

First Union Church Board meeting minutes

Date: 12.2.25 at 6:00pm

The meeting was called to order at 6:08pm and was opened with prayer (Mike Bolcer)

Attendance – Present: Mike Davis, Mike Jellison, Rick Wilson, Tom O'Hare, George Huff, Daniel Paterson, Solana Peterson, Sherri Huff, Jim Huber, and Marcia Perkins. Absent - Norman Perkins and Del Jacob.

Minutes of the October 2025 meeting were reviewed.

Jellison moved, G Huff second to accept. Carried

Treasurer's Report

Current status of budget - Report on file for review. Rick Wilson gave report.

Giving trends (comparing Sept/Oct/Nov) for 2023, 2024, and 2025.

Christmas bonus for part time staff (& gift cards for volunteers)

Motion by Sherry seconded by Mike J to approve the treasurer report. Approved.

Elder's report

St. Ignace safety training was cancelled and will be rescheduled

Plans still in progress for refresher training on how to use the defibrillator device

Pastor's report

Sunday am attendance this month (108, 110, 112, 101, cancel on Nov 30)

Community Thanksgiving service was Tues Nov 25th at 6pm (attended by 42 people)

Upcoming guest speakers in Jim's absence:

Dec 28th (Dave Hopkins), Feb 8th (Bill Caroffino from St. Ignace E-Free Church)

Deacons report

Quick updates on facility projects report (on file for review).

Women's association

Report from Sherri Huff. Advent Tea and "Cooking with Confidence" upcoming next two Saturdays.

Christian education: Report by Marcia (with input from Christy)

Sunday school - increasing numbers 📈

5 from Youth Group going to Chicago area this Friday-Sun (for Samaritans purse distribution).

Anchor Club - 36 children and 9 volunteers 📈

Children's message changes - shorter, aligned with junior church, not on Communion Sundays

Missions update:

Discussions ongoing with Bill Harvey regarding LifeAction Ministries: <https://lifeaction.org>

Mission committee meets Wed Dec 3 at 10am

Old business:

New Business:

Meetings normally are on the 4th Monday of the month.

Motion by Mike J and seconded by Rick Wilson to move Church board meeting to first Monday of the month.

Ayes approved unanimously. **Next meeting will be Monday January 5th at 6pm.**

Respectfully submitted, Marcia Perkins

12/2/2025

TREASURER'S REPORT

1. 2026 BUDGET REVIEW @ 3 OF 12 MONTHS. P2.

2. COMMENTS:

- A. MM DIVIDEND INCOME BOOKED QUARTERLY. NEXT QUARTER END DECEMBER.
- B. SEE VOO PERFORMANCE HISTORY. P3.
- C. ALL MISSION GIVING ACCOUNTS ACTIVE AT STANDARD MONTHLY RATE.
- D. MISSION MONTHLY GIVING AVERAGE \$418 BELOW BUDGETED AMOUNT. PREDICT MISSION GIVING DURING THE BUDGET PERIOD WILL REQUIRE INFUSION FROM THE "OVERFLOW" MM ACCOUNT.
- E. GENERAL BUDGET REVENUE - DOWNWARD TREND. SEE GRAPH P4. COMPARING FIRST THREE MONTHS OF GIVING 2023, 2024, 2025.
- F. GENERAL BUDGET EXPENSES — OVER BUDGET. SEE "EXTRAORDINARY EXPENSES" P5. A NUMBER OF LARGE OUT-OF-THE-GATE EXPENSES. CERTAIN 1X OR ANNUAL PAYMENTS COVERING 12 MONTHS.
- G. GIVING REVENUE DOWNTREND. WHY?

