

BLESSED SACRAMENT PARISH

Finance Report – 2021

We, Blessed Sacrament Parish
are a Christ-centered community,
committed to worship the Father,
committed to respond to the Spirit's gifts,
committed to loving service
to all God's people.

2021 Financial Overview

Our Parish Finance Council is pleased to present to you a complete accounting of how all parish money was used to fulfill the mission of our parish during the year 2021.

Hard copies are available in the Gathering Space for those who need them.

We have good news to share.

While our receipts were up from 2020, so were our expenses. This is primarily due to some needed improvements to our building. These include:

- Replacing the roof over the upstairs classrooms;
- Installing a new HVAC system for 1st floor of the red brick building (and taking boiler offline).

Thank you for your overwhelming generosity this year for the Solar Panel project. We received donations to **FULLY** fund this worthwhile project. This allowed us to sign a contract in 2021 saving us \$1,000. We expect this project to begin in March. Each of you is a blessing to our Parish family and our community.

We are committed to strive for a balanced *operating* budget. We can accomplish because of the consistent generosity of our parishioners and because of the careful management of our resources by our parish staff.

We are fortunate to have a substantial Reserve Fund intended to be used only for major capital expenses and emergencies. A large portion of the Reserve Fund came from generous donors who bequeathed portions of their estates to our parish. (See: What Happens When We Receive Extra-Ordinary Donations?)

We encourage all parishioners to consider remembering our parish in our wills or leaving a portion of our "qualified" accounts to our church or favorite non profit. Folks with an IRA, 401K, life insurance and/or an Annuity, can designate Blessed Sacrament or another non profit as a partial beneficiary and it only requires filling out a form. It can mean so much to help continue the life-giving mission of our parish.

As we encourage generous giving we remind you that we are a tithing parish. Each month 10% of our regular collection is removed from our General Fund and deposited in a separate checking account called our Tithe Fund. **In 2021 our Tithe Fund contributed over \$80,000 to local, state and worldwide charities.**

Please review the Finance Report and let us know if you have any questions or suggestions. You'll find an updated list of all Finance Council members in the report. **We thank you for your generous financial support of our parish's programs, activities and facilities.**

What Happens When We Receive Extra-Ordinary Gifts?

Good Stewardship & Fiscal Responsibility

Your Pastoral and Finance Councils established reserve funds to protect extra-ordinary gifts, such as bequests and unusually large donations, from possible frivolous financial actions.

First - Our Parish has a beneficial interest in assets held by the Greater Kanawha Valley Foundation. An initial investment of \$112,000 was made in 2006. We can add funds to this investment. We receive income once each year no greater than the annual amount of the fund's income. (In 2021, this provided \$5,428 of income.)

Second - We have an endowment fund through an agreement with the WV Catholic Foundation and Truist. In 2006, \$105,000 was invested in this fund. We can add funds to this investment. The interest paid to us in 2021 was \$2,381.

Third: We also have funds that are unrestricted and available for the immediate needs of the Parish. Our checking accounts and CDs held at the Diocese continue to grow and generate income for our future needs.

Fourth: Donations have been used in some notable ways:

- maintaining and upgrading our church
- new HVAC system
- refurbishment of the church gathering area
- enclosing of the chapel
- addition of stained glass windows
- installation of LED lighting throughout our church
- paving our parking lot
- replacement of the roof over our gym and upstairs classrooms; and
- installation of two columbaria

We take our fiscal responsibility to be good stewards of Blessed Sacrament's assets very seriously and wanted to share the good news of our parish's continued generosity in regular donations, special gifts, and bequests.

PARISH ASSESSMENTS

5 Things You Should Know

What exactly happens to the money you donate at your parish on Sunday?

Where does the money go?

How is it spent?

Here are five important things you should know about the Diocesan Assessment and what it means at your parish.

THE NUMBERS

1

91 cents of every dollar (or more in many instances) stays right in your parish. The Diocese does, however, assess some collections in the parish.

6% of the Diocesan Assessment is used to fund the Priest Health and Retirement Fund (PHRA). This money does not come to the Diocese but rather is allocated to a separate entity. It is used to support our priests as they age and leave active ministry and enter retirement.

