

Good News Reformed Church, Sioux Falls, SD
Receipts and Disbursements

ATTACHMENT C

2020 Requested Budget																																													
Acct. #	Description	2019 Projected Yr-End	2019 Budget	2020 Requested Budget	\$ Variance	% Variance	Explanations																																						
RECEIPTS																																													
GIVING																																													
1001	General Fund Offering	730,508.00	898,815	755,122	(143,693)	-16%																																							
1003	Youth Funds	543.51	-		-	#DIV/0!	No budget for this acct & #3905 - Pass through to balance sheet acct #0737																																						
1005	Building Fund Offering	45,532.00	79,000	45,532	(33,468)	-42%	For 2020, unless otherwise directed by the donor, funds given to the building fund will be used for major building repairs--one of which is to replace the roof.																																						
1008	Kenya Mission	1,500.00	-		-	#DIV/0!	No budget for this acct and # 7103 as they are pass through to balance sheet liability acct #0736.																																						
1009	Special Offerings & Dsg Gifts	6,107.69	-	-	-	#DIV/0!	No budget. Used for VBS offerings, Benevolence gifts, Maundy Thursday, Thanksgiving,																																						
		\$ 784,191.20	977,815	800,654	(177,161)	-18%																																							
REIMBURSEMENT RECEIPTS																																													
1220	Misc Receipts	8,127.00	1,200	1,200	-	0%	Light Mission Pentecostal African Church, City Church & other building use as well as credit card																																						
		\$ 8,127.00	1,200	1,200	-	0%																																							
CHILDREN'S CENTER RECEIPTS																																													
1301	Child Care Fees	427,346	484,748	517,556	484,748	100%	<p>We will be increasing rates. Our toddler rooms are taking a little bit larger jump than in the past. We have typically done \$5 a week increase, but we are much lower than average especially in the 1 year old rooms. We do maintain a 1:4 ratio in our one year old room. Most centers do 1:5 ratio which is the maximum allowed by licensing. This increases our cost but it also increases the value. The challenge is keeping the 1 year old tuition a bit lower than average as we have to attract families at 1 years old instead of infants which is more of a challenge.</p> <p>Budgeted 85-88% of potential enrollment based on current enrollment numbers, trends for enrollment in time of year and age groups.</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th>Age Group</th> <th>2019</th> <th>2020</th> <th>Ar- ea Avg</th> <th>Hi/Low</th> <th># of cen- ters</th> </tr> </thead> <tbody> <tr> <td>One Yr Old</td> <td>172</td> <td>179</td> <td>185</td> <td>201/165</td> <td>7</td> </tr> <tr> <td>Two Yr Old</td> <td>170</td> <td>176</td> <td>176</td> <td>189.5/165</td> <td>7</td> </tr> <tr> <td>Pre-school</td> <td>160</td> <td>165</td> <td>162</td> <td>172.50/155</td> <td>7</td> </tr> <tr> <td>School Age</td> <td>67/80</td> <td>70/84</td> <td>76</td> <td>99/62</td> <td>6</td> </tr> <tr> <td>Summer S Age</td> <td>145</td> <td>150</td> <td>149</td> <td>164/140</td> <td>6</td> </tr> </tbody> </table>			Age Group	2019	2020	Ar- ea Avg	Hi/Low	# of cen- ters	One Yr Old	172	179	185	201/165	7	Two Yr Old	170	176	176	189.5/165	7	Pre-school	160	165	162	172.50/155	7	School Age	67/80	70/84	76	99/62	6	Summer S Age	145	150	149	164/140	6
Age Group	2019	2020	Ar- ea Avg	Hi/Low	# of cen- ters																																								
One Yr Old	172	179	185	201/165	7																																								
Two Yr Old	170	176	176	189.5/165	7																																								
Pre-school	160	165	162	172.50/155	7																																								
School Age	67/80	70/84	76	99/62	6																																								
Summer S Age	145	150	149	164/140	6																																								

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1303	Registration Fee	1,425	1,250	1,785	1,250	100%	Our registration fee, which is paid one time when families enroll, has been the same for over 10 years. We will be increasing it from \$35 to \$50 for one child and from \$50 to \$70 for family.		
