

ST. PAUL'S INDY  
2021 Financial Report



# Letter from the Treasurer

October 15, 2021

Fellow Parishioners:

This past year has taught us many things, among them the value of being in community. We have many reasons to be thankful at St. Paul's, and are grateful for the people who call this their home. During this fiscal year ended June 30, 2021, we anticipated a continued impact from the pandemic, thinking both Contributions and program costs would be less than normal with extended periods away from active services in the Church. Not surprisingly, this proved to be the case.

In a change from past reports, included herein are two reports reflecting the annual financial performance. Both reports reflect the same operating activity, yet they both serve different purposes.

- **Statement of Operations** This reports St. Paul's overall income and expense, including the investment activity from the Endowment, compared to the same results from the prior year.
- **Operating Income Statement** Versus Budget, this reflects a more detailed presentation of our operating (and program) activity, compared to budget. This report also presents the budget for the next fiscal year.

During the year, Contributions received exceeded budget expectations by approximately \$46,000 (Contributions totaled \$746,000). While this amount (and the corresponding number of donors) was less than in years past, it was a pleasant surprise that these amounts still were higher than anticipated. This amount also does not include any bequests or more targeted donations, which were also more than anticipated. This speaks to the generosity of the people of St. Paul's.

With a lack of regular engagement during the year, most program costs were less than anticipated, some significantly so. In general, all program costs were down due to the pandemic and reduced programming. On the Way program costs were higher than budgeted, as an additional staff position was added.

With this mix of sustained Contributions and reduced costs, we were able to reduce our Endowment Draw compared to past years, enhancing the ability to continue funding for the next generation. Our draw rate had been at 5.6% or more for the past several years, where the effective rate for FY2021 was approximately 4.1%. By monitoring the Draw, from an Operating perspective we generally finished the year at a "breakeven" point.

From an investment perspective, the Statement of Operations reflects a significant favorable change in the Endowment compared to the prior year. Based primarily on an annual return of approximately 30%, the Endowment balance grew by approximately \$7M dollars, furthering strengthening funding into the future.

Like many churches, we continue to face the risks of changing demographics, the pandemic, and other events, all of which may have an impact on our resources. Accordingly, the FY2022 budget was prepared from a conservative perspective, anticipating increased Contributions and program costs with a return to regular services.

As always, we believe our goals are achievable with the faith and support of the people of St. Paul's. A summary of the fiscal year ("FY") results follow this report. The audited financial statements are available on our website at [stpaulsindy.org/publications](http://stpaulsindy.org/publications); printed copies are available upon request. Please contact me with any questions, at your convenience.

Peace,



Chris Johns

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# Statements of Financial Position & Cash Flow

|  | <u>As of June 2021</u>     | <u>As of June 2020</u>     |
|--|----------------------------|----------------------------|
| <b>ASSETS</b>  |                            |                            |
| Cash & Cash Equivalents                                      | 1,565,082                  | 1,770,342                  |
| Other Current Assets   | 46,147                     | 33,913                     |
| Investments (Endowment)                                      | 36,685,887                 | 29,599,395                 |
| Property & Equipment, net of depreciation                    | <u>9,837,485</u>           | <u>10,221,588</u>          |
|  | <b><u>48,134,601</u></b>   | <b><u>41,625,238</u></b>   |
| <b>LIABILITIES AND NET ASSETS</b>                            |                            |                            |
| Accounts Payable and other current liabilities               | 76,168                     | 115,140                    |
| Loans Payable  | -                          | 227,355                    |
| Long Term Debt   | <u>6,590,000</u>           | <u>6,710,000</u>           |
| <b>Total Liabilities</b>                                     | <b><u>6,666,168</u></b>    | <b><u>7,052,495</u></b>    |
| <b>Net Assets:</b>   |                            |                            |
| Unrestricted net assets                                      | 39,552,044                 | 32,673,193                 |
| Restricted net assets (restricted by time and purpose)       | <u>1,916,389</u>           | <u>1,899,550</u>           |
| <b>Total Net Assets</b>                                      | <b><u>41,468,433</u></b>   | <b><u>34,572,743</u></b>   |
|  | <b><u>48,134,601</u></b>   | <b><u>41,625,238</u></b>   |
| <b>Direct Cash Flow</b>                                      |                            |                            |
| Cash received from supporting activities                     | \$ 755,704                 | \$ 913,937                 |
| Cash received from targeted donations                        | 250,000                    | 70,773                     |
| Cash received from Capital Campaign                          | 88,949                     | 90,330                     |
| Cash paid to employees for wages and benefits                | (1,266,709)                | (1,215,978)                |
| Cash paid to vendors for goods and services                  | (468,327)                  | (221,983)                  |
| Cash paid for Outreach (includes Diocesan Assessment)        | (483,030)                  | (455,346)                  |
| Cash paid for acquisition and construction of capital assets | <u>(23,149)</u>            | <u>(156,588)</u>           |
| Net cash from operating activities                           | <u>(1,146,562)</u>         | <u>(974,855)</u>           |
| Net proceeds from investments                                | <u>1,250,377</u>           | <u>1,184,416</u>           |
| Net cash from investing activities                           | <u>1,250,377</u>           | <u>1,184,416</u>           |
| Financing costs paid on long-term debt                       | (189,075)                  | (192,717)                  |
| Proceeds Received from PPP Loan                              | -                          | 227,355                    |
| Principal payments on long-term debt                         | <u>(120,000)</u>           | <u>(215,000)</u>           |
| Net cash from financing activities                           | <u>(309,075)</u>           | <u>(180,362)</u>           |
| <b>Net change in cash and cash equivalents</b>               | <b>(205,260)</b>           | <b>29,199</b>              |
| <b>Beginning of year</b>                                     | <b><u>1,770,342</u></b>    | <b><u>1,741,143</u></b>    |
| <b>End of year</b>   | <b><u>\$ 1,565,082</u></b> | <b><u>\$ 1,770,342</u></b> |