3% of the assessable income is Cathedraticum. This is what is used to provide operational support for the Diocese. The assessment in our Diocese is one of the lowest in the country. What we receive in assessments that the Diocese collects is not alone sufficient to sustain Diocesan operations. The 3 percent is returned to parishes in need, such as mission parishes or parishes that have difficulty covering parish operations through their collections. The assessment is also used to support Catholic Charities West Virginia and Catholic Education.

DEDUCTIONS

2

Just like with taxes, there are deductions referenced above. Under the current structure, parishes are able to maximize their offertory income by taking advantage of the following deductions:

- The first \$100,000 of offertory and memorial contributions are exempt from the 3% and 6% assessments.

YOUR OFFERTORY DONATION

3% - Cathedraticum

"Amount of parish funds assessed annually by the Diocese."

6% - Priest Retirement Fund

"Non-Diocesan Held"

91% - Stays with Parish



- The first \$150,000 of parish support given to the school is deducted from assessable income.
- The first \$50,000 of parish support given to a Catholic high school is deducted from assessable income.
- The first \$100,000 of total bequests received in a calendar year are exempt.
- The first \$750,000 of principal and interest paid on a DWC or bank loan is deducted from assessable income.
- Approved capital campaign donations are exempt from assessment.

These deductions are a great benefit to parishes as they reduce the amount parishes are assessed and increase the resources available for parish needs.

HOW IT IS SPENT

3

Cathedraticum is given right back to parishes. Currently, only about 75% of parishes across the Diocese are able to pay Cathedraticum. As noted in the recently released audit report, the Diocese collected \$306,188 in Cathedraticum for the Fiscal Year ending June 30, 2020. The receipts from cathedraticum combined with Diocesan Funds subsidized parishes and schools at an expense of \$5,921,362. None of the Cathedraticum collected by the Diocese is used to fund Chancery operations. Cathedraticum is also not used to pay legal fees or settlements.

2ND COLLECTIONS

4

Second collections are not assessed. These funds are collected for specific agencies outside the Diocese and the parish. Unless conducted by the parish for debt reduction, building funds, etc., the second collection is strictly a pass through the funds are not retained by the parish or the Diocese, but forwarded to the appropriate agency.

SCHOOLS

5

School funds and fundraisers are NOT assessed by the Diocese. Tuition payments, donations to schools and school fundraising revenues are not assessed by the Diocese in any form. Any Catholic Schools donation goes directly to the school and is used solely by the school for the benefit of students.

**To review the
Independent Auditors' Report,
Audited Financial Statements,
and Notes to
Financial Statements
please visit**

www.dwc.org

BLESSED SACRAMENT CHURCH

Balance Sheet

As of December 31, 2021

ASSETS

Current Assets

Checking Accounts

Columbarium Fund	\$	11,469	
General Fund (Note 1)	\$	127,643	
Stipend	\$	7,058	
Tithe Fund	\$	22,323	\$ 168,492

Accounts Receivable		\$	1,303
---------------------	--	----	-------

Beneficial Interest in Perpetual Trusts

Greater Kanawha Valley Fund	\$	157,548	
WVCF Endowment Fund	\$	113,260	\$ 270,807

Certificates of Deposit/Diocese

Columbarium	\$	99,494	
General (Note 1)	\$	43,880	
Tithe Fund	\$	24,913	\$ 168,287

Total Current Assets		\$	608,889
----------------------	--	----	---------

Long Term Asset (Real Estate)		\$	203,000
-------------------------------	--	----	---------

TOTAL ASSETS		\$	811,889
--------------	--	----	---------

LIABILITIES AND EQUITY

Liabilities (Note 2)		\$	50,000
----------------------	--	----	--------

Equity		\$	761,889
--------	--	----	---------

TOTAL LIABILITIES AND EQUITY		\$	811,889
------------------------------	--	----	---------

Note 1: The General CD includes \$39,782 in donations restricted for the Solar Panel Project. These donations were received in 2020 and early 2021 to be applied to the project's total cost of \$85,000. The General Fund checking includes \$45,218 in donations received in late 2021 restricted for the Solar Panel Project.

Note 2: Liabilities includes \$50,000 accounts payable for the new HVAC system for the 1st floor of the red brick building. This will be paid upon completion of the project in early 2022. We paid \$54,390 in 2021 toward this project.

