

# Terre Haute Reformed Presbyterian Church

Terre Haute, Indiana

## Report to Presbytery Spring Meeting 2026

Dear Fathers and Brothers,

Though we have been without a pastor for most of 2025, we are grateful for the many ways that God has provided, allowing us to maintain much of our regular ministry and programming. Regular Sunday morning services have been held with only one cancellation due to weather, and we have observed the Lord's Supper quarterly. Session has continued to hold regular meetings on a monthly basis under the leadership of Pastor Jack Baumgardner who is graciously serving as provisional moderator. Though individuals in the congregation have faced challenging new personal circumstances in the past year including loss of job, cancer diagnosis, and difficulties with wayward children, the congregation continues to trust in God and has been faithful in attending to the means of grace. However, we recognize the importance of having a Teaching Elder at THRPC and so over the last year our Pastoral Search Committee has been hard at work pursuing leads, with an exciting new opportunity opening up recently.

### Worship

We have been amazed by the steady stream of men faithfully bringing God's Word to our congregation over the past year. Some commit to preaching twice a month for a season, with John Punt coming regularly in the spring, Nathan Shaver in the summer, and Pastor Terry Dowds in the fall and winter. Also frequenting our pulpit are Pastor Roberts, Pastor Baumgardner, and Tyler Kniess, with Pastor Roberts and Pastor Gary McNamee administering the Lord's Supper. Many others have ministered among us, including those from the GLG presbytery, Midwest Presbytery and a local PCA congregation. The congregation has welcomed this ministry, and have done a great job of showing hospitality to those traveling from out of town.

### Fellowship

We look forward to resuming a regular evening worship service when the Lord provides a pastor, but for now the congregation gathers for a time of psalm-singing, prayer, and fellowship most Sunday evenings. In addition to hosting the guest ministers on a weekly basis, our members show love for one another in many ways, often staying long after the service is over to share their joys and burdens. The Church Life Team organized a Fall and New Year party for the congregation, and will hopefully be able to resume the traditional Reformation Day party next year. The Missions Committee hosted a delightful visit from Leila Zhou who reported on her mission work in Asia, and they organized a Kid2Kid event to inform our children about RP Global Missions.

### Bible Study

The Women's Fellowship met through the spring but has since been on hiatus. The Thursday Evening Bible Study completed a study of I and II Corinthians, David Murray's *Jesus on Every Page*, and studies of specific Messianic Psalms. The adult Sunday School class completed Dr. Godfrey's *A Survey of Church History* and Sinclair Ferguson's series on I Peter. We have four Sunday School classes for the children ranging from toddler to middle school led by a dedicated group of Sunday School teachers who are committed to training our children up in the Lord.

### Diaconate

The congregation was greatly encouraged by the ordination of Dr. Justin Miller to the office of deacon in Spring 2025, joining our current deacons Dr. Brian Toevs and Kevin Sellers. The elders have been especially grateful for the support of these deacons who have been even more active than usual this year, overseeing the installation of a new roof for the building, engaging in mercy ministry, organizing the audit of the congregational books, taking initiative to complete projects around the building, and setting up various work days to support members of the congregation in need.

### Budget

The annual congregational meeting will be held on February 20, 2026 to approve the attached budget which does not include a pastor's salary. Our congregation hopes to call a pastor in the near future, at which point the Session will present a revised budget including the pastor's salary to the congregation and to Presbytery as needed.

### Membership

The membership of the congregation declined slightly in 2025, though attendance has held steady. A member known to some of you, Dan Deason, passed away in August. Another member, Pat Gard, transferred to a reformed Baptist church in Montana.

<b>Congregational Statistics</b>	<b>2024</b>	<b>2025</b>
Communicant members	30	28
Baptized members	9	9
Additional regular attenders	7	6

Both Steve and Mary Rhoda remain on the membership roll, so in addition to the ministry that they receive from the Terre Haute Shepherding Committee, the local elders continue their own work with them. It has been a privilege to witness Steve's remarkable and sustained progress in alcohol recovery, and in light of this recovery, we as a Session support the committee's recommendation to lift Steve's suspension.