\*These reports are unaudited, for internal use. Audited statements for the fiscal year are available annually in late October, and can be found at [stpaulsindy.org/publications](http://stpaulsindy.org/publications).



## Statement of Operations

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|   | FY 2021<br>Actual   | FY 2020<br>Actual   |
|---|---------------------|---------------------|
| <b>Revenue:</b>                             |                     |                     |
| Contributions (pledge/plate/other)          | 746,016             | 897,718             |
| Non-pledge plate offerings                  | 2,301               | 9,910               |
| Miscellaneous: Interest Income, Rent, Other | 4,476               | 6,309               |
| <b>Subtotal - Operating Revenue</b>         | <b>752,793</b>      | <b>913,937</b>      |
| <b>Expenses:</b>                            |                     |                     |
| Salaries & Benefits                         | 1,250,481           | 1,191,108           |
| Administrative Expenses                     | 95,211              | 86,688              |
| Maintenance Expenses                        | 89,877              | 112,430             |
| Property Expenses                           | 169,308             | 181,542             |
| Program Expenses                            | 160,746             | 221,649             |
| Debt Service Interest                       | 189,075             | 192,717             |
| Diocesan Assessment                         | 308,636             | 317,742             |
| Outreach Grants                             | 174,394             | 157,304             |
| <b>Subtotal - Operating Expenses</b>        | <b>2,437,728</b>    | <b>2,461,180</b>    |
| <b>Operating income/(loss) before Draws</b> | <b>(1,684,935)</b>  | <b>(1,547,243)</b>  |
| Operating Endowment draw                    | 1,350,000           | 1,466,663           |
| Capital Campaign draw                       | 325,496             | 252,985             |
| Subtotal - Supporting Draws                 | 1,675,496           | 1,719,648           |
| <b>Net Change from Operations</b>           | <b>\$ (9,439)</b>   | <b>\$ 172,405</b>   |
| NonOperating Programs                       | 2,911               | 5,898               |
| Memorials/Targeted Donations                | 332,851             | 149,884             |
| Interest & Dividends                        | 394,123             | 441,669             |
| Loan Forgiveness Income                     | 227,355             | -                   |
| Other Investment Activity                   | 6,355,140           | (1,221,423)         |
| Depreciation                                | (407,251)           | (401,650)           |
| Net NonOperating Items                      | 6,905,129           | (1,025,622)         |
| <b>Net Change in Assets</b>                 | <b>\$ 6,895,690</b> | <b>\$ (853,217)</b> |