Year 2021**GENERAL FUND****Checking Account***Note: All amounts have been rounded to the nearest dollar***BEGINNING BALANCE** Jan 1, 2021**\$ 121,859****RECEIPTS****Collections for Parish Support**

Regular Collections	434,725
Holy Day Collections	20,506

Special Diocesan Collections

Archdiocese of Military Service	595	21,269
Campaign for Human Dev.	1,430	
Catholic Charities West Va.	2,186	
Catholic Relief Services	625	
Catholic University	591	
Church in Latin America	510	
Church/ Central-Eastern Europe	333	
Communications Campaign	260	
Dio Priests' Retirement Fund	2,675	
Diocesan Scholarship	164	
Education of Seminarians	722	
Holy Land	478	
Missions Black/Native Americans	555	
Peter's Pence	372	
Religious Retirement	2,544	
Special Collections	6,334	
Universal Missions	895	

Other Assessable Income

Donations and Bequests	5,744	19,073
Rental of Homes	6,000	
In thanks for use of Parish Facilities	1,059	
Greater Kanawha Valley Foundation Income	5,428	
General Fund CD	720	
Interest from Checking	121	

Donor Restricted Donations

Capital Improvements	56,428	84,601
Memorial Donations	10,845	
Faith Formation Donations	7,911	
Building/ Maintenance Donations	3,360	
Liturgy Donations	3,037	
Camp Leon Donations	2,655	
Music Program Donations	275	
Parish Life Donations	90	

Non-Assessable Income

Parish Share Catholic Sharing Appeal	430	2,811
WV Catholic Endowment Fund Income	2,381	

TOTAL RECEIPTS**582,983**

DISBURSEMENTS

Staff Compensation		256,456
Employee Wages	185,468	
Pastor wages	24,486	
Employee Payroll Fees	843	
Employee Payroll Taxes-Church	14,154	
Employee Workers Compensation	974	
Pastor Auto Allowance	14,410	
Pastor's Health Ins/Retirement	14,514	
Pastor/Staff Development	781	
Substitute Priests	825	
Paid to Diocese of Wheeling-Charleston		60,844
Diocesan Tax for administration (cathedralicum)	13,208	
Diocesan Tax for all priests' health and retirement	26,417	
Diocesan Collections remitted to diocese	21,219	
Parish Administration: Office Expense		18,785
Parish Buildings and Grounds		216,430
Equipment/Furnishings (Note 1)	120,888	
Insurance (2 years)	32,216	
Maintenance Supplies	1,555	
Maintenance Services	3,546	
Repairs (Note 2)	43,839	
Utilities	14,386	
Rectory Expenses		7,246
Food/Supplies (Note 3)	0	
Insurance (2 years)	2,493	
Maintenance/Repairs	1,241	
Equipment/Furnishings	0	
Utilities	3,512	
Youth Activities		4,164
Camp Leon Day	3,692	
Athletics	0	
Youth Ministries/ Outreach	472	
Faith Formation		8,220
Faith Formation	5,886	
Sacramental Preparation	2,334	
Nursery	0	
Liturgy		22,105
Music Ministry	15,881	
Liturgical Expenses	6,224	
Other Programs		8,420
Parish Social Gatherings	6,857	
Gifts/Memorials/Flowers	1,563	

disbursements continued on next page

Note 1: Equipment/ furnishings includes \$104,390 for the new HVAC system for 1st floor of red brick building.

Note 2: Repairs includes \$41,000 to replace roof over upstairs classrooms.

Note 3: As a contribution to the Parish, Fr. John paid all of his own food and household supplies expenses.

Year 2021	GENERAL FUND	Checking Account
------------------	---------------------	-------------------------

disbursements continued from previous page

Tithe Fund (10% of our regular collections) **43,400**

Rental Properties (1 house) **3,236**

Rental Property Maintenance	0
Rental Property Taxes	2,349
Rental Property Insurance	887

TOTAL DISBURSEMENTS	(649,306)
----------------------------	------------------

NET OPERATING INCOME (LOSS) **(66,323)**

Transfer from Stipend Fund **10,325**

Transfer from Tithe Fund Checking **966**

Accounts Payable Accrual of Equipment Expenses **50,000**

Transfer from Columbarium CD **1,283**

Net transfers from General CD **10,000**

Change in Accounts Receivable CD Interest **(468)**

ENDING BALANCE	Dec 31, 2021	\$ 127,643
-----------------------	---------------------	-------------------

Summary of Pastor's Compensation Package

Pastor's salary 24,486

Pastor's auto allowance 14,410

Health and retirement premium 14,514

Substitute priests during vacation 825

Rectory costs (refer to detail above) 7,246

also housekeeper salary and a portion of the worker's compensation premium

TOTAL COST OF PASTOR **61,481 +**

Year 2021**GENERAL FUND****Reserve Account**

Most of the money in our Reserve Account originally came from generous bequests in the estates of deceased parishioners.

