

# First Union Church Board meeting minutes

**Date: 3.2.26 at 6:00pm**

The meeting was called to order at 6:10pm and was opened with prayer (Mike Bolcer).

**Attendance** – Present: Jim Huber, Rick Wilson, Del Jacob, Sola Peterson, Daniel Peterson, Mike Bolcer, Sherri Huff, Norm Perkins, Tom O’Hare, Christy O’Hare

Minutes of the February meeting were reviewed.

R Willson moved, D Jacob second to accept. Approved.

## **Treasurer’s Report - see attached report**

6 months into the fiscal year report – the “giving gap” is about 5% right now

Move by Wilson and support update in the upcoming issue of the Spark. Perkins 2<sup>nd</sup>. Passed.

## **Elder’s report**

Safety updates were shared with the board

Thurs March 19<sup>th</sup> from 2-5pm at LSSU Cisler Center (information session for churches and schools)

## **Pastor’s report**

Attendance since last board meeting (108, 96, 104, 84). 112 this past Sunday March 1<sup>st</sup> 🙏

Articles for *The Spark* are due to Karen Schadig by March 22<sup>nd</sup>

Jericho Haust will be preaching during the March 22<sup>nd</sup> service

National church data update - median church size is 65, non-demon churches are growing (denominations are shrinking). Mega churches seem to have leveled off.

## **Deacons report** - see attached report

Quick updates on buildings and grounds

Other

## **Women's association**

Updates on upcoming activities

Daughters of the King banquet - date TBD - possible location at Cedar Bay ???

Easter breakfast - 9:15am here at the church

## **Christian education:**

Sunday school continues to grow downstairs we are up to 14 kids. Sunday school will not meet on March 29th and April 5th (school spring break). Most of the kids and staff will be out of town.

Anchor Club was finally able to meet last week. The kids and volunteers were excited to be back. Anchor Club will meet through March until school's spring break. It will pick back up April 10th.

The youth group is heading to Lake Ann youth retreat this weekend. 7 students enrolled, leaving here 3:30pm this Friday. Wed night is regularly 8-10 students.

**Missions update:** nothing new, other than the reality that Missions giving is lagging. The reserve fund can cover this.

**Old business:** discussion of the kitchen upgrade project. No decisions made as of this time. A proposal and estimates will be the next step (which will include the thoughts from the previous review committee). A “Kitchen committee” of 6-7 people will be established to get the process started.

**New Business:** Possible consideration of a future large garage sale & barbeque as a fundraiser for the kitchen project.

Meeting adjourned at 7:45pm.

The next scheduled meeting is: Tues April 7<sup>th</sup> at 6pm (this is the day after Easter)

