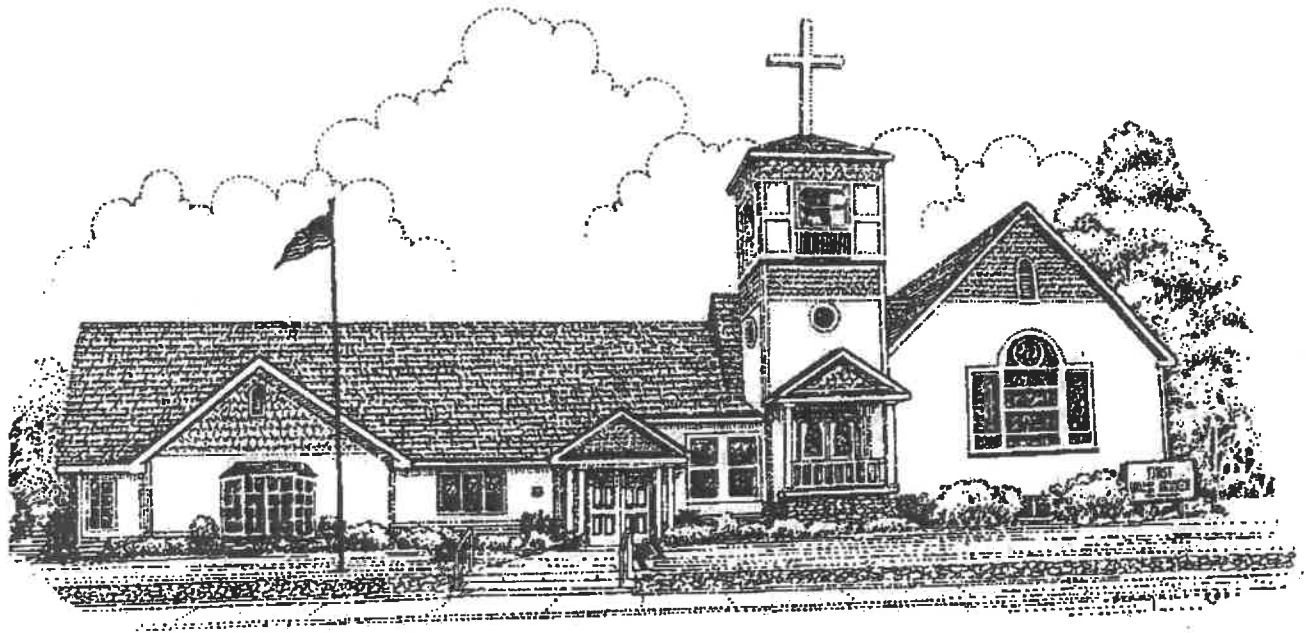


Annual Meeting

August 17, 2025

Please bring this with you to the meeting



First Union Church

179 East Hodeck Street

P.O. Box 426

Cedarville, MI 49719

First Union Church
ANNUAL MEETING 2024
Sunday, August 18, 2024

The Annual Meeting was called to order at 11:56 a.m. by opened in prayer by Mike Bolcer, Board President, who also gave the opening prayer.

Pledge of Allegiance

Attendance: 60 attendees, several of whom were non-members

Minutes of the Annual Meeting from August 27, 2023, were reviewed. Motion to approve the Minutes as presented was made by June Davis, seconded by Mike Miller. Approved.

Mike Bolcer touched on the extensive projects that the deacons completed this past year and extended special thanks to Rick Wilsson.

A motion to accept all Committee Reports as written was made by Greg Wagner, seconded by Linda Jack. A vote to accept reports as submitted passed by show of hands unanimously.

Treasurer's Report: Rick Wilson explained that the proposed budget for 2025 is in 12 equal parts, with Evangelism, Christian Education, Missions, and Benevolence/Memorial funds at the top for intentional recognition of priority. He noted we are \$51,194 ahead this year and that budgeting requires faith in the congregation to give as able. The mini-splits were the largest investment made this past year, and we've already realized a significant payback. The three units in the Sanctuary reduced annual heating costs this past winter by approximately \$3,000. Cloverland Electric assists with a \$2,000 rebate per installed unit. The second Cloverland Electric meter was removed from the church building. \$492.36 per year was being spent for nothing. Rick suggested members consider remembering First Union Church when doing their Estate Planning. Gerry VandeVusse asked how we are heating the Manse. Rick responded that mini-splits have been installed there, too, and are operational. Thanks was expressed to Rick. Linda Jack made the motion to approve the 2025 budget, second by Kim Dunn. Vote by show of hands passed unanimously.

Nominations for two elders were Rick Wilson and Mike Jellison. Nominations for two deacons were George Huff and Del Jacob. Vickie Buehler made the motion to approve the nominees, seconded by Christy Cloud-O'Hare. Vote to approve by show of hands passed unanimously. Recognition was given to outgoing elders Wayne Brood and Dave St. Onge and outgoing deacons Rick Wilson and Stan Jack for their service on the Church Board.

The meeting adjourned at 12:26 p.m. with prayer by Pastor Jim.

Respectfully submitted,
Kim Dunn, Church Secretary

Annual meeting - Pastor's report 2025

Terri and I are now in our 4th year here at First Union Church. What an amazing time it has been, and we have good reason for much optimism about our future. The Lord is blessing this ministry in so many ways.