3. GRIEF SHARE BOOK EXPENSE — 1X HOLIDAY EVENT. SUCCESSFUL ENDEAVOR FOR THE CHURCH. \$175.

	A	B	C	D	E	F	H	I	J	K	
									Thru:	11/30/25	
	First Union Monthly Pro-Rated Calculations - 2026										
	Total Budgeted Income/Donations			\$299,862							
	GENERAL BUDGET						MISSIONS				
	Budgeted General Fund Income			\$258,299			Budgeted Missions Donations			\$41,563	
	GEN BUDGET REVENUE #1						MISSIONS REVENUE #2				
	Pro-Rated Gen Budget vs Actual Income/Donations						Pro-Rated Missions Budget vs Actual Income/Donations				
	% Yr	Month	Target \$ To Now	Cum Give	Period Give	Cumulative	Target \$ To Now	Cum Give	Period Give	Cumulative	
	0.08	Sep-25	\$21,525	\$11,939	\$11,939	-\$9,586	\$3,464	\$2,819	\$2,819	-\$645	
	0.17	Oct-25	\$43,050	\$36,222	\$24,283	-\$6,828	\$6,927	\$6,049	\$3,230	-\$878	
	0.25	Nov-25	\$64,575	\$52,603	\$16,381	-\$11,972	\$10,391	\$9,138	\$3,088	-\$1,253	
	0.33	Dec-25	\$86,100				\$13,854				
	0.42	Jan-26	\$107,625				\$17,318				
	0.50	Feb-26	\$129,150				\$20,782				
	0.58	Mar-26	\$150,674				\$24,245				
	0.67	Apr-26	\$172,199				\$27,709				
	0.75	May-26	\$193,724				\$31,172				
	0.83	Jun-26	\$215,249				\$34,636				
	0.92	Jul-26	\$236,774				\$38,099				
	1.00	Aug-26	\$258,299				\$41,563				
	[Monthly Allocation]			\$21,525			[Monthly Allocation]			\$3,464	
	GEN BUDGET EXPENSES #3						MISSIONS EXPENSES #4				
	Pro-Rated Gen Budget Expenses						Pro-Rated Missions Expenses				
	Year Ratio		Target \$ To Now	Cum Exp	Period Spnd	Cumulative	Target \$ To Now	Cum Exp	Period Spnd	Cumulative	
	0.08	Sep-25	\$21,525	\$32,091	\$32,091	\$10,566	\$3,464	\$2,966	\$2,966	-\$498	
	0.17	Oct-25	\$43,050	\$56,265	\$24,174	\$13,215	\$6,927	\$6,511	\$3,546	-\$416	
	0.25	Nov-25	\$64,575	\$79,291	\$23,026	\$14,716	\$10,391	\$9,769	\$3,258	-\$622	
	0.33	Dec-25	\$86,100				\$13,854				
	0.42	Jan-26	\$107,625				\$17,318				
	0.50	Feb-26	\$129,150				\$20,782				
	0.58	Mar-26	\$150,674				\$24,245				
	0.67	Apr-26	\$172,199				\$27,709				
	0.75	May-26	\$193,724				\$31,172				
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	0.92	Jul-26	\$236,774				\$38,099				
	1.00	Aug-26	\$258,299				\$41,563				
	[Monthly Allocation]			\$21,525			[Monthly Allocation]			\$3,464	
	Investment Portfolio:						Monthly MM Income @		3.70%	3.60%	
	Primary MM Balance			\$311,214				\$959.58			
	Missions MM Balance			\$17,054						\$51.16	
	Kitchen Project MM Balance			\$44,064						\$132.19	
	[Not Designated Acct]			\$0						\$0.00	
	Memorial Fund MM Balance			\$4,477						\$13	
	6 mo CD			\$7,350			Total Earnings/mo			\$1,156	
	VOO S&P 500 Current Value			\$27,724	Voo Invested	\$23,000	Total Earnings/yr			\$13,876	
	VOO Cash Acct			\$3,843	Voo Gain	20.54%					
	Annual Investment Yields/Dividends - Quarterly Adj.										
	Budgeted			\$15,694							
	Actual			\$2,298							

VOO % gain 2025 and 2024

VOO Performance Overview

The Vanguard S&P 500 ETF (VOO) tracks the S&P 500 index. Below are the percentage gains (total returns, including dividends) for 2024 (full year) and 2025 (year-to-date as of November 28, 2025, the last trading day before the current date).

Year	% Gain	Notes
2024	+24.98%	Full-year total return from January 1 to December 31, 2024.
2025	+17.99%	Year-to-date total return from January 1 to November 28, 2025.