1305	Food Program Reimbursement	15,009	13,000	14,000	13,000	100%	This number varies greatly depending on the amount of children who qualify for free or reduced status (based on income level). For example, for those classified as free we receive 3.41 for lunch, those at paid rate we receive 31 cents. Typically we have just a handful of families at the free or reduced rate.		
1311	Late Fees	560	350	300	350	100%			
1313	Misc. Income	213	600	200	600	100%			
		444,552	499,948	533,841	33,893	7%			
TOTAL RECEIPTS		\$ 1,236,870	\$ 1,478,963	\$ 1,335,695	\$ 89,759	6%			
DISBURSEMENTS									
	TOTAL STAFFING	526,287.50	572,694	480,243	(92,451)	-16.1%	Includes salary/wage/insurance/ retirement /payroll taxes/professional and mileage costs. For 2020, this includes: <ul style="list-style-type: none"> •elimination of the full-time executive pastor position, salary, and benefits, •elimination of the part-time bookkeeping position, •addition of a new part-time HR / financial manager position •no pay increases for any staff, •decreasing by half of the professional and mileage expense reimbursements for all ministry staff, •increasing the connections pastor from part-time to full-time starting in June, •and no health insurance cost increases due to the 2019 budget decision to subsidize employee-only healthcare by a set dollar amount instead of the previous 80%. 		
		\$ 526,287.50	572,694	480,243	(92,451)	-16.1%			
CARE MINISTRY									
3101	Care Ministry	300	2,500	500	(2,000)	-80%	Stephen Minister training as well as Stephen Leader training.		
		\$ 300.00	2,500	500	(2,000)	-80%			
CHILDREN & FAMILY MINISTRY									
3201	Infant/Toddler	14	100	75	(25)	-25%	Snacks, supplies, books, training, and room safety equipment.		
3204	Children's Camp(Insp.Hills)	6,052	6,700	6,700	0	0%	1/2 of the early bird rate for our children to attend Inspiration Hills Church Camp. Also covers Transportation costs to the 1st day camp.		
3208	Education Supplies	602	2,500	2,500	0	0%	Supplies that are not part of the Sunday discipleship curriculum. (Examples: pictures, flash drives, special experiment supplies, technology, glue sticks, construction paper, markers, pencils, etc....)		
3210	Christmas Bible School	0	500	0	(500)	-100%			
3212	Family Events	1,500	2,690	2,690	0	0%			
3214	Curriculum (Non-Midweek)	1,459	900	1,500	600	67%	Curriculum cost.		
3216	Teacher Appreciation	500	500	500	0	0%			
3218	Gift Bibles/Parent Resources	581	750	750	0	0%	1st Grade Bibles, and other family resource gifts		
3219	Leadership Training	21	3,000	0	(3,000)	-100%	Training and equipping leaders.		
3220	VBS	8,102	6,000	6,000	0	0%			
		\$ 18,830.06	23,640	20,715	(2,925)	-12%			
FELLOWSHIP MINISTRY									

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3302	Activities	1,500	1,500	0	(1,500)	-100%	All church event/meal & newcomer class meals - For 2020, cost of meals not covered by users will come from #0340		
3306	Kitchen/Fellowship	1,500	1,500	1,500	0	0%			
		\$ 3,000.00	3,000	1,500	(1,500)	-50%			
	HOSPITALITY TEAM								
3404	Hospitality Resources	1,000	1,000	1,000	0	0%			
		\$ 1,000.00	1,000	1,000	0	0%			
	ADULT DISCIPLESHIP MINISTRY								
3504	Curriculum & Supplies	3,594	2,000	2,000	0	0%	Materials and resources needed for creating and supporting discipleship ministries to adults. It includes the subscription to Rightnow.org which is a web-based service that provides access to thousands of video-driven resources for small groups and discipleship classes as well as for individual use. This subscription makes it available to all Good News people. It has curriculum and training materials for children's discipleship, youth discipleship, families, marriage, evangelism and many other topics.		