I am grateful to those individuals who serve with me as Elders. Mike Bolcer, Mike Davis, Rick Wilson, and Mike Jellison has brought a solid perspective on the spiritual needs of the congregation. Their calling to serve as an elder is not only a biblical role, but also one to not be taken lightly. I respect their wisdom and their spiritual maturity because can see my blind spots (and I am truly grateful for their biblical leadership). In addition, I want to acknowledge Rick Wilson for his foresight and leadership in guiding the long-term vision of our facilities and our finances.

I am also grateful for our current Deacons (Del Jacob, Jeremy Bigelow, Terry Moore, and George Huff) for their attention to the needs of the church facilities and finances. I am grateful for the leadership of Christy O'Hare, Daniel and Solana Peterson, Kim Dunn, Deb St. Onge, Lynn Forrester, and Emily Davenport for their competence and faithfulness in their part-time roles here at the church. I am grateful for the volunteers who make our Anchor Club program possible, as well as our Sunday school programs and other small group bible studies.

Additionally, I am grateful for the dedication and faithfulness of Sherri Huff and our Women's Association, Barb Smith and her team of volunteers who provide meals for various events, Sue Rye for her faithful commitment to The Spark, and so many others who work behind the scenes. A healthy church is a serving church, this is one of our strong points.

The past year has been a time of growing attendance to our Sunday morning services. Through the generous giving of our tithes and offerings, we have been able to make dramatic progress on long deferred maintenance, as well as steeping up our support of both missions and benevolence funding. Believing that God has blessed and continues to bless this church, we also believe that He will continue to provide and will be with us in all the days ahead as we follow his calling to carry out the Great Commission – both here in northern Michigan and to the uttermost parts of the Earth.

And yes, we have challenges in this church (as do all churches), but I can joyfully say that “most other churches would love to have our problems”. God is good and He is good all the time!

May THE LORD bless you in your daily walk of faith, and may He continue to bless the family of First Union Church.

Jim Huber, pastor
August, 2025

2025 ELDERS REPORT

2025 has been one of continued healing and church growth under the leadership of Pastor Jim. We are blessed by so many in our congregation that have come forward to help, in a hundred different ways with both the physical and spiritual needs of our church. I am reminded of the words of Paul in Hebrews 10:23,

"Let us hold unswervingly to the hope we profess, for he who promised is faithful. And let us consider how we may spur one another on toward love and good deeds. Let us not give up meeting together, as some are in the habit of doing, but let us encourage one another - and all the more as you see the Day approaching."

It seems every time we look around our church Sunday mornings we see more and more children. What a tremendous blessing. We are excited to see so many young families attending service here, and I pray that in the coming year we focus on their needs and desires for the future of our church. Our young families and their children ARE the future of this church.

Likewise much work is going on behind the scenes to strengthen our missions strategy and giving. I pray for wisdom for all those involved in this effort, that they will find the right mix of groups to support, where we can make the biggest impact toward reaching those, and encouraging those, that need to hear the gospel.

We witnessed what seemed like countless improvements to the physical church and manse buildings. As much as all of us would like to see Jim and Terri stay with us forever, we know that we will soon need to begin the process of finding their successor. Both our church building and the manse need to be a safe, bright and inviting place to attract and retain our future shepherd and their family.

We've seen the efforts of our new youth leaders Christy, Daniel and Solana result in a growing youth involvement. Anchor Club was a huge success this past year and reached dozens of children in our school district. Our youth group continues to grow, and this year's VBS was extremely well attended. The work of our volunteers in each of these functions was outstanding!

And finally, Jim and Terri have been a tremendous blessing to our church and its growth. Because they continue to honor God and his word, God has honored our church here in the eastern UP, or as some might call it, "God's Country". For us, we wouldn't want to be anywhere else. We thank our entire congregation for all you do, and for making our church such a welcoming piece of this community. As elders, we will continue to pray for God's wisdom, grace, and guidance into the coming church year.

Mike Bolcer, Elder

DEACON'S REPORT — ANNUAL MEETING
 FIRST UNION CHURCH
 AUGUST 17, 2025

THE 2025 BUDGET YEAR HAS SEEN CONTINUED WORK TO REPAIR AND UPGRADE THE FIRST UNION CHURCH PROPERTIES - BOTH CHURCH AND MANSE. THE FOCUS HAS BEEN INVESTMENTS TO LOWER OPERATING COST, UPGRADING DATED ELEMENTS, AND CORRECTING DEFERRED MAINTENANCE ISSUES BEFORE THEY COMPOUND TO BECOME MUCH BIGGER AND EXPENSIVE PROBLEMS. SECONDLY, IT IS IMPORTANT TO HAVE ATTRACTIVE CURB APPEAL FOR OUR CHURCH AND MANSE. WE MUST KEEP IN MIND THE IMPORTANCE OF HAVING NICE, WELL-MAINTAINED BUILDINGS TO WELCOME PROSPECTIVE MEMBERS, AS WELL AS TO OFFER A PLEASING HOME TO FUTURE MINISTERIAL STAFF — DOWN THE ROAD. THE FOLLOWING LIST DETAILS THESE PROJECTS. WE ARE GRATEFUL FOR YOUR CONTINUED GIVING THAT ALLOWS THESE EFFORTS TO MAINTAIN OUR "GRAND LADY".