## Operating Income Statement versus Budget

|  | FY 2021<br>Actual  | FY 2021<br>Budget  | Favorable<br>(Unfavorable) | FY 2022<br>Budget  |
|--|--------------------|--------------------|----------------------------|--------------------|
| <b>Revenue:</b>                              |                    |                    |                            |                    |
| Contributions (pledge/plate/other)           | 746,016            | 700,000            | 46,016                     | 750,000            |
| Non-pledge plate offerings                   | 2,301              | 11,000             | (8,699)                    | 13,500             |
| Miscellaneous: Interest Income, Rent, Other  | 4,476              | 2,820              | 1,656                      | 1,200              |
| <b>Subtotal - Operating Revenue</b>          | <b>752,793</b>     | <b>713,820</b>     | <b>38,973</b>              | <b>764,700</b>     |
| <b>Expenses:</b>                             |                    |                    |                            |                    |
| <i>Campus Expenses</i>                       |                    |                    |                            |                    |
| Administrative Expenses                      | 416,990            | 401,414            | (15,576)                   | 468,591            |
| Maintenance Expenses                         | 178,680            | 187,161            | 8,481                      | 210,216            |
| Property Expenses                            | 169,308            | 188,785            | 19,477                     | 179,007            |
| Debt Service Interest                        | 189,075            | 190,654            | 1,579                      | 185,524            |
| <i>Program Expenses</i>                      |                    |                    |                            |                    |
| Pastoral Care & Intergenerational Ministries | 214,595            | 225,988            | 11,393                     | 246,798            |
| Worship                                      | 23,410             | 32,600             | 9,190                      | 32,300             |
| Music: Worship                               | 259,749            | 277,082            | 17,333                     | 302,430            |
| Choral Scholars (Net)                        | 17,937             | 21,900             | 3,963                      | 3,900              |
| Adult Education Ministries                   | 66,470             | 66,990             | 520                        | 89,542             |
| Young Adult Ministry                         | (393)              | 500                | 893                        | 9,500              |
| Children, Youth & Family Ministry            | 117,340            | 136,397            | 19,057                     | 107,391            |
| On the Way                                   | 162,661            | 117,550            | (45,111)                   | 256,278            |
| Stewardship & Giving                         | 117,591            | 118,530            | 939                        | 126,292            |
| Intergenerational Programs                   | 21,285             | 20,222             | (1,063)                    | -                  |
| <i>Outreach</i>                              |                    |                    |                            |                    |
| Grants                                       | 149,444            | 140,000            | (9,444)                    | 150,000            |
| Diocesan Assessment                          | 308,636            | 320,564            | 11,928                     | 316,255            |
| Faith, Justice & the Arts                    | 24,950             | 60,000             | 35,050                     | 60,000             |
| <b>Subtotal - Operating Expenses</b>         | <b>2,437,728</b>   | <b>2,506,337</b>   | <b>68,609</b>              | <b>2,744,024</b>   |
| <b>Operating income/(loss) before Draws</b>  | <b>(1,684,935)</b> | <b>(1,792,517)</b> | <b>107,582</b>             | <b>(1,979,324)</b> |
| Operating Endowment draw                     | 1,350,000          | 1,600,000          | (250,000)                  | 1,600,000          |
| Capital Campaign draw                        | 325,496            | 316,302            | 9,194                      | 442,570            |
| <b>Subtotal - Supporting Draws</b>           | <b>1,675,496</b>   | <b>1,916,302</b>   | <b>(240,806)</b>           | <b>2,042,570</b>   |
| <b>Operating income/(loss)</b>               | <b>\$ (9,439)</b>  | <b>\$ 123,785</b>  | <b>\$ (133,224)</b>        | <b>\$ 63,246</b>   |