Respectfully submitted, Jim Huber

| A  | B      | C                | D                | E            | F          | H   | I                    | J            | K               |            |
|--|--------|------------------|------------------|--------------|------------|---|----------------------|--------------|-----------------|------------|
|  |        |                  |                  |              |            |   |                      |              | Thru:           | 3/2/26     |
| <b>First Union Monthly Pro-Rated Calculations - 2026</b> |        |                  |                  |              |            |   |                      |              |                 |            |
| <b>Total Budgeted Income/Donations</b>                   |        |                  | <b>\$300,122</b> |              |            |   |                      |              |                 |            |
| <b>GENERAL BUDGET</b>                                    |        |                  |                  |              |            | <b>MISSIONS</b>   |                      |              |                 |            |
| <b>Budgeted General Fund Income</b>                      |        |                  | <b>\$258,563</b> |              |            | <b>Budgeted Missions Donations</b>                          |                      |              | <b>\$41,559</b> |            |
| <b>GEN BUDGET REVENUE #1</b>                             |        |                  |                  |              |            | <b>MISSIONS REVENUE #3</b>                                  |                      |              |                 |            |
| <b>Pro-Rated Gen Budget vs Actual Income/Donations</b>   |        |                  |                  |              |            | <b>Pro-Rated Missions Budget vs Actual Income/Donations</b> |                      |              |                 |            |
| % Yr   | Month  | Target \$ To Now | Cum Give         | Period Give  | Cumulative |   | Target \$ To Now     | Cum Give     | Period Give     | Cumulative |
| 0.08   | Sep-25 | \$21,547         | \$11,939         | \$11,939     | -\$9,608   | -44.6%  | \$3,463              | \$2,819      | \$2,819         | -\$644     |
| 0.17   | Oct-25 | \$43,094         | \$36,222         | \$24,283     | -\$6,872   | -15.9%  | \$6,927              | \$6,049      | \$3,230         | -\$877     |
| 0.25   | Nov-25 | \$64,641         | \$52,603         | \$16,381     | -\$12,038  | -18.6%  | \$10,390             | \$9,138      | \$3,088         | -\$1,252   |
| 0.33   | Dec-25 | \$86,188         | \$86,954         | \$34,351     | \$766      | 0.9%  | \$13,853             | \$11,810     | \$2,672         | -\$2,043   |
| 0.42   | Jan-26 | \$107,735        | \$102,789        | \$15,834     | -\$4,946   | -4.6%   | \$17,316             | \$13,407     | \$1,597         | -\$3,910   |
| 0.50   | Feb-26 | \$129,282        | \$122,643        | \$19,854     | -\$6,639   | -5.1%   | \$20,780             | \$14,847     | \$1,440         | -\$5,933   |
| 0.58   | Mar-26 | \$150,828        |                  |              |            |   | \$24,243             |              |                 |            |
| 0.67   | Apr-26 | \$172,375        |                  |              |            |   | \$27,706             |              |                 |            |
| 0.75   | May-26 | \$193,922        |                  |              |            |   | \$31,169             |              |                 |            |
| 0.83   | Jun-26 | \$215,469        |                  |              |            |   | \$34,633             |              |                 |            |
| 0.92   | Jul-26 | \$237,016        |                  |              |            |   | \$38,096             |              |                 |            |
| 1.00   | Aug-26 | \$258,563        |                  |              |            |   | \$41,559             |              |                 |            |
| [Monthly Allocation]                                     |        |                  | \$21,547         |              |            |   | [Monthly Allocation] |              | \$3,463         |            |
| <b>GEN BUDGET EXPENSES #2</b>                            |        |                  |                  |              |            | <b>MISSIONS EXPENSES #4</b>                                 |                      |              |                 |            |
| <b>Pro-Rated Gen Budget Expenses</b>                     |        |                  |                  |              |            | <b>Pro-Rated Missions Expenses</b>                          |                      |              |                 |            |
| Year Ratio   |        | Target \$ To Now | Cum Exp          | Period Spnd  | Cumulative |   | Target \$ To Now     | Cum Exp      | Period Spnd     | Cumulative |
| 0.08   | Sep-25 | \$21,547         | \$32,091         | \$32,091     | \$10,544   |   | \$3,463              | \$2,966      | \$2,966         | -\$497     |
| 0.17   | Oct-25 | \$43,094         | \$56,265         | \$24,174     | \$13,171   |   | \$6,927              | \$6,511      | \$3,546         | -\$415     |
| 0.25   | Nov-25 | \$64,641         | \$79,291         | \$23,026     | \$14,650   |   | \$10,390             | \$9,769      | \$3,258         | -\$621     |
| 0.33   | Dec-25 | \$86,188         | \$95,821         | \$16,531     | \$9,633    |   | \$13,853             | \$13,506     | \$3,737         | -\$347     |
| 0.42   | Jan-26 | \$107,735        | \$109,137        | \$13,316     | \$1,402    |   | \$17,316             | \$16,605     | \$3,099         | -\$711     |
| 0.50   | Feb-26 | \$129,282        | \$121,756        | \$12,619     | -\$7,526   |   | \$20,780             | \$22,574     | \$5,969         | \$1,794    |
| 0.58   | Mar-26 | \$150,828        |                  |              |            |   | \$24,243             |              |                 |            |
| 0.67   | Apr-26 | \$172,375        |                  |              |            |   | \$27,706             |              |                 |            |
| 0.75   | May-26 | \$193,922        |                  |              |            |   | \$31,169             |              |                 |            |
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| 0.92   | Jul-26 | \$237,016        |                  |              |            |   | \$38,096             |              |                 |            |
| 1.00   | Aug-26 | \$258,563        |                  |              |            |   | \$41,559             |              |                 |            |
| [Monthly Allocation]                                     |        |                  | \$21,547         |              |            |   | [Monthly Allocation] |              | \$3,463         |            |
| <b>Investment Portfolio:</b>                             |        |                  |                  |              |            | <b>Monthly MM Income @</b>                                  |                      | <b>3.42%</b> | <b>3.32%</b>    |            |
| Primary MM Balance                                       |        |                  | \$328,966        |              |            |   |                      | \$937.55     |                 |            |
| Missions MM Balance                                      |        |                  | \$17,196         |              |            |   |                      |              | \$47.58         |            |
| Kitchen Project MM Balance                               |        |                  | \$44,432         |              |            |   |                      |              | \$122.93        |            |
| [Not Designated Acct]                                    |        |                  | \$0              |              |            |   |                      |              | \$0.00          |            |
| Memorial Fund MM Balance                                 |        |                  | \$4,514          |              |            |   |                      |              | \$12            |            |
| 6 mo CD  |        |                  | \$7,350          |              |            | Total Earnings/mo   |                      | \$1,121      |                 |            |
| VOO S&P 500 Current Value                                |        |                  | \$30,831         | Voo Invested | \$26,000   | Total Earnings/yr   |                      | \$13,447     |                 |            |
| VOO Cash Acct  |        |                  | \$942            | Voo Gain     | 18.58%     |   |                      |              |                 |            |
| Annual Investment Yields/Dividends - Quarterly Adj.      |        |                  |                  |              |            |   |                      |              |                 |            |
| Budgeted   |        |                  | \$15,694         |              |            |   |                      |              |                 |            |
| Actual   |        |                  | \$5,715          |              |            |   |                      |              |                 |            |

