



Congregational Annual Meeting May 15, 2022

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|---|---------------|
| 1. Call to order | Molly Bodewes |
| 2. Opening prayer | Pastor Tim |
| 3. Quorum Confirmation | |
| 4. Approval: Meeting agenda | Molly Bodewes |
| 5. Approval Nov 2021 Meeting Minutes | |
| 6. Congregational Actions: | Molly Bodewes |
| • Elections: Church Council | |
| • Elections: Mission Endowment Fund Board | |
| • Strategic Planning Report | |
| 7. Treasurer's Report | Dan Graves |
| 8. Congregational Audit Report | |
| 9. Mission Endowment Fund Grants | |
| 10. Pastor's Report | Pastor Tim |
| 11. Closing Prayer | |
| 12. Adjournment | |

PASTOR TIM'S ANNUAL REPORT

Dear Brothers and Sisters in Christ,

Sitting here in my office in April 2022, life feels almost back-to-normal. I haven't felt a need to wear a protective mask in many weeks at this point, and I have felt comfortable returning to most of my pre-pandemic activities. So, in many ways, reflecting back on ministry in 2021 feels like a world apart from where I am today. In that world, COVID-19 was still a pandemic raging around the world. At the beginning of 2021, vaccines were still widely unavailable and most were not approved, even for emergency authorized use. Many businesses, churches, restaurants, and other organizations were still shuttered, limiting capacity, or navigating an online-only format. Masks were required or, at least, strongly recommended, and gathering in crowds made many people feel unsafe.

Life, ministry, and faith at Christ the King Lutheran Church looked very different in 2021. In many ways, the ways that we functioned at CtK through 2021 looked a lot like 2020. We continued to hold our plans lightly, knowing that they would likely have to change on the spot because of some new development in the pandemic or our techniques to mitigate it. We continued to have to rethink and reimagine the way we did *everything*, from worship, to Bible Study, to pastoral care, to meetings.

Still, I'm proud of the ways that our staff and members continued the work of ministry at CtK in 2021 *in spite* of all of these challenges. Worship continued to happen *in spite of the challenges*. Faith was fostered and nurtured *in spite of the challenges*. People found safe ways to gather and support one another *in spite of the challenges*. The council and staff leadership of this church continued to fulfill their respective roles and responsibilities *in spite of the challenges*.

Truly, the work that was done in 2021 would not have happened without the hard work, flexibility, creativity, and commitment of our wonderful staff, members, and participants. So, *THANK YOU* for all you have done to continue to make CtK such a wonderful, meaningful community of faith. This place would not be the same without you and your contributions.

Many of the ministries and events of the year will be detailed in the reports that follow, but I would like to highlight one item in particular regarding my upcoming Renewal Leave.

In 2021, I re-submitted a grant application to the Lily Foundation for funds for me and the church for a Renewal Leave. Unfortunately, our grant was not approved for funding in this cycle; but I'm grateful to CtK and its leadership who have encouraged me to take the time anyway. So, beginning on June 6, 2022, I will begin my Renewal Leave of 15 weeks, returning to CtK on Monday, September 19, 2022. Thank you for this gift of time to renew myself in mind, body, and spirit. I'm grateful also to Deacon Mandy and others who will be working hard during my Leave to continue the work and ministries of CtK.

As I said above, many other events and ministries happened throughout 2021, and you will find details and descriptions of those events in the reports which follow. Truly, God *continues to be* up to some amazing work in this place!

The Peace of Christ be with you.

Pastor Tim

Magnification Team Annual Report

2021 continued a pattern of unusual and always-evolving worship practices at Christ the King Lutheran Church!

We were enthused to offer an opportunity for people to worship *in person* again beginning in January 2021. It required some interesting and sometimes confusing adaptations to our physical environment to try to stay in compliance with recommendations from state and local public health officials. We chained off every-other pew and placed 6-foot boards on other pews to try to maintain a physical distance between households. We began a sign-up process for people to indicate their desire to be present so as to limit the number of people in the sanctuary. And we were finally able to utilize the equipment that had been installed to allow us to livestream our worship services from the sanctuary. (Thanks to David Gonzales and his team for their work in getting us started with this technology, and to Jared Wright and others who helped us to navigate and use some new equipment that was installed mid-year.)