The General Fund Reserve Account is divided into three portions, deposited in three separate locations:

1. Certificate of Deposit at the Diocese of Wheeling-Charleston

This money can be withdrawn easily for our use at any time.

BEGINNING BALANCE	Jan 1, 2021	\$	53,880
ACTIVITY:			
	Transfer from General Fund Checking for Purchase of CD in Feb		50,000
	Transfer to General Fund Checking from Redemption of CD to fund part of our HVAC project in June		(60,000)
	Interest		720
Disbursements	Transfer of Interest to General Fund Checking		(720)
ENDING BALANCE	Dec 31, 2021	\$	43,880

2. Greater Kanawha Valley Foundation

This money can be withdrawn only after a vote by the Pastoral and Finance Councils.

BEGINNING MARKET VALUE	Jan 1, 2021	\$	133,534
ACTIVITY:			
	Income		1,544
	Fees		(1,454)
	Change in Market Value		29,351
Disbursements	Transfer to General Fund Checking		(5,428)
ENDING MARKET VALUE	December 31, 2021	\$	157,548

3. West Virginia Catholic Foundation

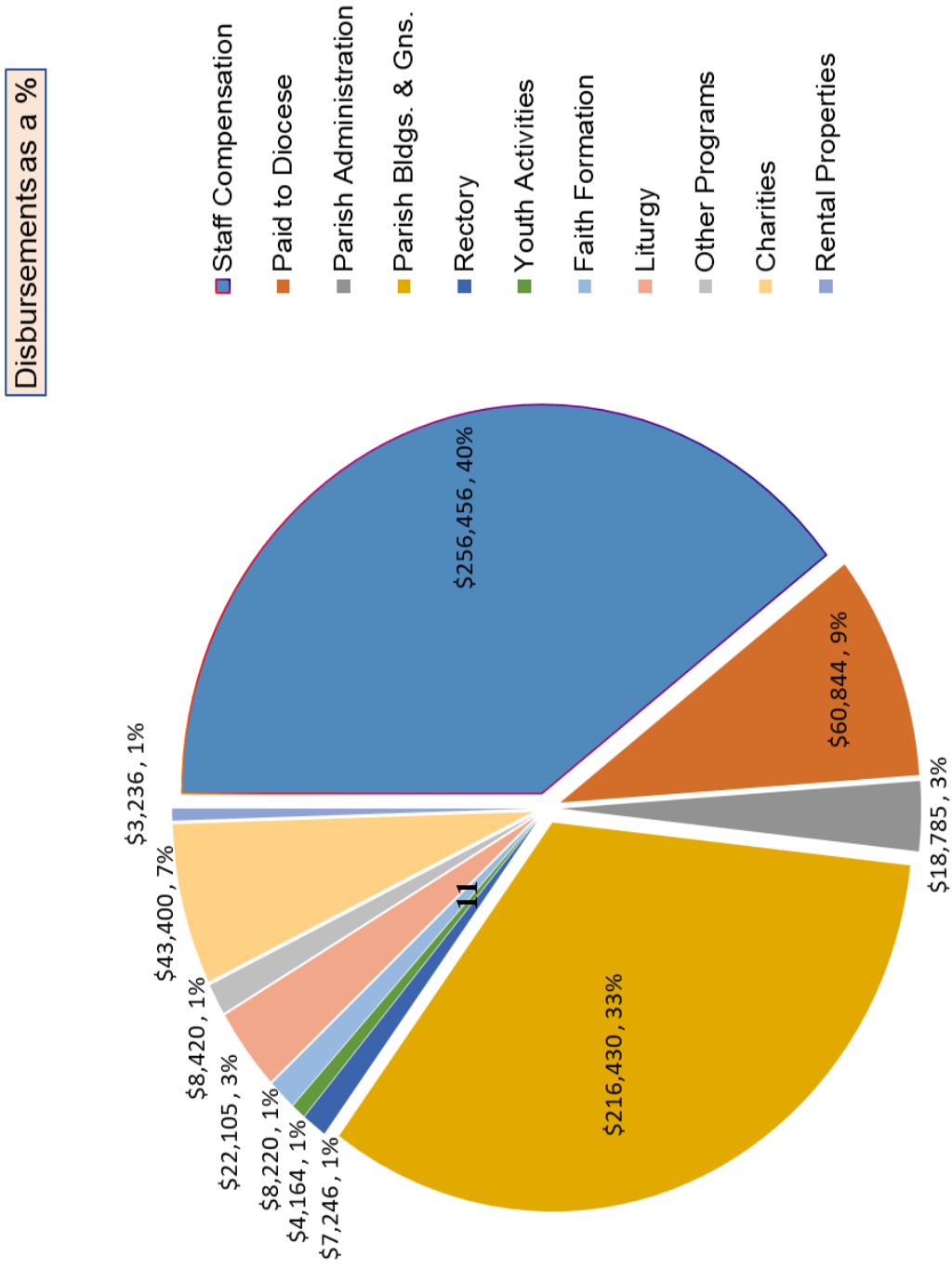
This money is restricted.