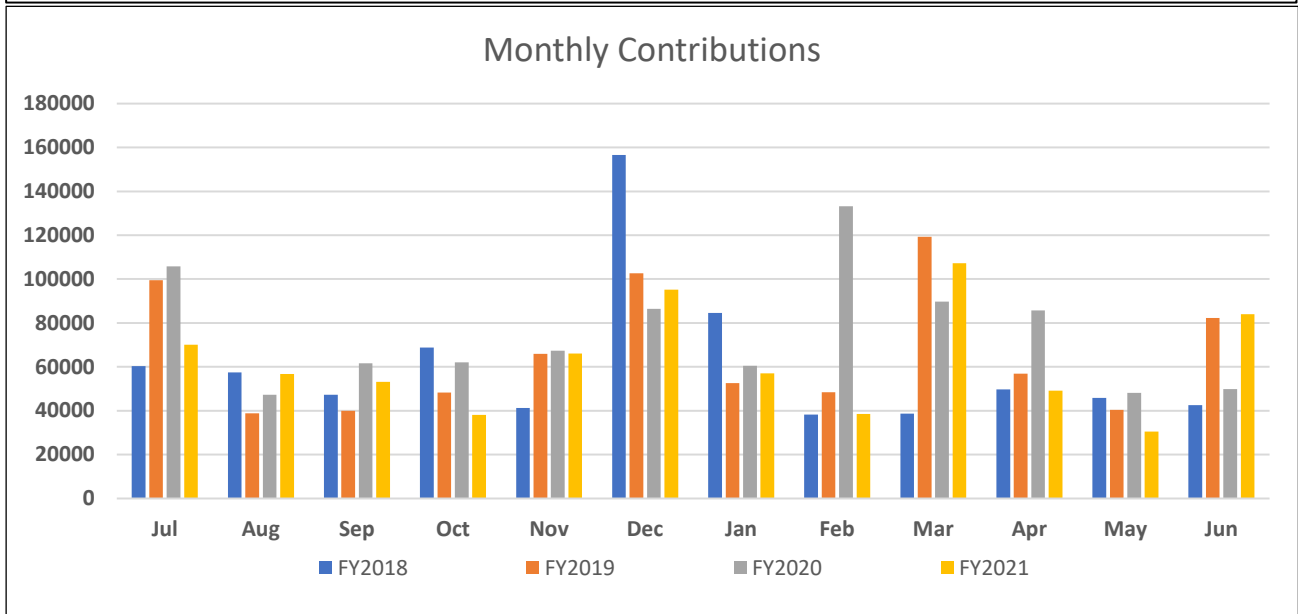
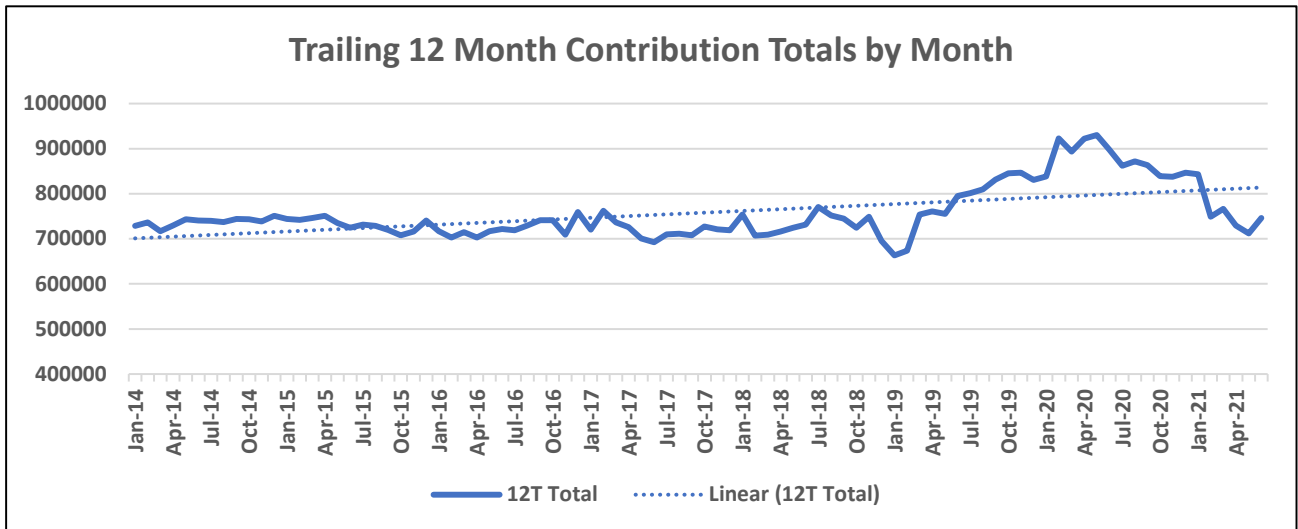
# Financial Report Notes

for fiscal 2021, spanning July 1, 2020 - June 30, 2021

## Giving History

|                          | FY 2018   | FY 2019   | FY 2020   | FY 2021   | Bud 2022  |
|--------------------------|-----------|-----------|-----------|-----------|-----------|
| Number of Pledges        | 217       | 245       | 265       | 221       | 227       |
| Pledge Revenue Received* | \$619,081 | \$675,139 | \$716,506 | \$703,770 | \$749,057 |
| Average Pledge           | \$2,853   | \$2,756   | \$2,704   | \$3,184   | \$3,300   |
| Plate Revenue Received*  | \$112,529 | \$137,072 | \$181,212 | \$42,246  | \$943     |
| Number of Plate donors   | 147       | 125       | 93        | 69        | unknown   |
| Total Number of Donors   | 364       | 363       | 358       | 290       |           |

\*Pledge & Plate Revenues above are included in the Contribution totals reported for the year, and includes current year pledges or late payments on a previous year's pledge. Pledge Revenue reflects amounts received from donors for whom a completed pledge card was on file, while Plate Revenue reflects amounts received from non-pledging donors. The 'Bud 20xx' column reflects the estimated amounts anticipated for the upcoming year.