As COVID numbers eased in the summer months, we were able to add a second, weekly outdoor worship service. It was a pleasure to welcome many to that service who were unable or uncomfortable to come to worship with us indoors. Those services continued throughout the summer and through the month of October. At that point, we moved to a single worship service at 9:00am, indoors and livestreamed.

I'm grateful for the flexibility of all of the people involved in leading worship, especially in these tumultuous times: for Deacon Mandy, for Aurora Rose, for Patty Mack, for Jared Wright, for Jenna Hutt, for our Altar Guild members. Everyone has been so wonderful and patient as we have navigated worship life together.

If you are interested in helping with the Magnification Team in any way, we'd *love* to get in touch with you! Whether it is serving as an assistant during worship in some way; or helping to run our Media Desk; or helping with Altar Guild; or offering special music – we need you and your gifts to make our worship services even *more* wonderful! Please talk to Pastor Tim for more information.

Respectfully submitted,
Pastor Tim Orłowski

Annual Report- CtK Maturity Team 2021

Another year filled with challenges and opportunities for the Maturity Team! A year of creativity, punting, and faith formation... the team meetings fell off by summer and resumed again in April of 2022. Interesting times! If you'd like to join the team, now is the moment as we're beginning again to reestablish regular meetings. Contact Deacon Mandy (deaconmandy@ctkdurango.org) to join!

Last year the Youth (7th-12th grade) met Sundays and/or Wednesdays, with special events, worship services, and fundraisers thrown in. They worked incredibly hard to raise money for their trip this summer to the Youth Gathering in Minneapolis. Unfortunately, the Gathering was canceled (<https://www.ctkdurango.org/youth/march-2022-youth-group-news/>) and the next one is scheduled for 2024. Trying to fill our sails with wind again, we're planning a trip to NELM July 25-28 - and we'd love for congregation members to come with us! Contact Deacon Mandy (deaconmandy@ctkdurango.org) if you'd like to go.

CtK Kids! is on Week (i.e. episode) 76 as of this writing. We have 12 family "subscribers" for a total of 24 kids; not to mention the adults who watch weekly as well. You should give it a watch yourself at <https://vimeo.com/showcase/7791488> and see what it can do for your own inner child.

Day Camp 2021 was different, but, hey, it happened! We charged families half as much (\$15 for the week) and 38 campers stayed with us for the morning only. We had a "Christmas in July" theme and it was a riot. For the afternoon, our Jr Counselors stayed at CtK for faith-building activities with the Counselors from Rainbow Trail, which was valuable and soul-filling. The Maturity Team is working to decide how we will schedule Day Camp 2022 - flexibility is key!

Thursday Bible Study is now a hybrid class, meeting in-person or on Zoom Thursdays at noon. This past year we have been studying the History of Christianity through The Great Courses. We began all the way back with the original disciples and we will one day conclude with the modern megachurch. It's fascinating and fun!

In Christ,
Pastor Tim
Deacon Mandy (Faith Formation/Youth Ministry)
Shannon Kunkel (Team Member)
Catherine Hawk (Council)

Social Ministry Committee

Committee members: John Condie, Rap Fairley, Tim Orlowski (ex officio), Jigger Staby, Renate Widder, Beth Stelz, Robert Maple, Tom Robinson

From our annual budget, we continue to support Habitat for Humanity, the Volunteers of America Community Shelter and Safehouse, Manna Soup Kitchen, and the Food Bank. In addition to our regular budget items, we also support various community, national, and world needs that arise. The Committee also coordinated volunteer help around the community. Despite COVID, CtK members helped build walls at last year's Habitat for Humanity build. Because of COVID, the soup kitchen had greatly reduced services, but our team of volunteers was actively involved. Manna has reopened with a very different scope of operations, and we are now supplying 6 volunteers twice a month. We continue as a Covenant Church with Bread For the World, a non-denomination Christian organization seeking to address hunger-related problems by lobbying lawmakers (see their website at www.bread.org). The Offering of Letters was disrupted by guess what, but we plan to resume next year, possibly in a modified format. We also supported two mission partners this past year, Guatemala and the Navajo Lutheran Mission. There was no trip to Zaculeu this year, but our congregation sent help when one of the children in the congregation needed surgery. We are hoping to return in person next year. Though we were also not able to take a delegation to the Navajo Mission, several members were able to have short visits and deliver materials such as school supplies and small appliances. The director, Patterson Yazzie, came to visit us here, and we are planning a trip to NELM in late July.