3/2/2026

## TREASURER'S REPORT

1. 2026 BUDGET REVIEW @ 6 OF 12 MONTHS.
2. COMMENTS:
  - A. GENERAL BUDGET REVENUE [Box #1] – DEFICIT TREND CONTINUES. WE ARE AT THE CLOSE OF FEBRUARY <\$6639> BEHIND THE 6/12 TARGET. NOTE PERIOD GIVING IN FEBRUARY WAS \$1700 GREATER THAN JANUARY. WE SHOULD SEE THIS INCREASE AS ATTENDANCE INCREASES WITH WARMER WEATHER.
  - B. I HAVE NOTED DEFICITS IN CERTAIN “HEAVY-LIFTER” GIVING. THERE ARE NO EXPLANATIONS OR KNOWN REASONS. IT MAY BE SOME GIVING IS CYCLICAL, MEANING OTHER SCHEDULES THAN DECEMBER GIVING. MAY BE DEPENDENT ON MARKET PERFORMANCE, OR OTHER VARIABLES WE DON'T KNOW.
  - C. GENERAL BUDGET EXPENSES [Box #2] – FAVORABLE TREND AS PREDICTED. NOTE SNOWPLOW INVOICES ARE LAGGING. I EXPECT WE WILL “BLOW THE BUDGET” ON THIS LINE ITEM.
  - D. MISSION MONTHLY GIVING IS RUNNING A DEFICIT [Box #3]. THERE IS NO POSITIVE TREND TO SEE. I DON'T KNOW WHY. AS DISCUSSED MISSION GIVING WILL REQUIRE INFUSION FROM CHURCH SAVINGS.
  - E. ALL MISSION EXPENSE ACCOUNTS ARE ACTIVE AND ON TARGET AT STANDARD MONTHLY RATES [Box #4]. THERE IS AN ERROR IN BENEVOLENCE SPENDING RELATED TO “EMILY SUPPORT” DONATIONS. DEB IS CORRECTING. I BELIEVE THE CORRECTION WILL BRING MISSION EXPENSE MORE IN-LINE.
  - F. SEE VOO PERFORMANCE HISTORY.
  - G. MM DIVIDEND INCOME BOOKED QUARTERLY. NEXT QUARTER END IS MARCH.

[YTD \(daily\) #](#) | [1 year](#) | [3 year](#) | [6 year](#) | [10 year](#) | [Expense ratio \(net\) ↑](#) | [Expense ratio \(gross\) ↓](#) | [Morningstar overall](#)

| Symbol                   | Morningstar category | YTD (daily) # | 1 year  | 3 year  | 6 year  | 10 year | Expense ratio (net) ↑ | Expense ratio (gross) ↓ | Morningstar overall |
|--------------------------|----------------------|---------------|---------|---------|---------|---------|-----------------------|-------------------------|---------------------|
| 1st U VOO Z40398410      | Large Blend          | +0.67%        | +16.31% | +21.07% | +14.95% | +15.53% | 0.03%                 | 0.03%                   | ★★★★★               |
| VOO Vanguard S&P 500 ETF | Money Market-Taxable | +0.54%        | +3.69%  | -4.53%  | +3.03%  | +1.92%  | 0.42%                 | 0.42%                   | ★☆☆☆☆               |

### Important Information

The performance data featured represents past performance, which is no guarantee of future results. Investment return and principal value of an investment will fluctuate; therefore, you may have a gain or loss when you sell your shares. Current performance may be higher or lower than the performance data quoted.