Blessings to you in Christ,

The Session of Terre Haute RPC

## THRPC Financial Report - 2/14/26

	2024 Actual	2025 Budget	2025 Actual	2026 Budget
<b>100-INCOME</b>	\$ 124,867.23	\$ 125,000.00	\$ 119,291.27	\$ 120,000.00
101 - Tithes and Offerings	\$ 124,867.23	\$ 125,000.00	\$ 119,480.32	\$ 120,000.00
102 - Designated Gifts to TH (local)	\$ 367.63			
104 - Outside Gifts				
105 - Designated Gifts (outgoing)	\$ (367.63)		\$ (189.05)	
<b>200-PASTORAL SUPPORT</b>	\$ 80,504.00	\$ 23,250.00	\$ 9,315.57	\$ 5,000.00
201 - Pastor's Salary	\$ 45,004.00	\$ 3,750.00	\$ 7,369.81	TBD
202 - Pastor's Housing Allowance	\$30,000.00	\$ 2,500.00	\$ -	TBD
204 - Pension	\$ 4,500.00	\$ 750.00	\$ 375.00	TBD
205 - Professional enrichment	\$ -	\$ -	\$ -	TBD
206 - Other Expenses		\$ 6,250.00	\$ -	TBD
207 - Pastoral Bonus	\$ 1,000.00	\$ -	\$ -	TBD
208 - Pastoral Search	\$ -	\$ 10,000.00	\$ 1,570.76	\$ 5,000.00
<b>300-CHURCH MINISTRY</b>	\$ 5,273.16	\$ 16,500.00	\$ 20,006.05	\$ 14,850.00
301 - Children's SS Curriculum	\$ 904.12	\$ 1,000.00		\$ 1,000.00
302 - Christian Education Materials		\$ 250.00	\$ 715.40	\$ 100.00
303 - Pastor's Ministry Expenses	\$ 2,032.31	\$ 1,200.00	\$ -	TBD
304 - Guest Ministry	\$ 1,000.00	\$ 12,000.00	\$ 14,581.20	\$ 12,000.00
305 - Mercy Ministry	\$ 874.07	\$ 1,000.00	\$ 4,500.00	\$ 1,000.00
306 - Website Hosting	\$ -	\$ 100.00	\$ -	\$ 100.00
307 - Other		\$ -	\$ -	\$ -
309 - Youth Ministry		\$ -	\$ -	\$ -
310 - Missions	\$ 118.20	\$ 500.00	\$ -	\$ 200.00
311 - Church Life	\$ 344.46	\$ 450.00	\$ 209.45	\$ 450.00
<b>400-CHURCH ADMINISTRATION</b>	\$ -	\$ 1,400.00	\$ 965.35	\$ 1,200.00
401 - Church Supplies		\$ 1,400.00	\$ 965.35	\$ 1,200.00
403 - Other				
<b>500-DENOMINATION</b>	\$ 5,110.83	\$ 5,900.00	\$ 5,450.00	\$ 5,458.00
501 - Presbytery Assessments	\$ 1,352.83	\$ 1,500.00	\$ 1,300.00	\$ 1,330.00
502 - Synod Assessments	\$ 2,758.00	\$ 2,900.00	\$ 2,758.00	\$ 2,628.00
503 - Presby & Synod Delegate		\$ 500.00	\$ 392.00	\$ 500.00
504 - RPM&M	\$ 500.00	\$ 500.00	\$ 500.00	\$ 500.00
505 - CYPUP	\$ -	\$ -	\$ -	\$ -
506 - RP Global Missions	\$ 500.00	\$ 500.00	\$ 500.00	\$ 500.00