The Social Ministry Committee also oversees the Love Fund. This fund was established and is maintained by congregational donations. If anyone reads this far, let me know. It serves as a confidential source of short-term assistance to congregation members and church employees who are going through tough (hopefully temporary) financial situations.

The Social Ministry Committee meets once a month on various days and times (to accommodate our complex schedules). If you are interested in our work, would like to see how we function, or have concerns or suggestions for our church's ministries, you are welcome to attend our meetings. Linda in the office always knows our meeting times or alternatively, you could contact one of our members.

As always, we exist to "comfort the afflicted and afflict the comfortable."

Mission Endowment Fund

Below are the grant recipients for 2021. Total requests this year amounted to more than \$16,000.00. \$10,922.00 was granted to applicants who requested funding for congregational, community and/or global projects who met the mission of the Fund. The mission of the fund is to provide for mission work beyond the operating budget of the congregation. Recipients must all demonstrate that their request is in alignment with the mission statement of Christ the King, "To love and serve God by proclaiming Christ's gospel, strengthening worship, deepening discipleship, and serving our congregation, community and world." Below is a list of those projects that were funded.

Thank you all for your support.

Wendy Gonzales, Lynn Mitzlaff, Megan Reid, John Condie, and Gary Rollstin

Congregation

CtK Youth
Day Camp
Piecemakers Quilting Guild

Community

Big Brothers/Big Sisters
Grief Center
Garden Ministry
Housing Solutions
Gideons
Durango Derailers
Purple Cliffs Mission

World

Iglesia Luterana Agustina de Guatemala
La Esperanza Granada
Sheppard Foundation for Hope
Village Aid
ELCA World Hunger

**CtK COMMISSION TEAM REPORT
FOR THE MAY 2022 SEMI-ANNUAL MEETING**

2021 proved to be another year of ups and downs with the Covid-19 Pandemic, all of which makes it hard to advertise church services and special events. But, the ComMission Team (Ann Duft, Megan Reid, and Jeff Seville), with lots of help from Pastor Tim Orłowski, Mandy Gardner, and Jared Wright found ways to keep church members and friends connected and active in Christ the King Lutheran Church.

Large banners (designed by Mandy Gardner) to advertise Day Camp and Christmas and Easter services were purchased in 2019 or 2020, and are available to be hung on the church sign near Florida Road when needed. A banner inviting people to join us virtually for services has been hanging on the Florida Road sign. In addition, Jared Wright (choir director, soloist, and trumpet player, as well as Church Administrative Assistant) has been making sure that regular services (in-person or on-line) are advertised in the Durango Herald newspaper. He also creates information on special services and events for the church social media sites, and postcards for Easter and Christmas services, which are sent to our members and friends mailing list. Ann Duft hosted a table highlighting the ComMission Team at our Rally Day event on September 12, 2021 telling visitors what the Team does, and looking for those who might be interested in being a ComMission Team member.

In 2020 we started a project to keep people interested in church involvement through the pandemic, we invited everyone to join in creating a MEMORIES OF COVID-19 notebook by submitting poems, stories, thoughts, drawings, photographs (anything on paper). Who would have thought we would still be involved with this pandemic, and wondering just how long it will last. The goal has been to create a notebook of the submissions, but we have had very few entries. Megan is willing to put further submissions in the notebook since she continues writing information about how the pandemic has affected us here in Durango/La Plata County. Eventually the notebook will be in the Church Library for perusal. You can email submissions to Megan Reid at mreid1451@bresnan.net or mail them to her at 2403 Thomas Ave., Durango, Co, 81301.

Respectfully Submitted
Megan Reid

2022 Annual Report
Church Administrator

August 2022 will mark my 6th year as Church Administrator. Sharing my administrative and financial skills with the church family is an enjoyable part of my weekly routine. One big event for our office staff this year was the retirement of Linda White, who served as Administrative Assistant for more than 10 years and I enjoyed the privilege of working with her for four of those years. Our congregation was blessed with her many talents in her role as administrative assistant during the past decade and we continue to enjoy her being a part of our church family. Jared Wright took over her position in September and brings talent and humor to our office team. In addition to filling Linda's shoes, he has also taken on many of the office technology tasks.

