First Union Church Board meeting minutes
Date: November 3rd, 2026 at 6:00pm

The meeting was called to order at 6:23pm and was opened with prayer by Pastor Jim
Attendance – Present: Mike Connor, George Huff, Sherri Huff, Del Jacob, Marcia Perkins. Rick Wilson, Pastor Jim and Mike Bolcer.

Minutes of the October 2026 meeting were reviewed.
M Perkins moved, George Huff second to accept. Passed unamimously.

Treasurer's Report

Fiscal updates presented by Rick Wilson Files attached.
Motion by Del Jacob, seconded by Geoge Huff, unanimously passed.

Elder's report

Safety initiative updates - meeting this week was on Monday 11-2.
The overall initiative discussion was led by Mike Bolcer.

Pastor's report

Attendance figures for October (101, 92, 139, 124) – very good for this time of year
Replacement of Pew bibles - price is $20 per bible (60 donated so far, 75 needed); order by 11.16.26
12 people who have not responded to membership follow up letters (full → associate member status) - Jim is concerned about people who have completely left the church but still retaining full membership (voting status). Discussion will continue in the future
Discussion regarding Ellie Scheetz leading worship twice per month, starting Nov 15.

Deacons report

Updates on grounds & facilities - see attached file for review.
Manse basement project update – Ayers is our new provider, scheduled for Dec 15-18
Kitchen project update - meeting with the Sidock Group firm on Wed Nov 11th at 9am

Women's association

Updates on upcoming activities - Advent Tea (Dec 5th), Soup and Sandwich (Nov 19) and arranging desserts for the Men's Fall Banquet (Nov 9th)

Christian education:

Updates on all the programs. Attendance is very encouraging across all ages. Solana updated Jim with info about Samaritan's Purse trip to Chicago on Dec 18-20. Working on fundraising for Lake Ann camp (Feb 5-7) and the Chicago trip (Dec 18-20). This also includes memorization of various scripture verses from John.

Missions update:

Update on one offering vs two separate offerings. Addressed during treasurer's report

Old business: none

New Business: Coffee hour per George Huff. More volunteers needed, and perhaps a new approach too? Kim Dunn would like to move out of the Church secretary role by end of year. Sharon Wilson has expressed willingness to fill that role.

Meeting adjourned at 7:45pm
The next scheduled meeting is: **Tues December 1st at 6pm**

Respectfully submitted, Marcia Perkins

Thru: 11/3/26

First Union Monthly Pro-Rated Calculations For Budget Year 2027

Total Budgeted Income/Donations $266,718

GENERAL BUDGET

Budgeted General Fund Income $235,331

GEN BUDGET REVENUE #1

Pro-Rated **Gen Budget** vs Actual Income/Donations

% Yr	Month	Target $ To Now	Cum Income	Period Income	Cumulative	
0.08	Sep-26	$22,227	$20,679	$20,679	**-$1,548**	-7.0%
0.17	Oct-26	$41,837	$34,778	$14,099	**-$7,060**	-16.9%
0.25	Nov-26	$61,448				
0.33	Dec-26	$81,059				
0.42	Jan-27	$100,670				
0.50	Feb-27	$120,281				
0.58	Mar-27	$139,892				
0.67	Apr-27	$159,503				
0.75	May-27	$179,114				
0.83	Jun-27	$198,725				
0.92	Jul-27	$218,336				
1.00	Aug-27	$237,947				
[Monthly Allocation]			$22,227			

GEN BUDGET EXPENSES #3

Pro-Rated **Gen Budget** Expenses

Year Ratio		Target $ To Now	Cum Exp	Period Spnd	Cumulative	
0.08	Sep-26	$19,611	$24,231	$24,231	**$4,620**	23.6%
0.17	Oct-26	$39,222	$65,345	$41,114	**$26,123**	66.6%
0.25	Nov-26	$58,833				
0.33	Dec-26	$78,444				
0.42	Jan-27	$98,055				
0.50	Feb-27	$117,666				
0.58	Mar-27	$137,276				
0.67	Apr-27	$156,887				
0.75	May-27	$176,498				
0.83	Jun-27	$196,109				
0.92	Jul-27	$215,720				
1.00	Aug-27	$235,331				
[Monthly Allocation]			$19,611			

Investment Portfolio:		Last Month	+/-
Primary MM Balance [FZCXX]	$301,786	$330,470	-$28,684
Missions MM Balance	$17,246	$17,532	-$286
Kitchen Project MM Balance	$53,486	$53,327	$159
A/V Relocation	$2,016	$2,010	$6
Memorial Fund MM Balance	$5,705	$5,688	$17
6 mo CD	$7,581	$7,558	$23
VOO S&P 500 Current Value	$42,314	Voo Invested	$34,000
VOO Cash Acct	$2,121	**Voo Gain**	**24.45%**

Annual Investment Yields/Dividends - Quarterly Adj.