BEGINNING MARKET VALUE	Jan 1, 2021	\$	105,811
ACTIVITY:			
	Income		872
	Fees		(412)
	Change in Market Value		9,678
Disbursements	(Fund manager @ DWC)		(309)
	Transfer to General Fund Checking		(2,381)
ENDING MARKET VALUE	Dec 31, 2021	\$	113,260

Note 1: The General CD includes \$39,782 in donations restricted for the Solar Panel Project. These donations were received in 2020 and early 2021 to be applied to the project's total cost of \$85,000.

Please consider including our parish in your will or leaving a portion of your "qualified" accounts to your church or favorite non profit. Folks with an IRA, 401K, life insurance and/or an Annuity, can designate Blessed Sacrament or another non profit as a partial beneficiary and it only requires filling out a form. It can mean so much to help continue the life-giving mission of our parish.

GENERAL FUND 2021 Chart of Disbursements



2021 Major Expense and Donation Items

Note: All amounts have been rounded to the nearest dollar

The following is a summary of the major expense items that were incurred in 2021.

What was done:	Cost	Where to find the expense	notes
Replace roof over upstairs classrooms	41,000	Maintenance: Repairs - Church/Parish Hall	
New HVAC system for 1st floor of red brick building	104,390	Equipment/ Furnishings	Liabilities includes \$50,000 accounts payable for the new HVAC system for the 1st floor of the red brick building. This will be paid upon completion of the project in early 2022. We paid \$54,390 in 2021 toward this project.
\$ 145,390			

Donations of Note:		Where to find the income	
Solar Panel Projects Fund	25,000	Recorded in 2020	Donation for \$85,000 solar panels project held in General CD
Solar Panel Projects Fund	14,782	Recorded in 2021 - Other Capital Improvements	Donations for \$85,000 solar panels project held in General CD
Solar Panel Projects Fund	38,236	Recorded in 2021 - Other Capital Improvements	Donations for \$85,000 solar panels project held in General Checking
Solar Panel Projects Fund	6,982	Recorded in 2021 - Regular Collections	Donations for \$85,000 solar panels project held in General Checking
Fr. Leon Memorial	8,255	Memorial Donations	The Pastoral Council is considering in what way our parish will celebrate Fr. Leon's life in 2022. Fr. Leon's death was March 10, 2021.
\$ 93,255			

Year 2021	TITHE FUND	Checking Account
-----------	------------	------------------

Note: All amounts have been rounded to the nearest dollar

BEGINNING BALANCE	Jan 1, 2021	\$ 25,849
-------------------	-------------	-----------

RECEIPTS

Food Basket Donations	25,393
Tithe Fund - Parish Support	43,400
Tithe Fund Donations-Individuals	11,440
Hygiene Kits	4,738
Tithe Fund Interest	15

TOTAL RECEIPTS	84,986
----------------	--------

DISBURSEMENTS

Food Baskets Expenses	18,441
Hygiene Kits	3,202
Individual Needs (rent, utilities, food, clothes)	22,039