**↑ Expense Ratio (Net)** - Net Expense Ratio is the total annual operating expense from the fund's most recent prospectus after any fee waiver and/or expense reimbursements that will reduce any fund operating expenses for no less than one year from the effective date of the fund's registration statement. This number does not include any fee waiver arrangement or expense reimbursement that may be terminated without agreement of the fund's board of trustees during the one-year period.

**↓ Expense Ratio (Gross)** - For a mutual fund, the expense ratio is the total annual fund or class operating expenses (before waivers or reimbursements) paid by the fund and stated as a percent of the fund's total net assets. Mutual fund data has been drawn from the most recent prospectus.

\* YTD (Daily) fund performance is reported as of the most recent quote available for the fund.

• Yearly fund performance as of Jan-31-2025 1, 3, 5, and 10Yr performance numbers quoted are average annual total returns. These figures do not include the effect of sales charges, if any. Average annual total returns include changes in share price and reinvestment of dividends and capital gains. Load Adjusted Returns include the effect of the fund's sales charge and all applicable recurring and non-recurring fees (including short-term trading fees). If applicable, a FundsNetwork transaction fee is not included and returns would be lower if they were. Non-Load Adjusted returns do not include the effect of the fund's sales charge or any applicable recurring or non-recurring fees (including short-term trading fees) and would have been lower if this sales charge were taken into account.

★ The Morningstar Rating™ for funds or "star rating" is calculated for funds with at least a three-year history (Exchange-traded funds and open-end mutual funds are considered a single population for comparative purposes.) It is calculated based on a Morningstar Risk-Adjusted Return measure that accounts for variation in a fund's monthly excess performance (excluding the effect of sales charges, if

All accounts \$426,881.41

Investment \$426,881.41

1st U Kitchen Project MM \$44,431.90  
\$9.00 (0.00%)  
Z62316469

1st U VOO Z40398410 \$32,931.35  
\$142.18 (+0.43%)

1st U General MM \$327,807.33  
\$0.00 (0.00%)  
Z40449373

1st U OPEN Acct MM \$0.00  
\$0.00 (0.00%)  
Z40452256

1st U Missions \$17,196.38  
\$0.00 (0.00%)  
Z40467489

1st U Memorial Fund \$4,514.45  
\$0.00 (0.00%)

+ Open an account

🔗 Link an external account

3/2/2026

## DEACON REPORT

1. MANSE — BASEMENT FLOODING — WAITING FOR SPRING MELT. EXCAVATE PERIMETER DRAIN DISCHARGE IN THE SPRING. DICK FREEL HAS AGREED TO REVIEW THE FOUNDATION DRAIN LAYOUT WITH US.
2. MANSE - NEW DEHUMIDIFIER IN BASEMENT - SET UP COMPLETE. HOWEVER, BASEMENT TEMPERATURE IS BELOW DE-HUMIDIFIER OPERATING LIMIT AND UNIT WILL NOT RUN. BASEMENT IS TOO VAST TO HEAT IT. DEL J. WILL INSTALL A DOOR OVER THE ACCESS HOLE IN THE EAST CONCRETE BLOCK WALL TO ELIMINATE THAT SOURCE OF COLD AIR.
3. ONE OF TWO BASEMENT BASEBOARD HEATERS IS DEFECTIVE. RICK WILL REPLACE WITH DONATED UNIT.
4. TWO REPLACEMENT WHITE BOARDS IN PROCESS FOR EDUCATION CLASSROOMS.

### ON HOLD

5. REPLACE CHURCH DOORS
  - A. MAIN NORTH AND SOUTH DOORS MOVED TO SPRING 2026. DOOR CONFIGURATION UNDER STUDY BY CHURCH SAFETY TEAM.
  - B. REPLACEMENT KITCHEN DOOR, MANSE APARTMENT DOOR, AND MANSE EAST DOOR RECEIVED FROM TAYLOR. ALL FIBERGLASS. STORED IN MANSE GARAGE. SPRING INSTALL.
6. MANSE — TWO FRONT YARD CEDAR TREES THAT MIKE TASSIER WILL TAKE OUT [PER BOARD APPROVAL] ARE TAGGED AND WAITING. SPRING PROJECT.
7. CHURCH - SECURITY SYSTEM — INSTALLED [ALERT SECURITY SYSTEMS]
  - A. ALERT ASKED TO EQUIP THE SECOND SUMP WELL WITH A HIGH LEVEL DETECTION ALARM [SAME AS SUMP #1]. PENDING.
  - B. ALARM DIS-ARM TRAINING — WHO NEEDS THIS QUICK TRAINING? SHOULD BE DONE FOR DESIGNATED INDIVIDUALS.
  - C. OPEN ISSUE — LIVE VIDEO CAMERAS OBSERVING THE CHURCH PARKING LOT AND FRONT DOOR. ALERT SECURITY HAS OPTIONS. PENDING SAFETY TEAM.
8. CHURCH — FOYER ROOF LEAK. STILL DRIFTING WITH NO WILLING ROOFING CONTRACTOR. I BELIEVE THIS WILL BE A DIY PROJECT FOR THE FIRST UNION SEPTUAGENARIAN ROOF REPAIR TEAM.