My role continues to be supported by many volunteers who assist with financial tracking, planning, and analysis of our contributions and expenditures, ensuring we maximize each of your meaningful financial gifts. Many thanks to Treasurer Dan Graves, Financial Secretary Nonette Saville, Financial Oversight Committee Members (Carla Gonneville, Ken Hartlein, Kayla Hefner, Larry Hjermsstad, Clark Lagow, Gary Orłowski, and Jigger Staby), and the Teller Team Members (Molly, Bodewes, Rap Fairley, Angelia Graves, Ken Hartlein, Dottie Johnson, Lynn Mitzlaff, Geri Mulligan, Carol Orłowski, Karen Rosenberger, Renate Widder, Linda White).

Below is a snapshot of the numerous tasks I take care of on behalf of our congregation:

- Complete financial transaction recordkeeping and payroll processing
- Prepare monthly financial reports for Council Treasurer
- Provide records for annual congregational audit
- Attend monthly Council Meetings as a non-voting member to keep the team up to speed on administrative initiatives
- Coordinate indoor and outdoor maintenance projects with our administrative Ministry Team Council Representative Larry Rardin and other third party contractors
- Liaison to our tenant La Plata Family Centers Coalition and their Executive Director Mariel Balbuena
- Submit administrative and financial reports to multiple entities (Evangelical Lutheran Church of America, Rocky Mountain Synod, Internal Revenue Service, State of Colorado, City of Durango, CtK Church Council, and the CtK Congregation in the Scribe "By the Numbers", to name a few).

Many thanks to each of you who bless our congregation and the ministries we support with your time, talent and treasures.

Stay with God!

Beth Stelz

CtK 3-Year Vision (2025)

In 2025, Christ the King Lutheran Church has embraced a vision for ministry and mission that encourages and invites the participation of all individuals: young and old; working and retired; full-time residents and snowbirds; those who gather in person and those who only interact with us online. CtK leadership has consistently proclaimed the message, “This church needs you; and you need this church,” and this message has effectively moved people to show up and participate, to volunteer, and to promote CtK to others. A vast majority of CtK participants have found ways to be involved in the congregation beyond worship, be it in leadership positions, M-Team involvement, Bible study participation, service projects, or small group activities. All of these opportunities keep our congregation passionate and invested in this community of faith for the sake of the gospel – that is, the good news that we are saved by grace, and that Jesus loves us, no matter what.

Christ the King Lutheran Church is a bustling hive again, serving as a meeting place, a spiritual home, and an event center for many groups within and beyond our congregation. Our modern building is aesthetically pleasing, and it effectively serves as an evangelism and advertising tool, where congregation events and faith formation activities are promoted with a clear invitation to all. In an ever-increasing online world, CtK has also placed a high priority on its ability to be an effective hybrid church. To that end, Christ the King Lutheran Church regularly invests in people, software, and equipment to make all aspects of our church life together to be accessible to those in the building and those who are online. This way of being church apart-together has helped CtK to expand its reach beyond Durango, and has welcomed the input and participation of others who have never been inside our walls.

Christ the King Lutheran Church places a high priority on being together as often as possible, especially in intergenerational gatherings and events where young and old have the opportunity to learn and listen to one another in their respective walks of faith. People at CtK feel supported and cared for through ministries like Stephen Ministry, mentorship programs, and small groups that meet regularly for faith formation and fellowship activities.

Christ the King Lutheran Church proudly supports and works alongside many organizations that promote justice, peace, and work to build up the Kingdom of God. CtK actively recruits participants to serve with our local mission partners like Manna Soup Kitchen, the Volunteers of America shelter, and Habitat for Humanity. In addition, CtK has established a spiritual care ministry to the homeless population at the managed camp in Durango in an effort to provide holistic care to the people who live there.

After a handful of years experiencing ministry and faith in the midst of a global pandemic, Christ the King Lutheran Church has been re-formed into a church that has moved from “maintenance-mindedness” to “mission-mindedness.” CtK staff and leadership strive to equip and empower its participants to live their lives of faith in such a way that we can be effective evangelists of the gospel through word and deed.