IN-PROCESS

1. INSURANCE — OUR CHURCH HAS BEEN INSURED BY CHURCH MUTUAL FOR A LONG TIME — PROPERTY, LIABILITY, WORKMAN'S COMP, AND VEHICLE. CHURCH MUTUAL HAS BEEN DOWNGRADED BY RATING AGENCY AM BEST. THIS CREATES A LEVEL OF INSURED RISK SHOULD THERE BE A CATASTROPHIC LOSS. THE BOARD HAS APPROVED CHANGING TO UNDERWRITER FREMONT, REPRESENTED BY SUPERIOR INSURANCE AGENCY IN THE SOO. WE WILL BENEFIT FROM HAVING A LOCAL INSURANCE AGENT. POLICY COST WILL BE CLOSE TO WHAT WE PAID IN THE CURRENT YEAR.
2. TIED TO THE INSURANCE MATTER IS THE REQUIREMENT THE CHURCH BE EQUIPPED WITH A SECURITY SYSTEM TO DETECT SMOKE/FIRE, AND SECONDLY INTRUSION. WE ARE CONTRACTING WITH ALERT ELECTRONICS SECURITY OF GLADSTONE TO INSTALL A MONITORED SYSTEM.
3. THE INSURANCE COMPANY EXPECTS THE BUILDING THEY INSURE IS LOCKED AT NIGHT. WE ARE GOING TO DO THAT. FIRST STEP IS INSTALLATION OF A WIFI DIGITAL KEYPAD ON THE KITCHEN DOOR.
4. MANSE DECK PROJECT — 82% COMPLETE. WE HAVE EXPERIENCED SUPPLY CHAIN AND TRUCK DELIVERY DELAYS. THE COMMON REASON — LACK OF LABOR. LATEST MATERIAL DELIVERY RECEIVED 7/31. WORKING ON SCHEDULING OUR CONTRACTOR NOW THAT WE HAVE MATERIALS TO CONTINUE CONSTRUCTION. CEDAR BAY WAS ABLE TO SALVAGE LUMBER FROM DEMOLITION OF THE OLD DECKS.
5. TERRY MOORE IS CONTINUING WITH THE LANDSCAPE PROJECT ON THE WEST SIDE OF THE MANSE.
6. WORKING TO REMEDY WATER ACCUMULATION NEAR THE FOUNDATION AT THE MANSE BASEMENT DOOR. SUSPECTED ARTESIAN SPRING. FRENCH DRAIN TO REAR PROPERTY LINE IN PROCESS.

7. DRIP IRRIGATION SYSTEM TO BE INSTALLED FOR PROPER IRRIGATION OF THE NEW CON-COLOR TREES.
8. MANSE LIGHTING — NEW LIGHT FIXTURES INSTALLED IN KITCHEN, DINING AREA, BEDROOMS, AND BATHROOMS.
9. MANSE AESTHETICS — DEL N. AND CREW HAVE REMOVED PEELING WALLPAPER FROM 3 BATHROOMS & THE LAUNDRY ROOM. ALL PAINTED WITH NEW COLOR.
10. MANSE BATHROOMS — NEW BATHROOM WALL FIXTURES INSTALLED. I.E. TOWEL RODS, HOOKS, ETC.

COMPLETED PROJECTS

1. NORTH ENTRY OF CHURCH [PORTICO] LANDSCAPED WITH RIVER ROCK AND 1/2 BARRELS FOR FLOWERS [SHERRI HUFF].
2. THE CHANDELIER OVER THE SANCTUARY ENTRANCE CONVERTED TO LED.
3. NEW LED ILLUMINATED EXIT SIGNS INSTALLED THROUGHOUT THE CHURCH.
4. DEL N. REMOVED WALLPAPER, REPAIRED WALLS AND PAINTED FELLOWSHIP HALL, HALLWAY, AND PASTOR'S OFFICE AS A REFRESH.
5. DEFLECTORS FABRICATED BY JERRY DUTCHER INSTALLED ON THE THREE MINI-SPLIT UNITS IN THE SANCTUARY.
6. MOTION SENSOR CONTROLLERS INSTALLED IN THE THREE CHURCH BATHROOMS.
7. CHURCH HODECK LANDSCAPE "BEDS TUNED UP" — SHERRI HUFF
8. MANSE - NINE DIGITAL THERMOSTATS INSTALLED IN MANSE TO MORE EFFICIENTLY CONTROL THE ELECTRIC BASEBOARD HEATERS.
9. MANSE — NEW PLUMBING FIXTURES INSTALLED ON SINKS IN TWO BATHROOMS.
10. MANSE — DAMAGED MIRROR IN MASTER BATH REPLACED WITH TWO, FRAMED MIRRORS.
11. MANSE — ANTI-FREEZE/SIPHON HOSE BIBB INSTALLED ON WEST FOUNDATION WALL.
12. MANSE — RUST STAINS REMOVED FROM MASTER BATH SHOWER.
13. WATER FILTER CHANGED IN CHURCH WATER COOLER.