3506	Leadership Training	758	2,400	0	(2,400)	-100%	Training and equipping leaders. Also includes funds training for new Journey and Way of Life facilitators.		
		\$ 4,351.59	4,400	2,000	(2,400)	-55%			
	STEWARDSHIP								
3702	Offering Envelopes	468	500	450	(50)	-10%			
		\$ 468.00	500	450	(50)	-10%			
	WORSHIP ARTS								
3802	Bulletins	754	300	750	450	150%	Cost of higher quality paper for bulletin.		
3804	Drama	0	500	0	(500)	-100%			
3805	Leadership Training	1,021	1,000	0	(1,000)	-100%	Training and equipping volunteers.		
3806	Praise Team	3,119	2,500	2,500	0	0%	Song tracks, music, Planning Center, piano tuning, instrument supplies, worship nights, worship		
3807	Copyright	750	750	750	0	0%	CCLI License, Song Select Subscription, Live-Streaming costs, etc...		
3808	Pulpit Supply	600	600	0	(600)	-100%			
3814	Worship Supplies	2,151	2,000	2,650	650	33%	Bibles/pencils for chairs, Communion/baptism supplies, sermon series stage design, etc...		
		\$ 8,395.36	7,650	6,650	(1,000)	-13%			
	YOUTH & FAMILY MINISTRY								
3902	Educational Materials	600	1,500	1,500	0	0%	Books/Bibles and resources, and ongoing parent seminars and conferences.		
3904	Gift Books/Resources	545	400	400	0	0%	High School and college graduation gifts.		
3905	Youth Fund	544	0	0	0	#DIV/0!	No budget for this acct & #1003 - Pass through to balance sheet acct #0737		
3906	Youth Trips - Chaperone Costs	1,505	2,500	2,500	0	0%	Chaperone costs for youth trips		
3909	Misc. Youth Grp. Expenses	3,187	2,500	2,500	0	0%	Meals, coffee w/students, misc expenses for youth events, weekly gatherings, etc....		
3912	Leadership Training	4,564	3,500		(3,500)	-100%	Recuriting, training, and equipping leaders.		
		\$ 10,944.00	10,400	6,900	(3,500)	-34%			

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	CHILDREN'S CENTER									
4101	Salaries/Wages	313,206	351,930	381,439	29,509	8%	<ul style="list-style-type: none"> • This amount reflects a 1-2% increase for staff. • This increase from last year also allows for the assistant director position, which was not included in the 2019 budget. While this position increases or cost, it pays back in providing best support for the staff, customer service for the families and ultimately then the care of the children. These things are all a direct correlation to our enrollment Parents are happy with the care and share with family and friends. We are able to better manage the waiting list and have been able to fill openings more efficiently because Megan overseas the waiting list and is in regular contact with those families so we are aware of their needs and keeps the list current. Between the two of us one of us is almost always on sight which adds accountability and support to the staff. Often staff need someone to walk through how to respond to a parent message or how best to report an incident or even take a difficult child to give the staff a needed break on a challenging day. • Some staffing hours have been reduced by using Director & Asst Director to fill in any gaps. At the beginning of the year we had been short for so long and I was on the verge of burnout that when someone couldn't work their shift I had someone else come early or stay late to cover it. I have changed to Megan or I doing more covering in the classroom instead of having someone else come in early. This works with having two of us because we share the classroom hours as well as the administrative duties. • Due to the elimination of the executive pastor position, we've decided it may be best to divide the custodians and some are responsible for cleaning church events and some are responsible for cleaning after the Children's Center. Those that clean for the Children's Center will report to Tammy who will be responsible for their scheduling and finding replacements as needed. • Due to the change in bookkeepers and ultimately some processes, current processes are being reevaluated. As of the first of the year, the children's center will take over the parent billing using our communication app Brightwheel. The app is designed for childcare and will allow parents to have access to their payment information, receipts, etc. It is a more automated system and will eliminate several steps and hours each week. The ACH charge is higher than our current system but we will save a couple hours each week which compensates for the cost. We will also be able to accept credit cards, but will pass on the credit card merchant fee to the family if they choose to use a card instead of an ACH draft. We will also be adding a \$5 cash/check handling fee for those paying by cash/check. We have a few families that prefer that method but will be charged for the extra time involved in entry and deposit. 			
