Treasurer's report to business meeting Oct. 2015

1. Regular income / expenses.

	10th month 2015	2015 Year to date
Income	$3079.06	$19441.99
Expenses	$1558.54	$23664.35

2. Capital spending

Capital spending authorized in 2013	10th month 2015	2015 Year to date	Remaining Budget
$27,000	$1099.09	$2,779.29	$11,619.21

3. Our major expense was $879 for personal liability insurance. This exceeded the budgeted amount of $770, but the treasurer paid this after consultation with the finance committee. Our property insurance bill is due soon; that will be about $2000.

4. In addition to normal income, we received a large donation from Lou Stadlin's family. YTD we remain about $4000 below contributions needed to balance the budget.

5. This month the finance committee plans to send an e-mail to all, reviewing our financial situation. The finance committee met last month, and Tom Kennedy will continue to be the convener. We reviewed income and spending, and suggested a cautious approach to next year's budget, given the continuing shortage of income vs. expenses.

6. The capital expense was for the beginning of the ceiling repair work. The box "remaining budget" is what remains from the $27,000 that the Meeting authorized a few years ago to do major upgrade work on the Meeting House. See Building and Grounds committee for details.

7. Several committees haven't yet submitted their budget requests, but what we have so far was included in the information posted on the web site a few days ago.