Annual Report - CtK Financials

Profit & Loss January through December 2021

	Jan - Dec 21	Jan - Dec 20	\$ Change
Ordinary Income/Expense			
Income			
Total Income	340,501	329,290	11,211
Expense			
401000 · BENEVOLENCE/SYNOD	22,931	19,296	3,635
41000 · MAGNIFICATION	5,115	17,676	(12,561)
42000 · MEMBERSHIP	909	461	448
43000 · MATURITY	4,668	36,033	(31,365)
44000 · MINISTRY	25,208	19,304	5,904
44500 · ComMISSION	1,078	1,928	(850)
45000 · AdMINISTRATION	281,749	203,236	78,513
Total Expense	341,658	297,934	43,724
Net Ordinary Income	(1,157)	31,356	(32,513)
Other Income/Expense			
Other Income			
500015 · Garden Suites - Reimbursement	(500)	1,000	(1,500)
500024 · PPP Loan/Grant Proceeds	71,630	37,000	34,630
500025 · PPP Offset Payroll Exp Tracking	34,630	0	
50005 · Misc Income	9,088	5,130	3,958
50010 · Interest/Dividend Income	9,449	8,520	929
50015 · Market Change on Investments	14,616	11,351	3,265
Total Other Income	138,913	63,001	41,282
Other Expense			
500012 · Misc Expense	0	10,000	(10,000)
500013 · PPP Eligible Expense Tracking	34,630	37,000	(2,370)
500030 · Garden Suites - Expenses	0	800	(800)
Total Other Expense	34,630	47,800	(13,170)
Net Other Income	104,283	15,201	89,082
Net Income	103,126	46,557	56,569

- For 2021: Income was slightly less than expenses for a negative Net Ordinary Income of \$1,157. Income was less than what was budgeted but fortunately Expense was also. Covid continued to have an effect on both income and expenses.

- CtK was granted a \$37,000 PPP loan in 2020 and a \$34,630 loan in 2021. Both loans were forgiven in 2021.

- Market Change on Investments was positive as it in general trends the stock market. Note that these are very conservative investments.

Annual Report - CtK Financials

Consolidated Balance Sheet

As of December 31, 2021

	<u>Dec 31, 21</u>	<u>Dec 31, 20</u>	<u>\$ Change</u>
ASSETS			
Current Assets			
Checking/Savings	82,762	91,407	(8,645)
Other Current Assets			
10100 · Other Current Assets	100	100	0
10300 · Prepaid Insurance	0	703	(703)
10524 · Unrestricted Investments	101,885	47,426	54,459
10527 · Restricted Investments	221,910	198,740	23,170
10530 · CtK Mission Endowment Fund	205,337	189,402	15,935
Total Other Current Assets	<u>529,232</u>	<u>436,371</u>	<u>92,861</u>
Total Current Assets	<u>611,994</u>	<u>527,778</u>	<u>84,216</u>
Other Assets			
10900 · Notes Receivable	90,000	90,000	0
Total Other Assets	<u>90,000</u>	<u>90,000</u>	<u>0</u>
TOTAL ASSETS	<u><u>701,994</u></u>	<u><u>617,778</u></u>	<u><u>84,216</u></u>
LIABILITIES & EQUITY			
Liabilities			
Current Liabilities			
Credit Cards	12,877	7,205	5,672
Other Current Liabilities			
20009 · Payroll-Accrued Payroll & Taxes	0	1,818	(1,818)
20010 · Direct Deposit Liabilities	0	73	(73)
20021 · Building Fund Contributions	9,954	11,386	(1,432)
21100 · Christian Education	2,165	1,269	896
21200 · Memorial Garden and Columbarium	9,337	9,337	0
21300 · Mission Endowment Fund Op Acct	141	167	(26)
21800 · Love Fund	26,301	21,330	4,971
22000 · Memorials	1,850	6,486	(4,636)
22100 · Outreach - Other Designated Funds	0	0	0
22199 · Mission Partners	0	1,025	(1,025)
22135 · Mission Trips	788	788	0
22300 · Outreach - ELCA World Hunger	0	2,000	(2,000)
22300 · Pass Through	0	(903)	903
22700 · Special Church Programs	7,161	7,944	(783)
220012 · Tenant Security Deposit	1,667	1,667	0
23000 · Worship and Music	2,165	2,218	(53)
23100 · Youth Funds	9,985	6,041	3,944
500022 · Non-interest Loan (PPP)	0	37,000	(37,000)
Total Other Current Liabilities	<u>71,514</u>	<u>109,646</u>	<u>(38,132)</u>
Total Current Liabilities	<u>84,391</u>	<u>116,851</u>	<u>(32,460)</u>
Total Liabilities	<u>84,391</u>	<u>116,851</u>	<u>(32,460)</u>
Equity			
29000 · Opening Bal Equity	268,610	268,610	0
29001 · Retained Earnings	232,316	171,591	60,725
Net Income	116,677	60,726	55,951
Total Equity	<u>617,603</u>	<u>500,927</u>	<u>116,676</u>
TOTAL LIABILITIES & EQUITY	<u><u>701,994</u></u>	<u><u>617,778</u></u>	<u><u>84,216</u></u>