4103	Retirement Benefit	3,942	4,220	4,500	280	7%				
4105	Insurance Benefits	40,034	52,824	49,212	(3,612)	-7%				
4107	Payroll Taxes	23,046	26,374	27,845	1,471	6%				

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4108	Insurance/Workmen's Comp	5,224	6,500	5,225	(1,275)	-20%	<ul style="list-style-type: none"> •We have 6 of the 8 full time staff using our health care benefits. Of those 6, 3 do not have the opportunity to be a part of another health care group. For these three, they would not be able to work at Good News if we didn't offer health insurance. •To put things in perspective one of our teachers, had been on a basic plan that the Reformed Benefits Association eliminated. This meant she needed to move to the consumer plan which means her portion will almost double going from \$35 to \$70 a pay period since last year's decision that Good News would cover \$520 p/month instead of 80% of employee-only coverage. She had to reevaluate what she could cut from her already tight budget to make it work. She ultimately decided to drop disability to help make up the cost. It was a good reminder about the value of insurance especially for those who are single and making a lower wages. 		
4109	Office Supplies	4,646	2,000	2,000	0	0%			
4113	Advertising	498	600	600	0	0%			
4117	Utilities - Telephone	595	600	750	150	25%			
4119	Employee Relations	680	1,000	1,200	200	20%			
4121	License/Dues/Fees	3,089	2,750	2,900	150	5%	This is for our banking fees, the monthly charge for the communication/bookkeeping app and our scheduling app. I moved the Sam's membership fee to 4127 - Food since that is what it is primarily used for. I also moved the professional organization dues to 4123 -In-service and Training as that is what those organizations primarily provide.		
4123	Inservice	1,254	1,200	1,700	500	42%			
4127	Food	29,473	35,000	35,100	100	0%			
4129	Daycare Supplies	827	1,000	1,500	500	50%			
4131	Toys/Games	239	900	1,400	500	56%			
4133	Books/Materials	698	500	1,000	500	100%			
4135	Playground	2,705	2,500	3,000	500	20%	This fall we filled the playground with 3 loads of woodchips. By the time it all settles over the winter we will probably need another load and a half this next year. The plan is also to install a gate in the fence along Valley View closer to where the wood chip area is. This will make getting woodchips to the playground area much easier and not have to haul them by hand or rent a bobcat. One of our parents does fencing and he would be able to put it in for about \$1000. The initial plan was to install this gate late summer/early fall but the gate was on back order and with the storms he wasn't able to get it in. He instead offered to get a bobcat and move them all himself and install the gate in the spring.		
4137	Field Trips	1,857	1,600	2,200	600	38%			
4139	Art Supplies	530	1,000	1,200	200	20%			
4141	Teacher Materials	674	850	1,245	395	46%			
4143	Special Events	511	1,100	750	(350)	-32%			
4145	Gas	1,766	2,500	2,500	0	0%			
4147	Van Expense	8,003	1,500	4,575	3,075	205%			
4149	Maintenance	12,582	750	1,000	250	33%	\$12,000 was spent on the security system which will come out of the 2018 surplus via # 4162.		