# Financial Report Notes

for fiscal 2021, spanning July 1, 2020 - June 30, 2021

## Statement of Financial Position

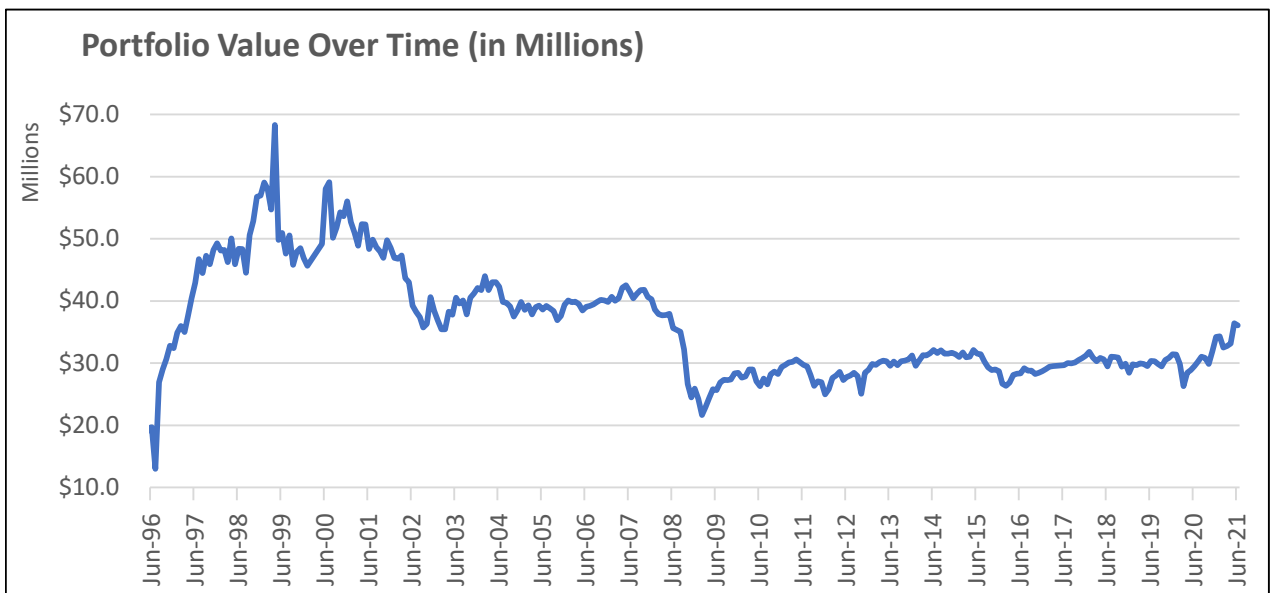
- ▶ **Cash and Cash Equivalents** totaled \$1,565,082 at the end of June, a decrease of \$205,260 from July, of which a large portion was from Capital Campaign usage. Due to an excess of cash being held in reserve, cash was intentionally drawn down in FY2021 in order to lessen the Draw and earn greater returns on these funds. A regular debt payment was also implemented, contributing to the decrease.
- ▶ **Property & Equipment:** Capital Asset purchases for the year totaled \$23,149, primarily for technology and equipment upgrades. Purchases are generally made using capital reserves, for which we budget a replenishment amount to help build savings and offset future costs.
- ▶ **Loans Payable:** In April 2020, the Church applied for and received a loan of \$227,355 as a part of the Paycheck Protection Program ("PPP") issued by the Small Business Administration. This loan was offered as a way to help sustain payroll and other operating costs during the pandemic. This loan is eligible for forgiveness should certain conditions be met. Having successfully met those conditions, this loan was officially forgiven in FY2021 by the SBA.
- ▶ **Long-Term Debt:** The outstanding balance equals \$6,590,000. This debt is financed at a 2.8% fixed rate, maturing in 2026. Payments of principal totaling \$120,000 were made in FY2021.

## Marketable Securities (Endowment Funds)

The marketable securities balance as of June totaled \$36,685,887, an increase of \$7.086M (net of the draw) since July. Even though the markets saw great volatility during the pandemic, the increases were primarily due to favorable market conditions. Due to cash management and greater returns, we were able to reduce the amount of the draw compared to past years, ending with an effective rate of 4.1% of the total value.

While the Trustee's attempt to maximize investment returns when possible, the primary goal of the Trustee's is long-term preservation of the Endowment. As a result, the investments are structured to minimize risk in down markets as much as it is structured to maximize returns in up markets. Accordingly, the returns may not always match the market potential, in both good and bad times, depending on the market at the time. From an investment perspective, the Trustees report indicates an internal rate of return of 30.9% for the trailing twelve months, with the return largely reflecting a rebounding market.

|                    | 1Yr   | 3Yr   | 5Yr   | 7Yr  | 10Yr | Since 1996 |
|--------------------|-------|-------|-------|------|------|------------|
| Investment returns | 30.9% | 12.5% | 11.3% | 7.5% | 8.0% | 6.7%       |

