based largely in Detroit and Flint, Michigan, and its decline has left a poverty rate higher than the national average (34.5% in the city and 17% in the county). The median value of a home in the city is roughly \$39,900 and the county is \$98,000. The median household income is also below the national average of \$60,293, with the county seeing \$46,919 and the city \$29,885. Many of the congregation's mission projects reflect the economic needs of the city with donations to shelters, food and baby pantries, schools, etc.

### **Changes in Community**

Based on a survey compiled in January, 2021, a majority of respondents noted seeing a negative change in the Saginaw community. Many of the things noted, such as a lack of commitment to the church and declining membership can be seen across a variety of membership-based organizations throughout the country. Second Presbyterian Church has not been immune to this trend.

Other trends noted, such as the struggles within the community related to poverty, joblessness, the business climate, and the lack of entertainment/recreational activities in the area illuminate the decline in population noted in the demographic section of this study.

In recent decades, Second Presbyterian Church has not adapted to reflect the changes in the community. As demographics have shifted, patterns of behavior have changed, and population has declined the church still operates very traditionally, but has begun conversations about changes on the horizon. It is the hope of the congregation to find a minister who can challenge the church to think creatively and explore new way to meet the changes in the community. In doing so, however, we hope to not lose sight of our traditional church members, so a minister multigenerational skill would help us on our journey.

### **Local Missions**

While survey respondents overwhelmingly indicated that the missions supported by Second Presbyterian Church met the needs of the local and world community, many added comments to this section. Many noted that the congregation was strong when it came to mission giving. Programs that collected for audio bibles to send overseas, the local food and baby pantries, bibles for inmates, etc. were well-supported. The congregation does not, however, do much physical work in the community. Some saw this as a weakness, while others noted that it was reality for a congregation made up, largely, of individuals over the age of 60.

It also became apparent that perhaps there is a lack of communication around the direct impact of the church's mission work. While this is not critical to some, research has shown that younger community members want to see and experience the impact of their service and giving. This could improve the church's visibility in the community.

## **Congregational Overview**

In order to measure the engagement level of the congregation of Second Presbyterian Church the survey asked individuals to note in which of the various programs, missions, activities, etc. they participate(d). In analyzing the results, it became clear that:

- Our church is very generous when it comes to supporting the church's giving-based missions. Activities such as collections for school supplies, the local food pantry, baby pantry, etc. received the highest ratings for current and past participation.
- The congregation looks forward to fellowship opportunities. Participants called out events such as the harvest potluck, summer picnic, and other celebrations as being important to their spiritual life and growth.
- Participation in holiday dramas and the fellowship hour afterwards have also been well attended.

Some of the lowest areas of participation were seen in the areas of Christian Education, both youth and adult. Comments in both the survey and focus group meetings emphasized:

- A need for more opportunities for engaging adults in education. Attendance had dwindled in some programs, but they had followed the same model for many years, so change could be helpful.
- A need for a new Sunday School Model.
- Opportunities for young adults to meet.
- A desire for group discussions that could tie in current events.

## **Strengths and Weaknesses**

When asked about the changes that have taken place within the church throughout the past five years, respondents noted both positive and negative change. They found strength in the changes that have taken place with the church's music program and the ways church leadership pivoted to continue worship during the COVID pandemic. The church has offered virtual worship, has shifted worship outside during the summer, purchased a radio transmitter to broadcast worship, and has reached out through weekly electronic newsletters. Respondents also noted that the congregation worked to pay off building debt about a decade prior, so they have a sound financial footing.

Furthermore, the number of long-term church members, several 50+ year members and families who have passed on the church legacy to children and grandchildren, has been noted as a

strength. Second Presbyterian Church offers comfortable, familial connections between congregation members and new members always note the friendliness and ease they felt when they began attending. The congregation is not so large that pew neighbors are strangers, nor is it so small that programs are limited. It is the perfect size for friendship, support, and love to thrive between congregants. These facts all contribute to the long-lasting relationship worshippers have with Second Presbyterian.