JEREMY BIGELOW
 GEORGE HUFF
 DEL JACOB
 TERRY MOORE
 RICK WILSON

**TREASURER'S REPORT — ANNUAL MEETING
FIRST UNION CHURCH
AUGUST 17, 2025**

TREASURER'S FINANCIAL REPORT — SUMMARY HIGHLIGHTS

2026 BUDGET

1. FIRST AND FOREMOST — EVERY BIT OF THE 2026 BUDGET IS BASED ON FAITH AND PRAYER THAT CONTINUED GIVING WILL MATCH AND EXCEED 2025 GIVING. THE FUTURE HERE IS BASED ON HISTORY. THERE IS NO TECHNIQUE TO MAKE THE BUDGETING PROCESS EASIER — OTHER THAN FAITH IN OUR CHURCH, OUR PASTOR, AND ALL OF YOU.
2. CHURCH MISSION COMMITTEE HAS RECOMMENDED INCREASING THE PERCENTAGE OF CHURCH BUDGET DEDICATED TO MISSIONS. TARGET 15%. 2025 WAS 8%.
3. SECONDLY, THE MISSIONS COMMITTEE SUGGESTED FOCUS ON HOW MUCH WE SPEND ON LOCAL, NATIONAL, & GLOBAL MISSIONS. TOTAL 2026 BUDGETED MISSIONS SPENDING IS 14%. PURSUANT TO THAT CHALLENGE, THE 2026 BUDGET OFFERS THIS ALLOCATION: 59% LOCAL, 25% NATIONAL, 16% GLOBAL. WE HAVE AGREEMENT THE PREFERENCE IS TO SPEND A GREATER PERCENTAGE OF OUR MONEY ON LOCAL MISSION SUPPORT.
4. THE 2026 BUDGET INCLUDES 6 NEW MISSION SUPPORTS. THESE ARE: CEDAR POST, RAFIKI, PROMISE FM, SAMARITAN'S PURSE, AND BEREAN MISSION ALLIANCE [CODY PEARSON]. ADDITIONALLY, WE HAVE MOVED BENEVOLENCE FUND SPENDING INTO MISSIONS, AS A LOCAL SUPPORT.
5. RAFIKI IS A CHILDREN'S CHRISTIAN EDUCATION AND CARE NETWORK IN 10 AFRICAN COUNTRIES.
6. FURTHER EXPLANATION OF BEREAN MISSION ALLIANCE. AS YOU ARE AWARE, CODY PEARSON HAS ACCEPTED GOD'S CALL TO WORK IN THE FIGHT AGAINST CHILD TRAFFICKING. IN THIS EFFORT, CODY MUST RAISE HIS OWN FINANCIAL SUPPORT. HE AND CHARITY ARE CURRENTLY MAKING APPEALS FOR SUPPORT WITH VARIOUS CHURCHES, NEAR AND FAR. WE ARE CODY'S HOME CHURCH AND HE HAS MADE US AWARE OF THE APPALLING CHILD TRAFFICKING INDUSTRY - GLOBALLY AND TERRIBLE TO SAY — CLOSE TO HOME. WE PLAN TO SUPPORT CODY WITH A \$7000 STIPEND IN YEAR ONE, DISTRIBUTED MONTHLY OVER THE 12-MONTH BUDGET PERIOD.
7. THE 2025 BUDGET DID NOT RECOGNIZE THE GENEROUS LEVEL OF CONTINUED GIVING THAT WE WOULD RECEIVE FROM THE CONGREGATION. TRACKING AT MONTH 11 OF THE 2025 BUDGET PLACES CHURCH INCOME AT \$60,480 MORE THAN BUDGETED. NOTE THIS INCLUDES CURRENT MONTHLY INVESTMENT RETURNS OF \$1301. THUS, CHURCH INVESTED ASSETS ARE WORKING FOR US AS WELL. IT IS IMPORTANT FOR A CHURCH ENTITY TO BE DIVERSIFIED WITH INVESTMENTS, TO HELP COVER MISSION SPENDING, OUTREACH, BENEVOLENCE, CHRISTIAN EDUCATION, AND ACTIVITIES

INVOLVING OUR OWN CHURCH. FURTHER, WE MUST BE PREPARED FOR THE UNEXPECTED EXPENSE E.G. A SUDDEN LEAK IN THE ROOF.