4151	Furniture Equipment	35	350	500	150	43%			
4153	Computer	114	400	500	100	25%			
4160	Bad Debt Expense				0	#DIV/0!			
4162	Daycare Reserves	(12,000)			0	#DIV/0!			
		\$ 444,228.87	499,948	533,841	33,893	7%			

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	BENEVOLENCE								
5201	GNRC Christian Aid	1,500	4,000	4,000	0	0%			
5203	GNRC Counseling	1,500	1,580	1,580	0	0%			
		\$ 3,000.00	5,580	5,580	0	0%			
	RCA RESPONSIBILITIES								
5301	General Assessments	54,557	54,557	52,989	(1,568)	-3%	\$111.79 p/member. See "Why Does Our Church Pay Assessments" on the last page.		
		\$ 54,557.00	54,557	52,989	(1,568)	-3%			
	OFFICE EXPENSES								
6008	Accounting Software	722	738	738	0	0%	Accounting software annual renewal fee.		
6011	Copy Machine Purchase	0	0	0	0	#DIV/0!			
6012	Copy Machine Service	5,783	5,000	5,000	0	0%			
6014	Technology/Communications	11,771	11,632	11,632	0	0%	Website hosting, Church Management Software, Email Service, online giving services, bank fees, internet access.		
6020	Office Supplies	1,800	2,400	2,400	0	0%			
6022	Postage	1,600	2,000	2,000	0	0%			
		\$ 21,676.02	21,770	21,770	0	0%			
	PROPERTY								
6102	Building/Property Repairs	75,000	87,200	45,000	(42,200)	-48%	\$35,000 for Roofing - Shingles damaged due \$3,500 for Parking Lot Crack Sealing Building exterior needs repainting. Leadership recommends waiting until next year.		
6103	Janitorial Supplies	6,226	6,600	6,600	0	0%			
6104	Lighting	500	1,000	1,000	0	0%			
6105	Pest Control	530	200	900	700	350%			
6106	Security/Safety	7,164	663	663	0	0%			
6108	Garbage Removal	2,751	2,687	2,880	193	7%			
6110	Insurance	11,572	13,000	12,000	(1,000)	-8%			
6112	Lawn/Lawn Mower	1,604	1,650	1,650	0	0%			
6114	Building Equipment/Maintenance	13,000	8,284	8,284	0	0%	The worship center furnaces are 40 years old and will need to be replaced. Replacement cost not included in budget.		
6116	Office Equipment/Maintenance	884	700	700	0	0%			
6117	Furniture	1,469	1,500	0	(1,500)	-100%			
6118	Real Estate Taxes	3,280	3,200	4,000	800	25%			
6120	Utilities - Electric	15,260	17,000	17,000	0	0%			
6122	Utilities - Gas	3,552	3,500	3,500	0	0%			
6124	Utilities - Telephone	1,048	730	730	0	0%	Our current system is well over 20 years old; getting harder and harder to get parts. May need to replace--replacement cost not included in budget.		
6126	Utilities - Water	3,662	3,800	3,800	0	0%			
6128	Audio/Visual Equipment	7,000	6,800	1,500	(5,300)	-78%			
6130	Snow Removal	7,868	7,500	7,500	0	0%			
		\$ 162,369.78	166,014	117,707	(48,307)	-29%			
	MISCELLANEOUS EXPENSES								
6205	Consistory Expense	490	600	600	0	0%			
		\$ 490.05	600	600	0	0%			

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Total Disbursements		\$ 1,259,898.23	\$ 1,374,253	\$ 1,252,445	(121,808.18)	110%				