When it came to weaknesses, several things stood out. There seems to be a tension between tradition and embracing a more updated model of worship. This can be seen throughout the survey, with some even noting that they seek a pastor who will appeal to young families, while not alienating older membership. While worship at Second Presbyterian Church is quite traditional, moments of lightheartedness (i.e. clapping after music and playfulness during morning announcements) have developed and appear to have upset some older members. This idea of clinging to tradition has also been noted in the programs offered by the church. Several things happen during the week during the day (especially for the women of the church), which inhibits participation by anyone who works during the day. There is also a feeling that the same congregants' cycle through the church's Session and no new ideas/offerings/inspiration comes from this; the same people constantly make the same decisions. Finally, communication about church business (budget, decisions, missions, etc.) could be improved.

## Visions

On a recent survey, several items came up with some frequency regarding the way the church could move into the future.

- Many individuals noted Christian education as an area for improvement. This included new offerings, as well as changing meeting times and perhaps offering digital opportunities.
- Others noted that they saw the loss of deacons under the previous minister as a negative change, but thought things could improve with their return.
- While the church's technological literacy has improved greatly as we offer livestream worship and YouTube updates, congregants mentioned a desire to continue exploring the opportunities technology can bring to the church.
- Others expressed wanting to see more opportunities for youth. They hoped to see ways for them to participate in worship, as well as perhaps offering contemporary services on occasion that could further engage them.
- Throughout the survey there was a focus on ways to engage young adults, families, youth, etc. We have many young families on our rolls, but want to make sure they are being encouraged, engaged, and supported by the congregation, as well as the church staff.

## **Desire in a New Pastor**

Based on our survey results and conversations during focus group meetings, the mission study committee has identified several qualities that we believe will help Second Presbyterian continue on its mission to serve God with its own unique set of gifts.

We seek an outgoing minister who will continue to foster these connections, whether at fellowship events or taking an interest in our youth.

We hope to find a minister who will act as our teacher, leading educational activities and supporting other Christian education endeavors.

We desire a pastor who is willing to continue to explore new modes of worship and programs that will reach the multiethnic and multigenerational community around us.

We would enjoy a minister who helped us to share our church and its work with the surrounding community.

We seek to find a pastor who can continue to pioneer new technologies to enhance our worship, education, and outreach experiences.

And finally, we seek a minister who inspires us, through relatable and dynamic sermons, to live out the word of God in our everyday lives.

**Figure I: Church Membership and Demographics**

**2015 - 2019**

	<b>Active Members</b>	<b>Average Attendance</b>	<b>25 and Under</b>	<b>26-40</b>	<b>41-55</b>	<b>56-70</b>	<b>Over 70</b>	<b>Asian</b>	<b>Black</b>	<b>Hispanic</b>	<b>White</b>
<b>2019</b>	289	122	47	47	40	60	95	1	2	6	280
<b>2018</b>	286	119	31	23	46	69	117	1	1	6	278
<b>2017</b>	245	128	30	23	44	45	103	1		5	239
<b>2016</b>	260	138	22	28	43	46	121	1		5	254
<b>2015</b>	286	138	26	36	44	56	124	2			279

**Figure 2: Church Financials**

<b>INCOME</b>	Env. Pledged	Env. Unpledged	Loose	Per Capita	Other Income	Total
2020	198,150	42,915	3,352	3,655	11,707	259,779
2019	210,975	43,482	6,067	4,252	9,908	274,684
2018	220,005	40,562	7,717	4,862	10,977	284,123
2017	228,873	51,444	8,067	4,671	8,275	301,330
2016	223,345	51,129	10,119	5,275	6,035	295,903
2015	233,514	36,210	13,135	4,635	12,963	300,457

<b>EXPENSES</b>	Personnel	Administrative	Missions	Christian Ed.	Worship & Music	Total
2020	165,614	55,864	9,000	1,246	2,507	234,231
2019	218,104	58,868	9,000	4,056	1,839	291,867
2018	211,326	52,851	9,000	3,545	2,005	278,727
2017	232,103	54,889	9,000	2,992	2,347	301,331
2016	226,375	54,239	9,000	2,293	2,550	294,457
2015	224,196	58,079	9,000	3,696	2,160	297,131

<b>PLEDGES</b>	# OF Pledges	\$ Pledged
2020	75	191,236
2019	81	207,276
2018	89	204,990
2017	92	213,688
2016	96	207,172
2015	108	213,101