8. ON THE SPENDING SIDE, WE HAVE EXCEEDED 2025 BUDGETED SPENDING BY \$37,554 WITH THREE PRIMARY PROJECTS: MANSE DECK PROJECT, ONE ADDITIONAL MINI-SPLIT IN FELLOWSHIP HALL, AND THE PURCHASE OF GALLONS OF INTERIOR PAINT TO KEEP DEL N. SUPPLIED. OTHER PROJECTS HAVE INVOLVED UPGRADING THE MANSE INTERIOR WITH NECESSARY REPAIRS AND UPGRADES. LIGHTING FIXTURES, PLUMBING FIXTURES, BATHROOM WALL FIXTURES, AND STRIPPING PEELING WALLPAPER WITH WALL REPAIRS, FOLLOWED BY PAINTING. ONE DAY, WE WILL NEED TO USE THE MANSE AS A RECRUITING TOOL FOR MINISTERIAL STAFF. WHAT WE ARE GETTING DONE TODAY, WE WON'T HAVE TO DO IN A CRISIS MODE LATER. AND, WHAT WE ARE DOING IS LASTING.
9. CHURCH STAFF HOURLY RATES WILL BE INCREASED 2.4% TO MATCH THE 2025 US INFLATION RATE.
10. PASTOR JIM ACCEPTED THE 2.4% SALARY INCREASE, PLUS 1 ADDITIONAL WEEK OF VACATION, TOTALING 4 WEEKS. HE REPLIED "I AM VERY PLEASED WITH THIS, THANK YOU".
11. WE HAVE A SIGNIFICANT ONE-TIME LINE ITEM ADDED TO THE 2026 BUDGET. THIS IS A SINGLE DONATION OF \$20,000 TO HELP CEDAR BAY INSTALL A NEW CAMP SEPTIC SYSTEM. TOTAL COST \$1.2M. THE OLD SEPTIC SYSTEM IS IN FAILURE MODE, A THREAT TO CAMP OPERATIONS. AND SO, A CRITICAL SITUATION. FURTHER, CEDAR BAY HAS A MATCHING GIFT OFFER FOR THIS PROJECT. OUR \$20,000 WILL BECOME \$40,000. CEDAR BAY IS AN IMPORTANT PART OF LOCAL CHRISTIAN MINISTRY. OUR CHURCH BOARD SUPPORTS THIS DONATION.
12. QUICKBOOKS ONLINE – WE TRANSITIONED IN 2025 FROM QB DESKTOP TO QB ONLINE. WE HAD CONSIDERABLE ANXIETY ABOUT THIS CHANGE. I WOULD LIKE TO THANK BOOKKEEPER DEB FOR HER "CAN-DO" ATTITUDE AS WE LAUNCHED QB ONLINE. THERE WERE SOME OBSTACLES – BUT WITH SOME ASSISTANCE FROM SUE BOWLBY – WE ARE NOW LIVE WITH QB ONLINE FOR THE CHURCH ACCOUNTING FUNCTION.
13. OUR BANK'S PAYBILL PROGRAM HAS BEEN ADOPTED FOR MOST CHURCH PAYABLES. PAYBILL IS FAST, WITH NO CHECKS TO PRINT OR SIGN, AND NO POSTAGE COST FOR MAILING PAYMENTS. THE 2026 BUDGET REFLECTS REDUCED SPENDING ON STAMPS. LET THE BANK WRITE AND MAIL OUR CHECKS!
14. 4FRONT BANK PICKFORD GAVE OUR CHURCH ACCESS TO THEIR CREDIT CARD. WE APPRECIATE RYAN HINNEN, MANAGER OF THE PICKFORD BRANCH, FOR MAKING THIS HAPPEN. THE DEBIT CARD USED PREVIOUSLY IS CANCELLED.

INVESTMENTS

1. PRIMARY GUIDANCE IS DIVERSIFICATION
2. TWO CD'S NOT RENEWED, SWITCHED TO THE COMPETITIVE MONEY MARKET AT FIDELITY. ONE \$7000 CD REMAINS.
3. CHURCH FINANCIAL ASSETS NOW DIVERSIFIED AS FOLLOWS:
 - A) FIDELITY MM @ CURRENT 3.96% \$396,308
 - B) S&P 500 ETF [VOO TICKER] \$21,946 [15.5% YIELD]
 - C) FIDELITY MM COMPANION FUND FOR THE ETF \$4,700
 - D) 4FRONT CD - 1 YEAR \$7200
4. WE ARE DOLLAR-COST AVERAGING WITH MONTHLY \$1000 INVESTMENTS IN THE S&P 500 ETF FUND — A PROVEN, CONSERVATIVE INVESTMENT PLAN TAKING THE CHURCH INTO THE FUTURE.

BUDGET REFERENCE PAGES FOLLOW -

RICK WILSON

Thru: 7/28/2025

First Union Monthly Pro-Rated Calculations - 2025

Total Budgeted Income/Donations

\$235,807

GENERAL BUDGET

MISSIONS

Budgeted General Fund Income

\$211,057

Budgeted Missions Donations

\$24,750

GEN BUDGET INCOME #1

MISSIONS INCOME #3

Pro-Rated Gen Budget vs Actual Income/Donations

Pro-Rated Missions Budget vs Actual Income/Donations

Year Ratio		Target \$ To Now	Actual	△
0.08	Sep-24	\$17,588	\$33,692	\$16,104
0.17	Oct-24	\$35,176	\$47,784	\$12,608
0.25	Nov-24	\$52,764	\$85,712	\$32,947
0.33	Dec-24	\$70,352	\$107,669	\$37,316
0.42	Jan-25	\$87,940	\$123,523	\$35,583
0.50	Feb-25	\$105,529	\$142,955	\$37,427
0.58	Mar-25	\$123,117	\$161,841	\$38,724
0.67	Apr-25	\$140,705	\$188,685	\$47,981
0.75	May-25	\$158,293	\$209,067	\$50,774
0.83	Jun-25	\$175,881	\$228,527	\$52,646
0.92	Jul-25	\$193,469	\$253,949	\$60,480
1.00	Aug-25	\$211,057		

Target \$ To Now	Actual	△
\$2,063	\$2,261	\$199
\$4,125	\$4,089	-\$36
\$6,188	\$8,901	\$2,714
\$8,250	\$10,320	\$2,070
\$10,313	\$12,216	\$1,904
\$12,375	\$13,474	\$1,099
\$14,438	\$15,824	\$1,386
\$16,500	\$19,570	\$3,070
\$18,563	\$22,909	\$4,346
\$20,625	\$25,662	\$5,037
\$22,688	\$28,318	\$5,630
\$24,750		