Tithe Support Programs	39,364
A.B.L.E. Families	2,400
Catholic Charities of WV	1,900
Catholic Relief Services	2,400
Children's Therapy Clinic	2,400
Covenant House	2,400
Faith in Action of the GKV	2,700
Gabriel Project of WV	1,200
Good Shepherd Mission	3,600
Habitat for Humanity	1,200
Heart and Hand	5,964
Hospice Care	1,200
KPCC (Kanawha Pastoral Counseling)	2,400
Lao Tong Yoga	600
Literacy Volunteers	1,200
Manna Meal	2,400
RCCR	1,200
REA of Hope	1,200
St Paul Radio	600
WV Institute of Spirituality	1,200
YWCA	1,200

TOTAL DISBURSEMENTS	(83,046)
---------------------	----------

NET OPERATING INCOME (LOSS)	1,940
-----------------------------	-------

Transfer of Interest from Tithe Fund CD	499
-----------------------------------------	-----

Transfer to Tithe Fund CD	(5,000)
---------------------------	---------

Transfer to General Fund Checking	(966)
-----------------------------------	-------

ENDING BALANCE	Dec 31, 2021	\$ 22,323
----------------	--------------	-----------

Year 2021	TITHE FUND	Reserve Account
-----------	------------	-----------------

All of this reserve fund is deposited in a Certificate of Deposit at the Diocese of Wheeling-Charleston.

BEGINNING BALANCE	Jan 1, 2021	\$ 19,913
ACTIVITY: Receipts	Transfer from Tithe Fund Checking for Purchase of CD	\$ 5,000
	Interest	499
	Transfer of Interest to Tithe Fund Checking	(499)
ENDING BALANCE	Dec 31, 2021	\$ 24,913

In 2021, Blessed Sacrament established a Tithe Team Oversight Committee to ensure faithful stewardship of our parish Tithe Fund resources. It's comprised of 6 members: 1 representative from Finance Council and 1 representative from Pastoral Council, our pastor, office manager, and our 2 partners in Community Service Coordinators. They met 3 times to establish a charter and goals.

Year 2021	COLUMBARIUM FUND	Checking Account
------------------	-------------------------	-------------------------

Note: All amounts have been rounded to the nearest dollar

BEGINNING MARKET VALUE	Jan 1, 2021	\$	18,886
ACTIVITY: Receipts	Columbarium Niche Sales		8,100
	Bank Interest		14
Disbursements	Columbarium Expenses		(531)
	Transfer to Columbarium CD		(15,000)
	Transfer to General Fund Checking		0
ENDING BALANCE	Dec 31, 2021	\$	11,469

Year 2021	COLUMBARIUM FUND	Reserve Account
------------------	-------------------------	------------------------

All of this reserve fund is deposited in a Certificate of Deposit at the Diocese of Wheeling-Charleston.

BEGINNING BALANCE	Jan 1, 2021	\$	84,494
ACTIVITY: Receipts	Transfer from Columbarium Checking for Purchase of CD		15,000
	Interest		1,283
	Transfer to General Fund Checking		(1,283)
ENDING BALANCE	Dec 31, 2021	\$	99,494

Year 2021	STIPEND FUND	Checking Account
------------------	---------------------	-------------------------

Note: All amounts have been rounded to the nearest dollar

The Stipend Fund is a checking account into which we deposit:

A. All "stipends" that accompany requests for Mass intentions (no required amount for Mass stipends!)

B. All "stole fees" which (in our parish) are voluntary donations given by parishioners in gratitude at the time of a family wedding, funeral, Baptism, or other liturgical event.

By the policy of our diocese, a pastor may choose to accept stipends and stole fees as additions to his salary, or to give them to the parish. Our pastor chooses to have them taxed as part of his salary, and disburse them as staff bonuses or other worthy causes.

BEGINNING MARKET VALUE	Jan 1, 2021	\$	6,317
ACTIVITY: Receipts	Stipend and Stole Fees (including interest)		11,066
Disbursements	Transfer to General Fund Checking		(10,325)
ENDING BALANCE	Dec 31, 2021	\$	7,058

There is no Reserve Account for the Stipend Fund.

ITEMS OF INTEREST

During the calendar year 2021: 8 parishioner deaths
15 members moved away (that we know about)
21 new individuals joined our parish

Blessed Sacrament currently has 454 households registered comprised of 838 individuals.