Total Receipts		\$ 1,236,870.28	\$ 1,478,963	\$ 1,335,695	(143,268.17)	111%				
Total Disbursements		\$ 1,259,898.23	\$ 1,374,253	\$ 1,252,445	(121,808.18)	110%				
DIFFERENCE		\$ (23,027.95)	\$ 104,710	\$ 83,250	(21,459.99)	126%				
RCA MISSIONS										
7004	Hope & Northwestern Colleges	1,500	1,500	0	(1,500)	-100%				
7005	City Church - New Church Start	6,700	6,700	6,700	0	0%				
7006	Wilson - Cambodia	6,700	6,700	6,700	0	0%	The 2020 RCA Partner-In-Mission share is \$6,800.			
7009	Living Stone Prison Church - Springfield, SD	6,700	6,700	6,700	0	0%				
7010	Lucking - Human Trafficking	6,700	6,700	6,700	0	0%	The 2020 RCA Partner-In-Mission share is \$6,800.			
7011	Vis - Jerusalem, Israel	6,700	6,700	6,700	0	0%	The 2020 RCA Partner-In-Mission share is \$6,800.			
7012	Inspiration Hills	6,700	6,700	6,700	0	0%				
7015	Center of Hope - Sioux Falls	6,700	6,700	6,700	0	0%				
7019	RCA- Special Offering & Dsg Gifts	0	0	0	0	#DIV/0!				
		\$ 48,400.00	48,400	46,900	(1,500)	-3%				
NON-RCA MISSIONS										
7102	Bethany Christian Services - Fleet for Little Feet	750	750	750	0	0%				
7106	Kenya Mission Trip	1,500	0	0	0	#DIV/0!				
7108	Sioux Falls Food Pantry	6,300	6,300	6,300	0	0%				
7109	Alpha Center	6,433	6,400	6,400	0	0%				
7110	Safe Families For Children	6,400	6,400	6,400	0	0%				
7112	Kansas City Missionary - Booth, Amber	6,800	6,800	6,800	0	0%				
7114	Mission - TBA Hands & Feet	11,328	19,420	3,000	(16,420)	-85%	Funding for mission projects/work done by Good News groups.			
7116	Sioux Falls Seminary	1,400	1,400	0	(1,400)	-100%				
7117	Mission - TBA	957	2,140	0	(2,140)	-100%				
7118	The Community Outreach	6,600	6,700	6,700	0	0%				
7119	Non RCA-Spec Offerings & Des Gifts	3,544	0	0	0	#DIV/0!				
		\$ 52,012.48	56,310	36,350	(19,960)	-35%				
TOTAL MISSION GIVING		\$ 100,412	\$ 104,710	\$ 83,250	\$ (21,460)	126%				
Total Receipts		\$ 1,236,870	\$ 1,478,963	\$ 1,335,695	\$ (143,268)	111%				
Total Disbursements		\$ 1,360,311	\$ 1,478,963	\$ 1,335,695	\$ (143,268)	111%				
DIFFERENCE AFTER MISSION GIVING		\$ (123,440)	\$ (0)	\$0.01	\$ 0					

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S U M M A R Y I N F O R M A T I O N										
	Children's Center Receipts	\$ 444,552.08	\$ 499,948.00	\$ 533,841	33,893	94%				
	Children's Center Disbursements	\$ 444,228.87	\$ 499,948.00	\$ 533,841	33,893	94%				
	DIFFERENCE	\$ 323.21	\$ -	\$ 0.00	0	0%				
	Church Receipts	\$ 792,318.20	\$ 979,015.00	\$ 801,853.78	(177,161)	122%				
	Church Disbursements	\$ 916,081.84	\$ 979,015.00	\$ 801,853.78	(177,161)	122%				
	DIFFERENCE	\$ (123,763.64)	\$ (0.00)	\$ 0.00	0	0%				
Why Does Our Church Pay Assessments?										
<p>Assessments are an opportunity for all communicant members of the Reformed Church in America, through the governing bodies to participate equally, responsibly, and independently by sharing the cost of coordination and evaluation of mission; of performing ecclesiastical, legislative, and judicial functions that identify an RCA church, while at the same time strengthening the sense of community.</p> <p>Assessments are the responsible way of sharing the costs that equitably belong to the whole Reformed church community expressing the essential unity of the church. The payment of assessments can be seen as a sign of healthy relationships within the church, giving tangible witness to the unity and wholeness promised to us in Jesus Christ.</p> <p>The concept underlying the assessment is that every member should fairly participate at the same level to allay these very fundamental and unavoidable expenses. Larger churches thus bear a greater part of the responsibility, and smaller churches contribute a lesser total amount.</p>										