[Monthly Allocation] \$17,588

[Monthly Allocation] \$2,063

GEN BUDGET EXPENSES #2

MISSIONS EXPENSES #4

Pro-Rated Gen Budget Expenses

Pro-Rated Missions Expenses

Year Ratio		Target \$ To Now	Actual	△
0.08	Sep-24	\$17,588	\$11,461	-\$6,127
0.17	Oct-24	\$35,176	\$28,235	-\$6,941
0.25	Nov-24	\$52,764	\$54,901	\$2,136
0.33	Dec-24	\$70,352	\$66,572	-\$3,781
0.42	Jan-25	\$87,940	\$82,565	-\$5,376
0.50	Feb-25	\$105,529	\$99,987	-\$5,542
0.58	Mar-25	\$123,117	\$115,770	-\$7,347
0.67	Apr-25	\$140,705	\$153,864	\$13,160
0.75	May-25	\$158,293	\$172,543	\$14,250
0.83	Jun-25	\$175,881	\$193,988	\$18,107
0.92	Jul-25	\$193,469	\$231,023	\$37,554
1.00	Aug-25	\$211,057		

Target \$ To Now	Actual	△
\$2,063	\$1,519	-\$544
\$4,125	\$3,095	-\$1,030
\$6,188	\$6,529	\$341
\$8,250	\$7,454	-\$796
\$10,313	\$9,261	-\$1,051
\$12,375	\$11,069	-\$1,306
\$14,438	\$12,876	-\$1,561
\$16,500	\$14,684	-\$1,816
\$18,563	\$16,800	-\$1,762
\$20,625	\$18,608	-\$2,017
\$22,688	\$20,415	-\$2,272
\$24,750	\$0	

[Monthly Allocation] \$17,588

[Monthly Allocation] \$2,063

Investment Portfolio:

Monthly MM Income @

3.94%

Primary MM Balance

\$352,393

\$1,157.02

Missions MM Balance

\$15,888

\$52.17

Kitchen Project MM Balance

\$23,560

\$77.36

Painting Refresh MM Balance

\$61

\$0.20

Memorial Fund MM Balance

\$4,406

\$14

6 mo CD

\$7,281

Total Earnings/mo

\$1,301

VOO S&P 500

15.50%

\$21,946

Annual Investment Yields/Dividends - Quarterly Adj.

Budgeted

\$10,965

Actual

\$18,584

	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R
2	First Union Church Budget vs Actual Worksheet																	
3	2025 Annual Spend Budget	\$223,632																7/31/2025
4	2025 Annual Inflation Rate	2.40%																
5	Inflation Adj 2026 Budget	\$228,999																
6	Minimum Inlt \$ Increase	\$5,367																
7	2026 Annual Spend Budget	\$239,862																
8	Actual Increase From 2025	\$76,230																
9	Actual Increase Over Inflation	\$70,863																
10	% Budget Change (2025>2026)	34.1%																
11																		
12																		
13	>2026<	Budget Line	9/1/24 - 8/31/25	2025 Budget	2025 0.0240	Init Add Minimum	Int'l + [Over Inlt]	Actual 11/12 Year	Projected 12/12 Yr Total Year Amount	Over Budget Under Budget [+ = over]	Mathematical '26 Budget	Confirmed '26 Budget	2026 v 2025 Less vs More [-, less]	Override	Category			
14	>>INCOME<<	>2026<																
15	General Fund - Main																	
16	Donations & Offerings																	
17	Unrealized Gains/Losses ETF																	
18	General Fund - Other																	
19	Total																	
20																		
21	Investment																	
22	Dividends																	
23	Interest																	
24	Total																	
25																		
26	Other Donations																	
27	Benevolence Fund Donations																	
28	Funeral Fund Donations																	
29	Memorial Fund Donations																	
30	Total																	
31																		
32	Missions																	
33	Missions Fund Donations																	
34	Operation Christmas Child																	
35	Total																	
36																		
37	Christian Ed/Youth																	
38	Anchor Club Donations																	
39	Youth Group Fund Donations																	
40	Youth Ministries Donations																	
41	VBS Donations																	
42	Total																	
43																		
44																		
45	Total Income																	
46																		
47																		
48																		

	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R
		Budget Line	9/1/24 - 8/31/25	2025 Budget		2026 0.0240				Projected 12/12 Yr Total Year Amount	Over Budget Under Budget [+ = over]	Mathematical '26 Budget	Confirmed '26 Budget		Override	2026 v 2025 Less vs More [- less]	Category	
11																		
12																		
13																		
93	Outreach																	
94		Cedar Bay Septic Matching																
95		Total																
96																		
97	Memorial																	
98		Memorial Fund Spend																
99		Total																
100																		
101	Worship & Music																	
102		CCLI-Licensing & Song Purch																
103		Equip & Piano Maintenance																
104		Digital Cloud Storage & Equipment																
105		AV - Video & Sound Systems																
106		Total																
107																		
108	Church																	
109																		
110	Physical Plant																	
111		Church Building Maint																
112		Church Equip New [Doors]																
113		Church Equip Repair																
114		New Kitchen - Annual Allocation MM																
115		Church Mini Split System - Maint																
116		Total																
117																		
118	Energy																	
119		Church Electricity																
120		Church Propane																
121		Total																
122																		