Budgeted	**$11,884**
Actual	**$1,156**

MISSIONS

Budgeted Missions Spend **$31,387**

MISSIONS REVENUE #2

Pro-Rated Missions Budget vs Actual Income/Donations

Target $ To Now	Cum	Period Give	Cumulative
[Monthly Allocation]		$0	

MISSIONS EXPENSES #4

Pro-Rated **Missions** Expenses

Target $ To Now	Cum Exp	Period Spnd	Cumulative	
$2,616	$2,245	$2,245	**-$371**	-14.2%
$5,231	$5,288	$3,043	**$56**	1.1%
$7,847				
$10,462				
$13,078				
$15,694				
$18,309				
$20,925				
$23,540				
$26,156				
$28,771				
$31,387				
[Monthly Allocation]		$2,616		

Monthly MM Income @	**3.66%**	**3.56%**
	$920.45	
		$51.16
		$158.68
		$5.98
		$17
Total Earnings/mo		**$1,153**
Total Earnings/yr		**$13,838**

11/3/2026

Treasurer's Report – First Union Church

Budget Status At 2nd Month of 2027 Fiscal Year -

1. General Budget Revenue – [Box #1] – 16.9% deficit vs Budgeted Revenue, – down $7060. Note 11/1 collection was ~$8300. Credit to an RMD donation.
2. Missions monthly revenue – [Box #2].
   A. The one offering trial launched.
   B. Box #2 now blank. New approach is no tracking of missions giving. The budget will allocate the funds, General vs Missions. Note total giving now needs to reflect an increase.
   C. Exception – Special designated mission giving will be kept separate and deposited into the Fidelity Missions MM account. Unless specified otherwise, the Missions Committee will direct spending of these dedicated funds. Note – need to decide how much or what form designates "special designated giving".
   D. Remember - No missions spending cuts in the 2027 budget. Missions spending will effectively be backed by the General Fund MM account.
   E. $798.54 new total monthly charge, $9582 annually. Three new Cedar Bay monthly missions obligations added: Lehman, Harvey, & Danielle B. Northwoods and Wycliffe Moxness remain paused.
   F. Berean – Cody Pearson. [M. Bolcer].
3. General Budget Expenses [Box #3] – 66.6% over, $26,123 cumulative over 2/12 target. This is why -
   A. $4500 purchase zero-turn.
   B. $1534 new double door install.
   C. $6400 manse exterior paint project. $2200 over budget – Benjamin Moore best paint, avoided Lowes BM. Surfaces painted at my instruction - not included in Del's quote].
   D. $9170 manse Apt mini-split installed. [$1,000 coming back from Cloverland].
   E. $4406 deposit paid to Ayers
   F. $10,690 annual insurance premium paid. Church, manse, garage, liability, workman's comp.
   G. $1103 van liability premium
   H. $1767 church security hardware purchased.
   I. $661 up-front new 500gal propane tank fill.
   J. $1530 on stained-glass project
   K. [Total $41,761]
4. Mission Expenses – On target based on programmed spending. Expect $10,690 excess annual spend because new CB adds were not budgeted.