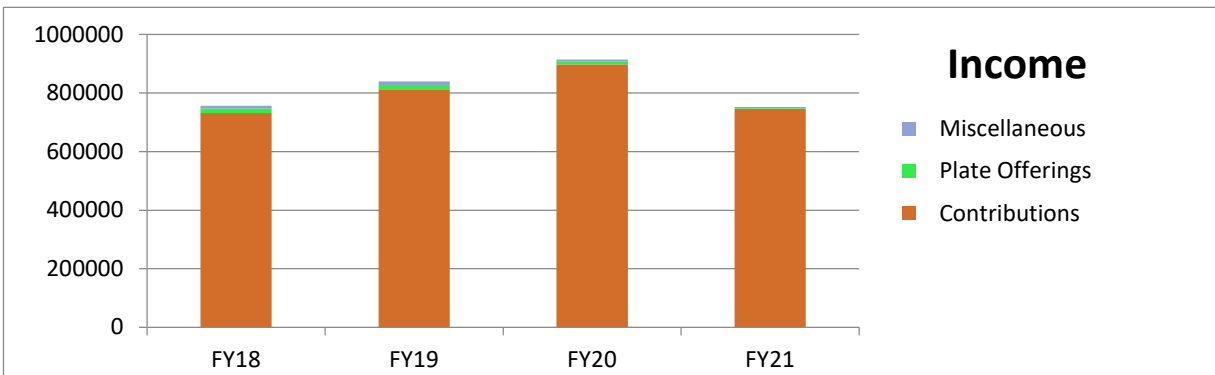


# Financial Report Notes

for fiscal 2021, spanning July 1, 2020 - June 30, 2021

## Statement of Operations

- ▶ **Contributions:** Contributions in FY2021 (pledge+non-pledge+plate) totaled \$748,300, a net favorable result of \$36,300 when compared to Budget. While these numbers were encouraging in light of the pandemic, as expected these numbers were down from past years, primarily from the loss of engagement with parishioners. On a positive note, this amount does not include an anonymous (and very generous) donation of \$250,000 designated for specific projects. With a return to normal services, an increase in contributions for FY2022 is projected.



- ▶ **Salaries & Wages** were favorable when compared to Budget, but unfavorable when compared to the prior year, due to an added staff position in On the Way.
- ▶ **Administrative Expenses:** This group includes office supplies, IT, accounting and insurance costs.
- ▶ **Maintenance:** This group reflects costs for the repairs & maintenance around the building and grounds. The favorable variance from the prior year reflects lower repair costs in both buildings.
- ▶ **Property Expenses:** This group includes costs for utilities, equipment leases and commercial insurance. The favorable variance primarily reflects savings in utilities.
- ▶ **Program Expenses:** The lines representing program costs are generally self-explanatory for each program, and represent the day-to-day costs to support that activity. A comparison to budgeted costs is noted further below.
- ▶ **Debt Service Interest:** These represent interest costs on the current loan, equal to 2.8% of the outstanding balance. The favorable variance is due to savings from the principal payments.
- ▶ **Diocesan Assessment:** This reflects the annual payment made to support the diocese, calculated on an average of the last three (3) years of operating revenues times a percentage set by the diocese. For this past fiscal year, the amount was approximately 14% of average revenues.
- ▶ **Outreach Grants:** Outreach Grants includes the amounts funded through the Outreach Oversight Committee and the Faith Justice & the Arts committee. The list of Outreach grants funded may be found further below, and in the Oversight Committee's annual report.
- ▶ **NonOperating Items** generally includes those activities that do not have a direct impact on the operations of the church, and includes the following:
  - \***Non Operating Items** includes St Paul's Music, ECW, Columbarium and the Library. Any net gains or shortfalls from these activities are transferred to/from funds dedicated to these programs, and have no effect on the operating budget. St. Paul's Music also has dedicated reserves available.
  - \***Targeted Donations/Memorials** includes contributions made for a specific purpose or a bequest, and includes donations made for the 2015 Capital Campaign. In FY2021, the Church received a generous donation of \$250,000, which has been slated for costs in On The Way.
  - \***Other Investment Activity** generally includes investment activity related to the Endowment, including the management fees. The wide swings between the years generally reflect the real or unrealized gains (or losses) on the investment activity.