<b>600-CHURCH BUILDING</b>	\$ 20,913.09	\$ 22,660.00	\$ 21,773.44	\$ 22,800.00
601 - Mortgage	\$ 9,000.00	\$ 9,000.00	\$ 9,000.00	\$ 9,000.00
602 - Insurance	\$ 2,857.63	\$ 3,300.00	\$ 3,086.07	\$ 3,300.00
603 - Cleaning	\$ 2,600.00	\$ 2,600.00	\$ 2,550.00	\$ 2,600.00
604 - Maintenance (subtotal)	\$ 1,660.00	\$ 2,000.00	\$ 1,815.00	\$ 1,940.00
– Maintenance: Bug Man	\$ 590.00		\$ 590.00	\$ 590.00
– Maintenance: Mowing	\$ 960.00		\$ 1,080.00	\$ 1,200.00
– Maintenance: Snow Removal	\$ 110.00		\$ 145.00	\$ 150.00
607 - Utilities (subtotal)	\$ 4,382.65	\$ 5,760.00	\$ 5,322.37	\$ 5,960.00
– Utilities: Electric – Duke	\$ 920.22	\$ 1,500.00	\$ 1,455.45	\$ 1,600.00
– Utilities: Gas – Vectren	\$ 587.14	\$ 1,000.00	\$ 749.44	\$ 1,000.00
– Utilities: Sewer	\$ 338.52	\$ 400.00	\$ 338.52	\$ 400.00
– Utilities: Water	\$ 317.61	\$ 400.00	\$ 299.60	\$ 400.00
– Utilities: Internet & Phone	\$ 1,619.76	\$ 1,700.00	\$ 1,719.96	\$ 1,800.00
– Utilities: Sermon Audio	\$ 599.40	\$ 600.00	\$ 599.40	\$ 600.00
– Utilities: Zoom	\$ -	\$ 160.00	\$ 160.00	\$ 160.00
609 - Other				
610 - Church Supplies (Roll into 401)	\$ 412.81	\$ -	\$ -	\$ -
<b>700-FACILITIES</b>	\$ 236.96	\$ 4,000.00	\$ 11,118.03	\$ 4,000.00
701 - Discretionary Project Fund	\$236.96	\$ 1,000.00	\$ 138.03	\$ 1,000.00
705 – Parking lot sealing and lines		\$ 2,500.00	\$ -	\$ 3,000.00
706 – Roof inspection		\$ 500.00	\$ 10,980.00	\$ -
<b>800-OUTREACH</b>	\$ -	\$ 500.00	\$ -	\$ 500.00
801 - Printing				
802 - Mailing				
803 - Facebook				
804 - Other		\$ 500.00	\$ -	\$ 500.00
<b>900-MISCELLANEOUS</b>	\$242.69	\$ -	\$ -	\$ -
	\$242.69	\$ -	\$ -	\$ -
<b>TOTAL INCOME:</b>	\$ 124,867.23	\$ 125,000.00	\$ 119,291.27	\$ 120,000.00
<b>TOTAL EXPENSES:</b>	\$ 112,280.73	\$ 74,210.00	\$ 68,628.44	\$ 53,808.00
<b>NET INCOME:</b>	\$ 12,829.19	\$ 50,790.00	\$ 50,662.83	\$ 66,192.00
<b>Balance Transfer to Savings Account</b>	\$2,000.00	\$ 2,000.00	\$ 2,000.00	\$ 2,000.00
<b>ACCOUNT SUMMARY</b>			<b>2/15/2025</b>	<b>2/7/2026</b>
<b>Checking Account balance:</b>			\$ 95,157.58	\$ 149,350.87
<b>Savings Acct balance:</b>			\$ 13,516.06	\$ 15,520.03

**Reformed Presbyterian Church Suggested Internal Review Guidelines for Congregations and Mission Churches as Required by Synod**

Purpose: The purpose of an internal review is to ascertain the reliability and accuracy of financial statements prepared and records maintained by the congregational treasurer. It is also intended to provide constructive suggestions toward improvement of procedures, record keeping and report.

Who should perform the review: The congregation should appoint a review committee, preferably comprised of 2 to 3 independent people. These people should preferably be unrelated to the treasurer.

Frequency: A review should be performed annually and a copy of the committee report should be sent to the presbytery clerk.

Procedures	Checklist for Committee Members to Indicate Completion
1. All financial records for the year should be gathered. This should include bank statements, cancelled checks, deposit slips, paid bills and treasurer's books.	Completed
2. Two months picked at random in the cash receipts and cash disbursements journals should be footed and cross-footed (added down and across). A few of these totals should then be traced into the general ledger (if one is maintained).	Completed for Aug., Dec.; no problems noted
3. Trace the ending bank balance of two different months to the appropriate bank reconciliation. The bank reconciliation should be footed and agree to the books.	Completed for Feb., Dec.; no problems noted
4. Select two checks from each month and trace to the source document (i.e. invoice, employment agreement, congregational minutes, deacon board minutes, etc.). Check the amount of the check to the source document and review for proper endorsement.	Completed; missing voucher form for a Feb. reimbursement attributed to church supplies, no invoice supplied for insurance payments (e.g., to Brotherhood Mutual 02 Sept.) but under church-approved 2025 budgeted amount; Cover letter for 06 Feb., 14 Sept. gifts allude to session and/or diaconal approval, but no minutes were provided in support of the claims