11/3/2026

Deacon Report – First Union Church

1. 500 gallon propane tank supplying kitchen installed.
2. Two security auto-track, optical-zoom cameras installed in bell tower by Roy & Rick. Install will be step-by-step, threading ethernet cable through the attic to the church office where NVR [network video recorder] will be located.
3. Church, bell tower, and garage power washed by Del Newville. Next Spring, we have engaged pest control to treat all these structures for insects.
4. Security boulders placed and on duty.
5. Per Board consensus, following Kevin's dismal review of new appliances, 5yr extended warranty purchased for manse Bosch dishwasher.
6. Norm has <u>first</u> of the four LED backlite stained-glass units completed. This was prototype. [Marsha – provide unbiased review]. Remaining 3 LED panels on order. Rick will install the electrical supply. Open item – board decide display location of the two pairs.
7. Church van disposal. Need title – I have not been able to find in office or in safe deposit box.
8. Church – Foyer Roof Leak. Scott Barr agreed to do the repair. Ice & water barrier and new shingles are in the garage. We will need Marcia to schedule Scott Barr. He reports to Marcia,
9. Deb successfully running Quickbooks Online with her personal computer, just as I do. One church computer eliminated.
10. Manse –Exterior brickmold trim surround of the 2 garage doors is decayed. Rick has one new composite trim piece for evaluation. Mike B. has offered to work on this.
11. Terry Moore planning to add 3 maples to provide shade and aesthetics on church property. Terry has his eye on specimens near Harbor Springs. Miss-Dig has surveyed relevant areas. Terry asking for use of a trailer with 5000 Lb capacity to pick up the trees. Terry will get GreenThumb to do the excavating.
12. Manse – Manager Greg of Groundworks called me. He apologized for the way GW has handled our account. Greg promised a $1000 deposit refund will be issued. Baseboard heating units will be replaced after flooding is corrected.
13. Manse – Ayers scheduled to work in basement December 15 – December 18. With plumbing modifications, I plan for the church to maintain water service, but the manse will not have hot water. Hubers will need to vacate beginning 12/14.
14. Manse - Dedicated sump pump electrical supply in process. This is a requirement of Ayers to meet code.
15. Manse – Open items left in the near term for future budgeting consideration:
    >Refinish or finish manse kitchen floor. Maple. Will obtain resurface quote from Del N.
    >Replace worn kitchen formica counter tops - TBD
    >Replace kitchen backsplash – Stan Jack has agreed to replace the tile. Spring time frame.
16. >Not yet, but basement restoration will be future job - after kitchen remodel.
17. Church – Men's bathroom – New non-corrosive center panel on hold pending the engineering study.

First Union Church
BOARD MEETING
Tuesday, October 6, 2026

The meeting was called to order in prayer at 6:10 p.m. by Mike Bolcer, Board President.

Minutes of the September 2026 meeting were reviewed. Mike Jellison moved to accept them as written, second by George Huff.

Treasurer's Report: There is $3,240 deficit compared to same time as last year but it's not concerning as it's the first month of fiscal year. Other items: There will only be one collection taken on Missions Sundays moving forward that will be for both Missions and General Funds. This will be monitored. We are $4,370 over in expenditures because of appliance repair, used zero-turn mower, new exterior doors, and painting of the Manse.

Elder's Report: Safety update initiatives. Two cameras will be purchased for $1,034. Buzzer alarms will also be purchased for people coming late into the service and finding the door locked. Motion by Mike Bolcer, second by George Huff. Unanimously approved.

Pastor's Report: Transition of summer folks to year-round attendance is down slightly, as expected. We'll start talking about purchasing 60 New American Standard Bibles for the pews, two in each pew, that may be contributed in memory of a loved one. Pastor Jim, Christy Cloud-O'Hare, and Daniel & Solana Peterson will be working on check lists for their job descriptions.

Deacon's Report: Updates on grounds and facilities. Kitchen project has two bids, one from UPEA at $9,000+ in addition to four items with amount to be determined. SIDDOCK's bid was $18,600 just for the engineering. Rick Wilson will follow up with these firms; We have a new 500-gallon gas tank installed at no charge by Autore Oil & Propane; Flagpole and bell tower lights are now synched with dawn to dusk operation; George Huff committed to getting a price to dispose of the church van by the time of the next meeting; A bid from Ayers Basement Solutions was accepted to fix the Manse basement. Motion to approve bid was made by Mike Bolcer, second by Tom O'Hare. Passed unanimously.

Women's Association: Part two in Cake Decorating is scheduled for October 24. Cakes will be presented at Coffee Hour soon. The first Soup & Sandwich Luncheon is Thursday, September 22. A Men's Dinner will be held on Monday, November 9. We are seeking a speaker. A sign-up sheet will be posted soon.

Christian Education Update: Curriculum has arrived. We have more children than anticipated. Lauren Tassier is taking the lead to organize a meeting October 18 after the service. Anchor Club starts Friday, October 9. The Youth Group is planning a trip to Lake Ann February 5-7. Funds need to be raised. The Shoebox Missions trip leaves Friday, December 19 for Chicago, returns Sunday. There are 10 open spots, can take up to 15. St. Ignace is the drop-off for shoe boxes. They're due November 16. Christy Cloud-O'Hare and Solana Peterson are organizing this. Fundraising ideas include a bake sale, fall clean-up, help with Men's Dinner.

Missions Update: Giving has been updated to one amount in the bulletin, since we're no longer taking two offerings on Missions Sunday.

The meeting adjourned at 8:39 p.m.

Respectfully submitted,
Mike Jellison