9. CHURCH – BELL TOWER LIGHTING TO BE RESOLVED IN WARM WEATHER.
10. MANSE – OPEN ITEMS LEFT IN THE NEAR TERM FOR FUTURE BUDGETING CONSIDERATION:
- >REFINISH OR FINISH MANSE KITCHEN FLOOR. MAPLE.
  - >REPLACE WORN KITCHEN FORMICA COUNTER TOPS
  - >REPLACE KITCHEN BACKSPLASH
11. CHURCH – OPEN ITEMS FOR BUDGETING AND LAUNCH CONSIDERATION:
- A. MEN'S BATHROOM – CENTER PRIVACY PANEL LOOKS BAD - SALT ENVIRONMENT CORROSION. NEED TO BE REPLACED WITH NON-CORROSIVE TYPE PANELS. MANY INTERNET OPTIONS FOR DIY. RICK WILL NAIL DOWN A DIY COST.
  - B. CHURCH - KITCHEN PROJECT ACCOUNT BALANCE NOW \$44,432.
  - C. SANCTUARY – MOVE A/V STAND. POSSIBLY RE-CONFIGURE SANCTUARY SEATING. WHAT WOULD THE FIRE CODE REQUIREMENTS BE?

## First Union Church Board meeting agenda

Date: Feb 2, 2026 at 6:00pm

The meeting was called to order at 6:07pm and was opened with prayer (Mike Bolcer).

**Attendance** – Present: Mike Bolcer, Solana Peterson, Daniel Peterson, Rick Wilson, Jim Huber, Mike Jellison, Sherry Huff, George Huff, Christy O’Hare, Tom O’Hare, Del Jacob, and Mike Jellison. Guests were Cody & Charity Pearson.

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Minutes of the January 2026 meeting were reviewed.

Jellison moved, Huff second to accept. Approved unanimously.

### **Treasurer’s Report**

Financial update (see attached notes)

Expenses coming down, giving continues to lag for this point of the year – will continue to monitor closely

Moved to receive by Jellison, second O’Hare, passed

### **Pastor’s report**

Attendance since last board meeting (110, 117, 126, 84, 108)

Bill Caroffino (from St. Ignace E-Free Church) will be guest speaker on Feb 8th

Beginning a series of message from Genesis 1-11 on Feb 15<sup>th</sup> (broad themes)

### **Deacons report**

Safety training update - presentation was held on Jan 28, follow up Feb 4

Quick updates on facilities (manse basement, et al) - see notes

### **Women's association**

Updates on upcoming activities

*Craft Day* was 15 women in Dec (2<sup>nd</sup> Sat of the month) - coming up this Sat 14th

*Cooking with Confidence* is well attended (3<sup>rd</sup> Sat on the month; Feb 21<sup>st</sup> is next date)

*Soup & Sandwich* is Thurs Feb 19<sup>th</sup> at noon

*Daughters of the King* banquet will be coming in May

### **Christian education:**

Sunday school - wide range of weekly attendance, much larger kindergarten group this year

Youth group - as many as 10-11 teens each Wed night, Lake Ann camp is March 6-8

Anchor Club - averaging 32-35 kids

Other items - junior church has been running 10+ weekly

### **Missions update:**

Mike & GayLynn Moxness going into semi-retirement (continuing half time with Wycliffe)

Update from Cody & Charity Pearson (Berean Mission Alliance)

Lots of background work to cover procedural preparations (legal & financial)

Much training with supporting organizations (coordinating as appropriate)

Time spent raising support during Oct & Nov, Dec in Nebraska/KC/Arkansas

Also was one of four instructors for a Gideon’s Army training held in CA

Lots of prep and training going on – developing partnerships – et al

**Old business:** Life Action discussion (Bill Harvey) - to be continued

**New Business:** None

Meeting adjourned at 8pm

**The next scheduled meeting is: Monday March 2<sup>nd</sup> at 6pm**

Respectfully submitted, Jim Huber