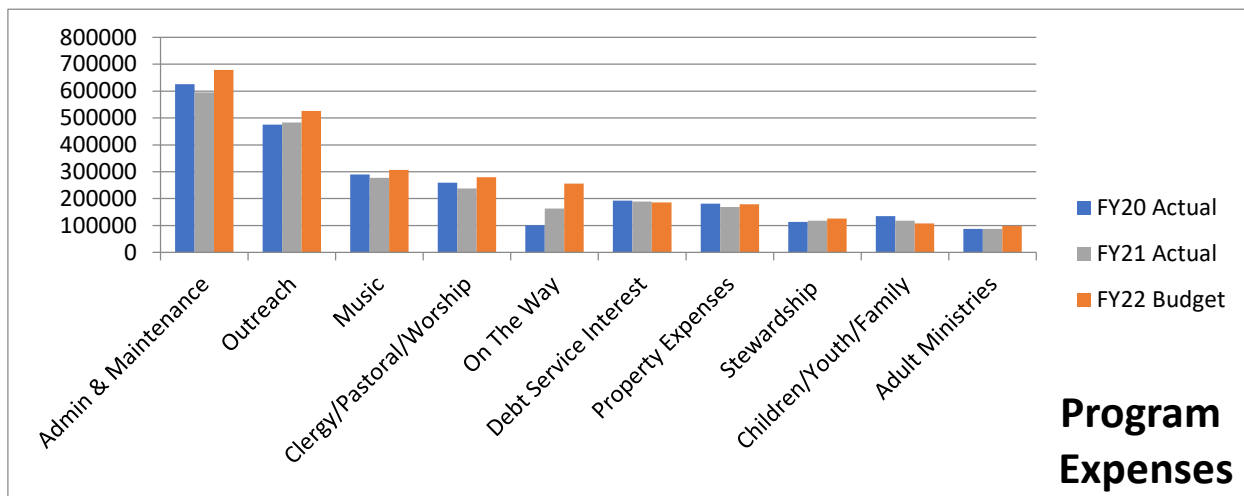
# Financial Report Notes

for fiscal 2021, spanning July 1, 2020 - June 30, 2021

## Operating Income Statement vs Budget

### Supporting Draws

- ▶ **Endowment Draw:** the Draw may be between 4%-6% of rolling average of the Endowment values. The Trustees have set a goal to reach a rate of 4.5%. The budgeted Draw of \$1.6M would equate to a rate of 5.6%. Due to a build-up of excess cash reserves, we began reducing the budgeted draw in FY2020 to help increase investment returns on the unused Draw amounts. In FY2020, the Draw was reduced to \$1.47M, and in FY2021 was further reduced to \$1.35M. This reduction allowed the FY2021 rate to equal an effective rate of approximately 4.1%.
- ▶ **Capital Campaign Draw:** The Campaign came to a close in 2016, and the corresponding initiatives started in FY2017. Funds are withdrawn from Campaign reserves as costs are incurred from these programs. Generally, most of the remaining Campaign commitments were collected in FY2021, with a few major gifts remaining through the year 2024..



### Program Expenses

The lines representing program costs are generally self-explanatory for each program, and represent the day-to-day costs to support that activity. The costs for each program includes wages and benefits for the corresponding staff position.

- ▶ **Choral Scholars:** The FY2022 reflects a reduction only due to how this is funded from operations, not a reduction of the program itself. Other reserves are anticipated to be used to help fund these costs.
- ▶ **Children, Youth & Family Ministries:** These include costs for the Waycross Grant and the Mission Trip, and are offset by fees collected for youth trips. Neither of these occurred in FY2021.
- ▶ **Pandemic Impact** - generally speaking, unless otherwise noted below, all favorable variances for any program is due to reduced engagement and programming opportunities as a result of the pandemic.
- ▶ **On the Way:** This reflects costs largely associated with the neighborhood site in Broad Ripple. Costs include wages for staffing the site, costs to lease the space, and other equipment and programming costs. The FY2021 budget reflected an unfavorable variance due an added staff position to explore campus ministries with Butler, as well as other expanded opportunities. The FY2022 budget reflects increased lease costs for a new space on College Avenue.
- ▶ **Stewardship & Giving:** The campaign identified a need to explore our stewardship of resources, our giving trends and potential opportunities. Costs include staffing and other campaign-related costs.
- ▶ **Intergenerational Programs:** The campaign identified a need to explore ways to educate and connect different generations of the parish. Costs include staffing or other program options, including off-site events.

# Financial Report Notes

for fiscal 2021, spanning July 1, 2020 - June 30, 2021

## Outreach Activities

- ▶ **Outreach Grants:** To encourage a more direct correlation between Outreach and parishioner giving, Outreach funding is based on 10% of Contributions received, which is then matched with operating funds. In other words, Outreach funding equates to 20% of total Contributions. The Outreach Oversight Committee decides how these funds are utilized. The list of grants funded may be found below, and in the Committee's annual report.
- ▶ **Faith, Justice & the Arts:** Programming options for FY2021 involved costs for sponsoring projects focused on racial justice. Activities sponsored by FJA can be found at [fjaindy.org](http://fjaindy.org).