Christ the King Lutheran Church
 2021 Fiscal Year Audit Report Summary
 Submitted to Council in May 2022

Respectfully submitted to Council by Audit Committee Members Angelia Graves, Ken Hartlein, Marilyn Nagler, & Mike Johnson

Audit Step	Auditor	Audit Recommendations
1. POLICIES & PROCEDURES	Marilyn	No recommendations
2. BANK & INVESTMENT	Marilyn	No recommendations
3. BANK RECONCILIATIONS	Marilyn	No recommendations
4. PETTY CASH (Cycle A - 2021)	Marilyn & Mike	No recommendations
5. INCOME: BENEVOLENCE	Marilyn	No recommendations
6. INCOME: OFFERINGS	Marilyn	No recommendations
7. INCOME: RECEIPTING & RECONCILING	Marilyn	No recommendations
8. INCOME: OFFERING COUNTING	Mike	No recommendations
9. INCOME: SPECIAL EVENTS/OTHER INCOME (Cycle A – 2021)	Marilyn	No recommendations
10. INCOME: DESIGNATED	Marilyn	No recommendations
11. DISBURSEMENTS: SIGNATURE CONTROL	Angelia	No recommendations
12. DISBURSEMENTS: DOCUMENTATION & PROCESS CONTROLS	Angelia	No recommendations
13. DISBURSEMENTS: DUPLICATE PAYMENT CONTROLS (Cycle B - 2022)	N/A	N/A
14. DISBURSEMENTS: VENDOR PAYMENT CONTROLS	Angelia	Concerning the vendor list, several vendors date back 15+ years. Consider reviewing the list and removing vendors at some frequency (every 5 years possibly) that we no longer use. Also, consider re-vetting vendors that we haven't used in the past several years. The list also includes individuals who have been reimbursed at some point. Consider whether they are vendors or can be categorized differently.
15. DISBURSEMENTS: PURCHASE ORDERS (N/A for CtK)	N/A	N/A
16. DISBURSEMENTS: VENDOR PAYMENTS	Angelia	No recommendations

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17. GOVERNANCE & ADMINISTRATION	Angelia	It does not appear that \$5,000 was set aside for renewal leave costs. Consider making a journal entry to set aside the amount as council requested.
18. NOTES PAYABLE	N/A	N/A
19. - 22. PAYROLL	Mike	The Church Council should determine, with the Church Administrator's assistance, and approve the pastor's housing allowance (as a specific amount rather than a percentage) in advance of each calendar year and in writing.
23. BENEFITS (Cycle B - 2022)	N/A	N/A
24. INDEPENDENT CONTRACTORS (Cycle B - 2022)	N/A	N/A
25. GOVERNMENT FILINGS	Mike	No recommendations
26. DATA SYSTEMS	Mike	The Office Staff should develop a standard policy for frequency of changing passwords of, at least, yearly. The Office Staff should develop a standard policy for frequency of periodic backups of computer files.
27. RECORDS MANAGEMENT (Cycle C - 2023)	N/A	N/A
28. & 29. SAFEGUARDING OF ASSETS/ DOCUMENTS (Cycle C - 2023)	N/A	N/A
30. FIXED ASSETS	Ken	A complete scrub of the fixed asset list is a time consuming effort and should be performed soon since the asset list is significantly out of date. Additions include but should not be limited to new technology equipment/computers, appliances (kitchen, furnaces/AC units), and Columbarium vaults.
31. INSURANCE (Cycle C - 2023)	N/A	N/A
32. & 33. FINANCIAL REPORTING	Ken	No recommendations
34. CREDIT CARD TRANSACTIONS	Angelia	Consider requiring receipts for purchases exceeding \$200 at retailers such as Walmart, Amazon and others. Consider maintaining information noting who attends the various meals. An email response including the participants should be adequate.