These figures are based on adjusted closing prices:

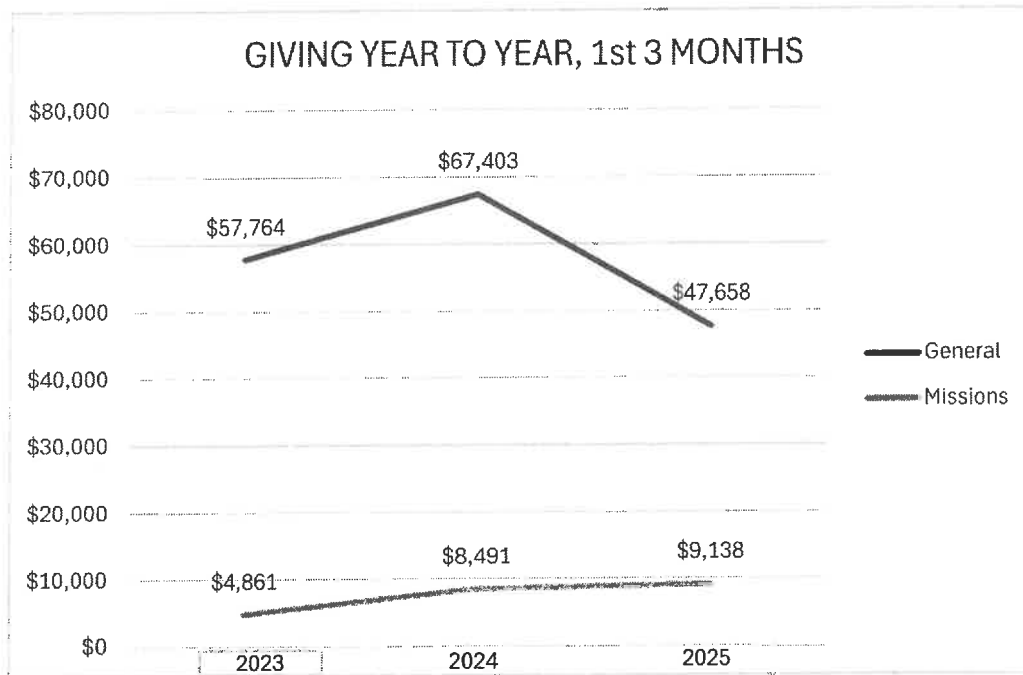
- Start of 2024: ~\$439.23
- End of 2024: \$533.77
- End of November 28, 2025: \$628.41

For context, the 2025 YTD gain reflects strong market performance driven by tech sector growth, though year-end results may vary slightly with December trading.

↳ [Compare VOO to S&P 500](#)

↳ [Explore QQQ ETF performance](#)

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EXTRAORDINARY EXPENSES - FIRST 3 MONTHS OF 2025/2026 BUDGET

	Actual Spend	Budget	%	Extrapolated Annual Cost	
Custodial Supplies	\$180	\$350	51%	\$720	
Church Electricity	\$969	\$6,422	15%	x	
GFL Garbage	\$911	\$2,606	35%	\$3,644	
Manse Generator	\$1,686	\$3,000	56%		Electrical Connection Pending
Manse Maintenance	\$3,715	\$5,000	74%		Autore - Gas Line Restore, Foundation Paint, Generator Propane Line Supplies, Power Wash Manse Exterior, Front Door Paint
Manse Electricity	\$613	\$3,366	18%		
Manse Eq Repair [Washer]	\$339	\$500	68%		Repair Washer
Manse Eq Repair[Dishwasher]	\$0	\$XXX			Bad Control Board. Covered by Lowes 5 Yr. Extended Warranty Purchase.
Church Snowplowing	\$0	\$3,500	0%		
A/V & Sound System Equip.	\$1,007	\$1,690	60%		1x/year
Digital Cloud Storage Equip.	\$2,000	\$2,000	100%		1x/year
Church Bldg Maintenance	\$1,566	\$7,531	21%		
Church Insurance	\$7,858	\$7,858	100%		Structure, Liability, Van, WC
Security System	\$4,719	\$4,700	100%		Alert Electronics. + 1 sump.
Gifts to Employees	\$0	\$300	0%		
Cedar Bay Septic Donation	\$20,000	\$20,000	100%		1x
Total One Time	\$41,324				

12/2/2025

DEACON REPORT

1. REPLACE CHURCH DOORS

- A. MAIN NORTH AND SOUTH DOORS MOVED TO SPRING 2026. NOT ORDERED.
- B. REPLACEMENT KITCHEN DOOR, MANSE APARTMENT DOOR, AND MANSE EAST DOOR RECEIVED FROM TAYLOR. ALL FIBERGLASS. STORED IN MANSE GARAGE. "EASY" REPLACEMENTS THAT CAN BE INSTALLED DIY. MIKE B. WORKING ON AN INSTALL DATE WITH RICH K. — FRIEND AND EXPERT CARPENTER/CRAFTSMAN.

