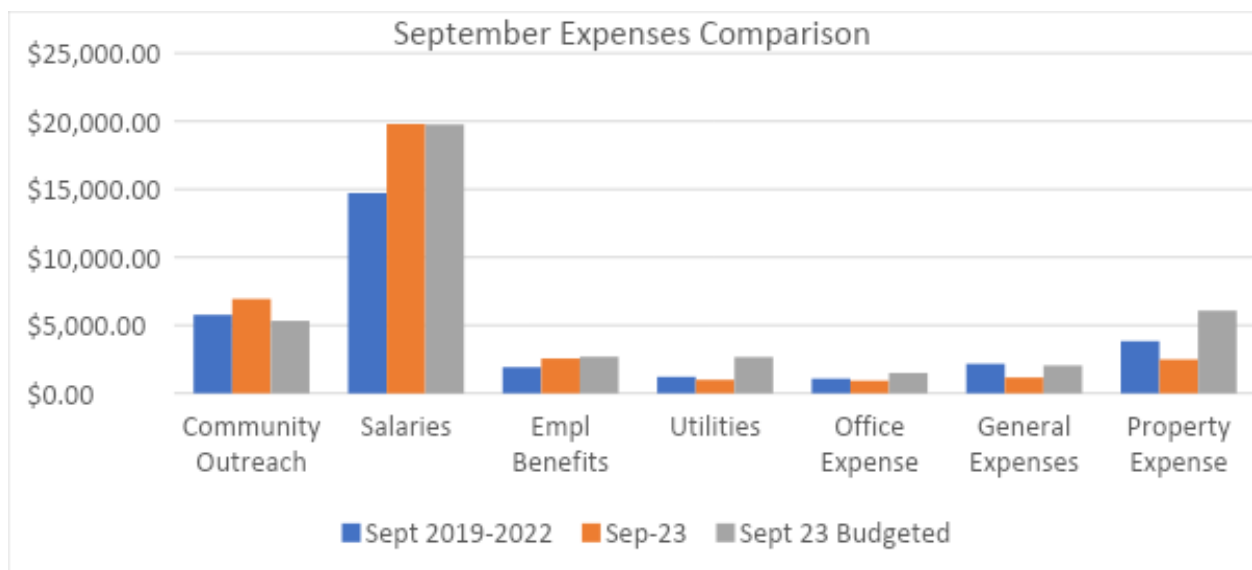
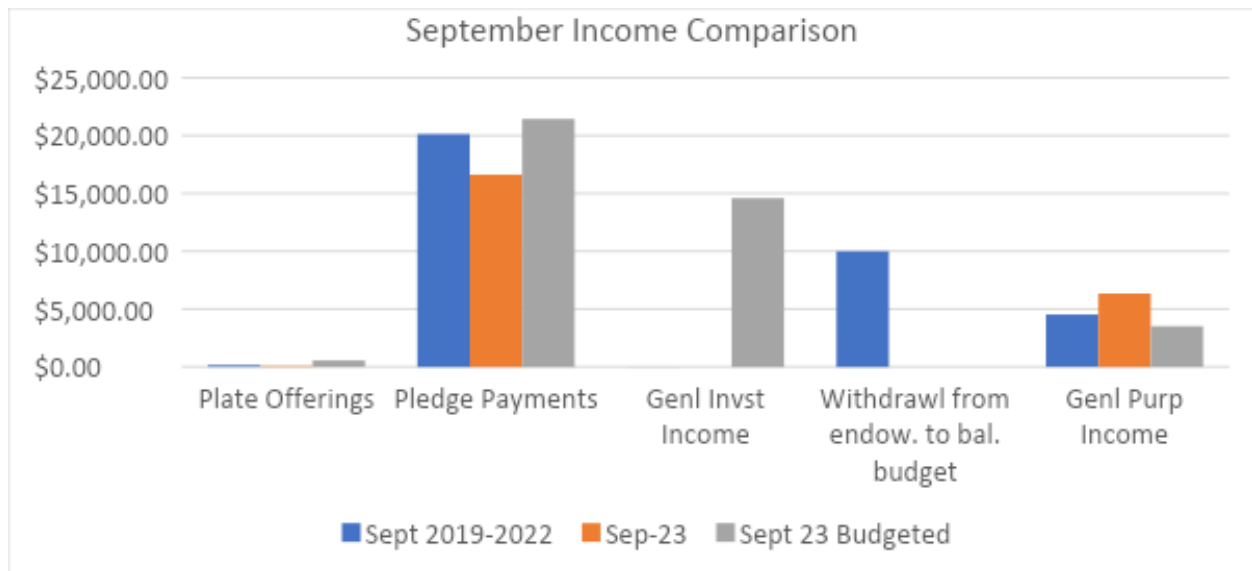


In the month of September 2023, our operating **revenues were \$23,037**. Our operating **expenses were \$34,883**. This left us a **deficit of \$11,846 for the month**. Although our monthly pledges are only slightly below our monthly budgeted amount, our year-to-date actual pledge income still exceeds our budget by about 16%. **This is good!** It means that we are all working diligently and keeping up to date with our giving. **Thank You!!** In addition, our interest earned on investment income has been slightly higher than we anticipated this year. However, our annual operating *expense* budget *outweighs* our budgeted *income*. This leads to the deficit that must be taken from our endowment to cover these expenses. This is largely in part due to our Parish population decreasing and our economic times increasing. As we approach a new season of giving, would you prayerfully consider adding to your pledge? Your pledge increase would make an impact on managing the exorbitant amount that it costs to keep St. Stephens operating each year. Online giving continues to be an easy way to stay up to date on your pledge, assuring a steady flow of income for St. Stephens as well as a convenient budget tool for you. Please contact our Parish administrator Sarah 413-448-8276 if you need help setting that up. Below are graphs showing the month of September average income and expenses from September 2019-2022 as compared to September 2023 as well as compared to what we budgeted per month.



*If you would like to see a full itemized report of the income, expenses, savings accounts, and the balance sheet, please feel free to contact me, Suzanne White, parish treasurer e: [smwhite1207@gmail.com](mailto:smwhite1207@gmail.com) I am happy to help you.*