2022 BUDGET

RECEIPTS	
Regular Collections	406,800
Holy Day Collections	5,000
Donations and Bequests	1,000
Greater Kanawha Valley Foundation	5,400
Interest Income DWC CDs and Bank Accounts	720
Rental Income	
Gym/Classrooms/Parish Hall	600
Rental Property Income: 405 E Street	6,000
Camp Leon, Memorial, Faith Formation, Music, Maintenance, etc.	19,590
Capital Improvements	40,080
The first \$100,000 of donations and memorial gifts is not assessable	(100,000)
Total Assessable Income	385,190
The first \$100,000 of donations and memorial gifts is not assessable	100,000
Income from Investments - WV Catholic Endowment Fund	4,500
Non-Assessable Income	104,500
TOTAL RECEIPTS	489,690

DISBURSEMENTS	
Personnel Expenses (wages, workers comp, insurance, taxes)	209,636
Pastor Expenses (wages, auto, health insurance/ retirement)	51,450
Rectory Expenses (food/ supplies, insurance, utilities, maintenance/repairs)	12,460
Office (copier lease & service agreement, supplies, postage, internet)	18,920
Liturgical Expenses (lector workbooks/ mass cards, altar bread & wine, vestments, votive candles)	3,000
Faith Formation (RCIA, adult & youth class, VBS, nursery, sacramental prep)	16,800
Youth Activities (Camp Leon Day, Food Baskets, Blankets)	9,700
Parish Life (picnic, bereavement meals, lunch bunch, holiday dinners, memorials)	15,500
Music Ministry (accompanists, guest musicians, music, licenses, handbells)	17,854
Utilities (electric, gas, water, telephone, sanitation)	16,250
Insurance (church, parish hall, rental house)	18,770
Maintenance (supplies, repairs, lawn care, alarm monitoring, exterminator)	6,600
Equipment/Furnishings	1,500
Miscellaneous Expense (pastor/ staff development, substitute priests, deacon candidate supplies)	2,040
Rental Property	2,600
Parish Diocese Cathedraticum (3% to Diocese to support ministries and operations)	14,700
Parish PHRA Assessment (6% to Diocese for Priests' health and retirement)	29,400
Parish Tithing Expense (10% of regular collection to Tithe Fund)	40,680
TOTAL DISBURSEMENTS	487,860
NET OPERATING INCOME (LOSS)	<u>1,830</u>
Capital Improvements	
Solar Panel Parish Donations (received in 2020 and 2021)	85,000
TOTAL CAPITAL IMPROVEMENTS DONATIONS	85,000
Solar panels installation	85,000
Two new HVAC units for Sanctuary and Conference room	26,000
Refashion bathrooms near office (ADA compliant)	12,000
TOTAL CAPITAL IMPROVEMENTS DISBURSEMENTS	123,000
NET INCOME (LOSS)	<u>(36,170)</u>

Any net loss deficit will be covered by funds in the general checking account if needed.

Blessed Sacrament Parish - Finance Council Members

February 2022

Carla Stricker- chair
2027 Weberwood Drive
Charleston WV 25303
304.345.9050
carla.a.stricker@gmail.com

Matthew Benincosa
807 Basil Road
Charleston, WV 25314
304.552.7457
matthewb95@hotmail.com

Brian Caldwell
1305 Vienna Point
Cross Lanes, WV 25313
304.776.6658
caldwell.brian@gene.com

Steve White
600 Kanawha Blvd E, Suite 1203
Charleston WV 25301
304.343.9230
wvstevewhite@yahoo.com

Brunetta Dillard
14150 Grand Settlement Blvd.
Apt. 1412
Baton Rouge, LA 70818
304.545.9200
brunetta_dillard@suagcenter.com

Ex-officio

Rev. John H Finnell, pastor
305 E Street
S Charleston, WV 25303
[h]304.744.5523 [cell]304.377.3560
snowman25303@hotmail.com

Kathy Lester
1578 Kanawha Boulevard, E.
#7D
Charleston WV 25311
304.610.2852
kmlester53@yahoo.com

Natalie Zellers, office manager
304.744.5523
blessedsac@suddenlinkmail.com

Mary Pat Peck
12 Hemlock Way
Charleston, WV 25302
304.346.9718
peckmp@outlook.com

Margaret McGarrity
1530 Bedford Road
Charleston, WV 25314
304.552.6104
margaret.mcgarritty@gmail.com