5. Trace the amounts on the year-end financial statements to the general ledge or other Workpapers summarizing the monthly activity.	Completed; the summary omitted 1 item on the ledger for 604 - Maintenance: Mowing, lines 501 - Presbytery Assessments, 504 - RPM&M, and 506 - RP Global Missions were not in the 2025 ledger because the checks cleared in Jan 2026 (confirmed with bank statement) but were included in the 2025 summary statement
6. Determine the cash balance at the beginning of the year plus receipts minus disbursements equals the ending reconciled cash balance.	Completed; no problems noted
7. Verify the existence of assets other than cash in checking (i.e. stock certificates, savings accounts, brokerage accounts, etc.). Review the earnings from investments to the amount of the assets for reasonableness.	Completed; documents alude to a savings account, but no bank statements for this account were provided
8. Trace balances of notes payables and other liabilities to supporting documents.	Completed; no balance for the mortgage (only outstanding liability known to the auditors) provided
9. Compare the income and expenses of the current year to those of the prior year for any significant fluctuations.	Completed; all fluctuations as expected (income was lower with a net loss of tithing attendees, no pastoral salary, etc., lowered pastoral expenses; major increase in guest ministry expenses for pulpit supply; major increase in facilities expenses for roof replacement on church building for the first time as a separate line on the budget there were payments for presbytery and synod attendance)
10. Review procedures for counting and handling of funds. This be done by someone other than the treasurer.	Completed; no policies have been adopted, but drafts were provided and reviewed

### Review and Recommendations

**We have examined the financial records of the Terre Haute Reformed Presbyterian Church Congregation and have found the following:**

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|---|---|
| 1. No problems or questions were noted (put in X in the box to the right if this is the case).  | <div style="border: 1px solid black; height: 20px; width: 100%;"></div> |
| 2. The following error(s) or problem(s) were found and were resolved as follows (put an X in the box to the right if this is the case). | <div style="border: 1px solid black; padding: 5px;">X</div>             |

Findings	Resolutions
<p>Missing voucher form for a Feb. reimbursement attributed to church supplies; investigation of provided files revealed no vouchers for 2 total reimbursements before March 2025</p>	<p>The system of vouchers with accompanying receipts is excellent. We recommend that a policy for reimbursement without receipts be created, or otherwise do not give reimbursements without receipts. Request that the treasurer include the</p>
<p>No invoice supplied for insurance payments (e.g., to Brotherhood Mutual 02 Sept.) but under church-approved 2025 budgeted amount</p>	<p>invoice(s) for insurance in the audit files as with other expenses like the utilities</p>
<p>Cover letter for 06 Feb., 14 Sept. gifts allude to session and/or diaconal approval, but no minutes were provided in support of the claims</p>	
<p>the summary omitted 1 item on the ledger for 604 - Maintenance: Mowing, lines 501 - Presbytery Assessments, 504 - RPM&amp;M, and 506 - RP Global Missions were not in the 2025 ledger because the checks cleared in Jan 2026 (confirmed with bank statement) but were included in the 2025 summary statement</p>	<p>The main ledger remained accurate; this error and variance from the fiscal year only affected the summary document</p>
<p>Summary financial documents alude to a savings account, but no bank statements for this account were provided</p>	<p>Request that the treasurer include bank account statements for the savings account in the audit files just as the checking account statements are included</p>
<p>No balance for the mortgage (only outstanding liability known to the auditors) provided</p>	<p>Request that a summary of the mortgage balance (at least at year end) be included in the audit files</p>
<p>No policies have been adopted, but drafts were provided and reviewed</p>	<p>Encourage final revisions and adoption of the policies; recommend considering setting aside specific funds for major future building projects (e.g., the next roof replacement or HVAC system); ensure a succession plan is in place should the treasurer be incapacitated for an extended period of time or die; on vouchers, add a line for printed name of approving authority</p>

**Congregation (fill in the box to the right)**

**Date (fill in the box to the right)**

Terre Haute Reformed Presbyterian Church  
17-Feb-26

Review Committee Members (list below)

Justin C. Miller

Donna Campbell

Benjamin Elliott

Please send this report to your Clerk of Session to be submitted to your presbytery clerk along with your congregational reports.