	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R
				2025		2026				Projected 12/12 Yr	Over Budget	Mathematical	Confirmed			2026 v 2025		
				Budget		0.0240				Total Year	Under Budget	'26 Budget	'26 Budget			Less vs More		
				9/1/24 - 8/31/25		Infl. Add Minimum		Infl +	11/12 Year	Amount	[+ = over]	'26 Budget	'26 Budget		Override	[- less]	Category	
11	>2026<	Budget Line																
12																		
13																		
123	Services																	
124		Church Garbage Collection		\$2,100		\$50			\$2,389	\$2,606	\$506	\$2,606	\$2,606			\$506		
125		Church Grounds Maint/Lawn		\$3,500		\$84			\$4,718	\$5,147	\$1,647	\$5,147	\$4,750		x	\$1,250		
126		Snowplow		\$2,000		\$48			\$3,410	\$3,720	\$1,720	\$3,720	\$3,500		x	\$1,500		
127		Copier Contract		\$2,000		\$48			\$304	\$332	-\$1,668	\$332	\$332			-\$1,668		
128		Church Computer Software		\$750		\$18			\$0	\$0	-\$750	\$0	\$500		x	-\$250		
129		Cellphone		\$600		\$14			\$278	\$295	-\$305	\$295	\$295			-\$305		
130		Church Sewer		\$1,404		\$34			\$1,320	\$1,440	\$36	\$1,440	\$1,440			\$36		
131		Bank Fees & QB Payroll Services		\$1,500		\$36			\$3,715	\$4,052	\$2,552	\$4,052	\$3,750		x	\$3,000		
132		Total			\$13,854	\$332								\$17,173				
133																		
134	Supplies																	
135		Supplies Custodial		\$480		\$12			\$319	\$348	-\$132	\$348	\$350		x	-\$130		
136		Supplies Kitchen		\$1,600		\$38			\$2,245	\$2,449	\$849	\$2,449	\$2,250			\$650		
137		Supplies Nursery		\$150		\$4			\$0	\$0	-\$150	\$0	\$0			-\$150		
138		Supplies Office		\$1,448		\$35			\$1,411	\$1,539	\$99	\$1,539	\$1,539			\$99		
139		Postage		\$800		\$14			\$491	\$536	-\$64	\$536	\$350		x	-\$250		
140		Web/Internet/Licenses		\$3,000		\$72			\$2,384	\$2,601	-\$399	\$2,601	\$2,400		x	-\$600		
141		Worship Service Supplies		\$700		\$17			\$599	\$654	-\$46	\$654	\$654			-\$46		
142		Total			\$7,970	\$191								\$7,543				
143																		
144	Insurance																	
145		Security System		\$0					\$4,700	\$5,127			\$4,700		x			
146		Building [\$10K Deductible Policy]		\$7,760		\$185			\$7,416	\$8,090	\$390	\$8,090	\$7,858		x	\$158		
147		Worker's Comp		\$518		\$12			\$457	\$499	-\$17	\$499	\$465		x	-\$51		
148		Van Insurance [No Collision/Comp]		\$935		\$22			\$834	\$910	-\$25	\$910	\$1,044		x	\$109		
149		Total			\$9,151	\$220								\$14,067				
150																		
151	Church Van																	
152		Church Van - Gas & Tolls		\$200		\$5			\$123	\$134	-\$65	\$134	\$400		x	\$200		
153		Van Maintenance		\$990		\$24			\$0	\$0	-\$990	\$0	\$2,000		x	\$1,010		
154		Total			\$1,190	\$29								\$2,400				
155																		

	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R
				2025 Budget 9/1/24 - 8/31/25		2026 0.0240 Inft Add Minimum		Inft + [Over Inft]	Actual 11/12 Year	Projected 12/12 Yr Total Year Amount	Over Budget Under Budget [+ = over]	Mathematical '26 Budget	Confirmed '26 Budget		Override	2026 v 2025 Less vs More [- less]	Category	
11	>2026<	Budget Line																
12	Manse																	
13																		
156	Physical Plant																	
157		Manse Blod Maint - Gen/Elect/Propane		\$5,000		\$120			\$40,179	\$43,832	\$38,832	\$43,832	\$5,000		x	\$0		
159		Manse Equip Repair		\$500					\$50	\$65			\$500		x			
160		Manse Equip New - Generator [New 2026]				\$0			\$0	\$0	\$0	\$0	\$3,000		x	\$3,000		
161		Manse Rehab New - Kitchen Floor [New 2026]							\$0	\$0			\$2,000		x			
162		Manse Rehab New - Counter/Backsplash [New 2026]							\$0	\$0			\$3,500		x			
163		Mini-Split System / Maint		\$810		\$19			\$3,140	\$3,425	\$2,615	\$3,425	\$850		x	-\$160		
164		Manse Upgrade Other		\$2,500		\$60			\$69	\$97	-\$2,403	\$97	\$1,000		x	-\$1,500		
165																		
166		Total			\$8,810	\$199							\$15,650					
167																		
168	Energy																	
169		Manse Electricity		\$3,640		\$87			\$3,085	\$3,368	-\$274	\$3,368	\$3,368			-\$274		
170		Manse Propane		\$900		\$22			\$418	\$466	-\$444	\$466	\$418		x	-\$482		
171																		
172		Total			\$4,540	\$109							\$3,784					
173	Services																	
174		Manse-Sewer				\$17			\$660	\$720	\$18	\$720	\$720			\$18		
175																		
176		Total			\$702	\$17							\$720					
177	Wages & Benefits																	
178		Bookkeeper - Deb		\$4,130		\$99			\$4,253	\$4,540	\$510	\$4,229	\$4,824		x	\$694		
179		Secretary - Kim		\$3,209		\$77			\$3,521	\$3,841	\$641	\$3,277	\$3,933		x	\$733		
180		Custodian - Emily		\$6,135		\$149			\$5,371	\$5,890	-\$535	\$6,344	\$6,000		x	-\$195		
181		Youth Directors - Daniel & Solana		\$10,300		\$247			\$9,417	\$10,273	-\$27	\$10,547	\$10,547			\$247		
182		Christian Education Coordinator - Christy		\$15,100		\$362			\$12,583	\$13,727	-\$1,373	\$15,462	\$15,462			\$362		
183		Pastor - Conf. Cont. Education		\$2,060		\$49			\$121	\$132	-\$1,928	\$132	\$500		x	-\$1,560		
184		>>> Pastor - Pay Package		\$50,278		\$1,446			\$54,975	\$59,973	-\$297	\$61,716	\$61,716			\$1,446		
185		Pastor - Mileage/Meals		\$300		\$7			\$254	\$277	-\$23	\$277	\$277			-\$23		
186		Payroll Taxes		\$1,350		\$32			\$1,686	\$1,640	\$490	\$1,840	\$1,840			\$490		
187		Total			\$102,905	\$2,470							\$105,100					
188	VOO Monthly Investment																	
189																		
190																		
191																		
192																		
193	Total Expense																	
194																		
195																		