### Outreach Grants Funded

|                                      |                   |
|--------------------------------------|-------------------|
| Bexley Seabury Seminary              | 5,000             |
| Craine House                         | 26,411            |
| Dayspring Center                     | 1,761             |
| Deborah's Daughters                  | 2,350             |
| Habitat for Humanity                 | 27,500            |
| Happy Hollow Camp                    | 10,000            |
| Indiana University: Spirit and Place | 10,000            |
| Indy Learning                        | 18,260            |
| IPS #43                              | 1,976             |
| Julian Center                        | 1,211             |
| Mission in Mombasa                   | 9,261             |
| MLK                                  | 20,461            |
| The Damien Center                    | 10,000            |
| Trinity Haven                        | 256               |
| Women 4 Change                       | 5,000             |
|                                      | <hr/>             |
|                                      | <b>\$ 149,444</b> |



The 2021 Outreach Oversight Grants Report can be found online at [stpaulsindy.org/outreach](http://stpaulsindy.org/outreach).

# 2021 Contributors

Abel - Hicks

St. Paul's warmly thanks all those who generously supported our ministries during fiscal 2021, spanning July 1, 2020 - June 30, 2021.

Colette Abel  
George Abel  
Christopher Adams  
Rick & Becky Adams  
Nancy Aiken  
Andrea & Eric Allen  
Robert Alonso  
Peggy Angleton  
Anonymous Contributors (6)  
Paul & Mary Lee Anthony  
Kate Appel  
Mary Beth Arenz  
Tom & Beth Atz  
Armen Avakian  
Nancy Baker  
Frances Barrow  
Jay & Patti Beagle  
Tom Beczkiewicz  
Kerry Hyatt Bennett  
Rick & Carrie Bernhardt  
Elwood Black  
Tom & Joanne Black  
Sara Blackburn  
Bruce & Linda Boje  
Anthony Borel & Dawn Batson  
Andrea Borucki  
Sarah & Gabriel Bosslet  
Susanne Bowen  
Jeff Bower & David Duncan  
Judi Bowes  
Ethan Bradley  
Cara Brasor  
Jim & Gina Bremner  
Kate Brinkmeyer  
Janet Brinkworth  
Deborah Brown  
Rusty Broxterman  
Andrea Broxton  
Greg & Melissa Broz  
Patrick Burke

Joanne Bursleson  
Mary & William Butler  
Ronald Calkins  
Jan & Dave Carlson  
John Carvey  
Lisa Cauldwell  
Alex Chabra  
Jeff & Anne Marie Chambers  
Kevin & Monique Charlebois  
Bill & Jennie Christie  
Andrew Churchill  
Ted & Pam Coates  
Melanie Collier  
Steven Coons & John Grudzien  
Clyde Crockett  
Bill & Laura Cummings  
James Curtis  
Mary Cushing  
Alan Davis  
Don & Diane Davis  
John & Stephanie Denson  
Jody Devoe  
Eleanor & Michael Doar  
Jill & Jody Donaldson  
Charles Dow  
Michael Dresbach  
Matt & Megan Droste  
Wanda Duchnowski  
Fred Duncan & Jim Luce  
Bruce Edelen  
Craig & Tuesday Edwards  
Robert & Patricia Edwards  
Richard & Evelyn Egan  
Leah & Karl Ehlhardt  
Zach & Kristin Eichel  
Betsy & John Ekelof  
Matt & Karen Ellis  
Meredith & Craig English  
Scott Evenbeck  
Rosemary Fanning

Dale & Sheila Fear  
Bronwen Ferguson  
Ian & Kaitlin Ferries  
Ellen & Sean FitzGerald  
Sally Flint  
Kevin & Anna Flynn  
Janie Frazier  
Ed French  
David Furuness  
Dave & Jan Galloway  
Danny & Shannon Gardner  
Patterson & Caress Garten  
Hope Gathercole  
Audrey Gentzke  
Kathleen George  
Judy & John Gersting  
Josephine Giannini  
Joanna Giesek  
Deb Givan  
Karen Glick  
Charles Good  
Charles Goodlett & Joan Brandt  
David & Sally Gray  
Michael & Marianne Haisten  
Sue Hale  
William Hanke  
Nancy Hannin  
Duke & Tammy Hardy  
John Harkness  
Charles & Judy Harlan  
Audrey Harmon  
Jessica & Jared Harmon  
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Louise Hass  
Patrick Havens  
Richard & Emily Hawk  
Greg Haywood  
Cathy Henney  
Don Hibscheiler & Margaret PeGan  
Mark & Nichole Hicks

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Susie & Pete Holtz  
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Sandy Hudson  
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Todd & Gillian Ising  
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Ashley Jenkins & Chris Sanders  
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Larry & Betsy Johnson  
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