Total \$278,122

Total \$223,632

Total \$299,862

\$12,000

\$12,000

**Memorial Fund Report
First Union Church**

Balance as of August 31, 2024 \$5087.47

Designated monies:

Puppets (John Caroffino)	\$1,366.15
Mary Martha Circle (Lois Tassier)	\$1,598.27
Gene Schrader Nutter	\$ 535.00

Total Designated \$3499.42

Total Undesignated \$3923.80

Balance as of August 3, 2025 \$7423.22

Respectfully submitted

Barbara J. Smith

Mary-Martha Circle

Yearly Report, August 31, 2025

The Mary-Martha Circle continues to meet the 2nd Thursday of each month. Our main project is making receiving blankets for the OB Department at My Michigan Medical Center in Sault Ste. Marie and this year we have donated 250 blankets. In addition, we have donated 2 crib-size blankets to Care Net Pregnancy's auction and have given 10 crib-size blankets to "Church" babies.

In December we delivered plates of homemade cookies to shut-ins, those living alone, Cedar Cove Assisted Living, Les Cheneaux Village Apartments, and Pastor Jim & Terri Huber.

We presently have about 10 members. If you can sew or tie a knot we would invite you to join our group. We welcome anyone to help with our mission.

Respectfully submitted,

Barb Smith

Women's Association 2025

Spring & fall meetings, dates to be determined. Discussion of the calendar of events & gatherings. All ladies are welcome and encouraged to attend. Following is a list of gatherings or events for the year.

Sunday Coffee Hour: contact Cass Moore. Sign-up sheet for volunteers in entry hall.

Ladies Tuesday Morning Bible Study: 9:30-11:30. All ladies welcome.

Wednesday Morning Ladies Knit, Crochet, etc: 9:30-12pm. All Ladies welcome.

Church Yard & Planter maintenance: Volunteers needed for planting, watering & weeding.

Cooking with Confidence: Contact Claudia Brood. Sign up sheet as spots are limited.

Ladies Fellowship & Craft Day: 9:30-4 on a Saturday, once a month. All ladies welcome. Bring a dish to pass while crafting & visiting. Babysitting provided if necessary.

Mary Martha Circle: contact Barb Smith & Laurel Jellison. Meet second Thursday of each month. Beautiful baby quilts made for newborn babies in the area.

Soup & Sandwich: contact Madge Berryhill. 3rd Thursday of the month (Oct, Nov, Jan, Feb, March) at noon. Volunteers needed.

Easter Breakfast: March or April. Potluck sign up sheet. All are welcome.

Daughters of the King: contact Sherri Huff. Held in spring. All ladies & girls welcome.

Father/Son Fall Banquet: contact Mike Bolcer. Ladies needed for dishes to pass.

Advent Tea: contact June Davis. 1st Saturday in December. Ladies sign for tables, Men volunteer to serve tea.

Christmas Caroling: contact June Davis & Marcia Perkins. Caroling date and route to be determined.

Submitted by Sherri Huff

Membership Report for Annual Meeting

Activity August 1, 2024 – July 31, 2025

New Regular Members –

Roy A Vanover
Michelle Whitaker Vanover
Cody Clinton Pearson
Charity Noel Udd Pearson
Gary Wayne Maggard
Cindy Darlene Maggard

Jericho J Haust
Brianne Dawn Luchene Haust
Thomas O'Hare
Rob Torp
Tracy Torp

Baptism/Dedications –

Navii Galloway
Frederick Douglas Wilson

Confirmations -

Marriages –

Alyssa Marie Cloud & William James Berryhill

Deaths –

Imogene Schrader-Nutter
Alfred Armand Renaud
Richard Morton Carr
Randolph Wilson Dunn
Lillian Norine Rudd
Timothy Allen Perkins
Yvonne Julia Izzard McDonald

Database Management Report

August 2025

	Sept 22	Aug 23	Aug 24	Aug 25
Total number of families in database -	658	661	687	694
Total number of individuals in database -	1638	1649	1738	1751
Number of families in directory -	157	121	156	152
Number of individuals in directory -	386	301	426	418
Regular members -	175	144	140	143
Associate members -	12	31	30	30
Spark mailing list -	55	46	46	16
Spark E-mail list -	186	188	192	189