2. MANSE - NEW 13,000 WATT GENERATOR TESTED WITH PROPANE HOOK-UP TO THE 500 GAL TANK. SUCCESS! REQUIRED RE-CONFIGURATION OF THE PROPANE SUPPLY LINE AT THE MANSE. RAN A CONTINUOUS 7-HOUR BREAK-IN TEST WITH PROPANE, FOLLOWED BY PRESCRIBED ENGINE OIL CHANGE FROM NATURAL TO SYNTHETIC OIL. SENT LARRY PERKINS A TEXT DURING DEER SEASON THAT GENERATOR INSTALL IS COMPLETE AND WE ARE WAITING FOR HIM TO UPGRADE THE CONNECTION TO THE HOUSE CIRCUIT BREAKER PANEL. WAITING FOR LARRY.

3. MANSE — WINDOW CLEANING COMPLETION BY DEL N. WINDOWS, & SCREENS WERE FILTHY. DEL N. HAS POWER-WASHED THE ENTIRE MANSE EXTERIOR. GREAT IMPROVEMENT.

4. MANSE — TWO FRONT YARD CEDAR TREES THAT MIKE TASSIER WILL TAKE OUT [PER BOARD APPROVAL] ARE TAGGED AND WAITING.

5. CHURCH - KITCHEN — MOVED \$8000 PER BUDGET FROM GENERAL MM ACCOUNT TO KITCHEN MM ACCOUNT.

6. CHURCH - SECURITY SYSTEM — INSTALLED [ALERT SECURITY SYSTEMS]

- A. SECURITY SYSTEM IS NOW "LIVE".
- B. WE RECENTLY REALIZED THERE ARE 2 SUMP WELLS AND PUMPS IN THE CHURCH. SECOND UNIT IN THE NURSERY WAS UNCOVERED FOR INSPECTION. SURPRISE! — FOUND THE MISSING HANDHELD MICROPHONE STASHED THERE.
- C. ALERT ASKED TO EQUIP THE SECOND SUMP WELL WITH A HIGH-LEVEL DETECTION ALARM [SAME AS SUMP #1].
- D. OPEN ISSUE — CHURCH SECURITY. LIVE VIDEO CAMERAS OBSERVING THE CHURCH PARKING LOT AND FRONT DOOR? ALERT CAN DO THIS. TBD.

7. CHURCH — FOYER ROOF LEAK. STILL DRIFTING WITH NO FORWARD PLAN. I BUMPED INTO FLEURY OF FLEURY CONSTRUCTION, STAN J.'S BUILDER. STAN HAD ASKED FLEURY TO QUOTE ON THE REPAIR. HE TOLD ME YES, HE OWED THE CHURCH A QUOTE. TOO LATE NOW. TRY AGAIN IN THE SPRING.
8. INSURANCE. NEW FREMONT POLICY PREMIUMS PAID IN FULL — BUILDINGS, LIABILITY, VAN, WORKMAN'S COMP.
9. MANSE - DISHWASHER REPAIRED AT NO COST. EXPENSIVE CONTROL BOARD FAILURE. FORTUNATELY, LOWES 5-YEAR EXTENDED WARRANTY COVERED THE CLAIM.
10. MANSE — BASEMENT WALLS NEED RESTORATION OF FOAM INSULATION PANELS. RICK WILL COLLABORATE WITH DEL J.
11. RYAN HINNEN, 4FRONT BANK PICKFORD, ARRANGED CORPORATE DONATION OF 3 USED MINI-DESKTOP COMPUTERS. WIDE COMPUTER MONITOR NO LONGER NEEDED BY SUE RYE FOR SPARK EDITING HAS BEEN ADOPTED BY JUSTIN FOR THE CHURCH A/V CONTROL CENTER. JUSTIN HAD TO ACQUIRE SOME PERIPHERAL HARDWARE TO INTEGRATE THE NEW COMPUTER. ONE COMPUTER COMPLETE. DO WE HAVE ASSIGNMENTS FOR THE OTHER TWO?
12. MANSE - NEW DEHUMIDIFIER PLACED IN BASEMENT — WILL BE SET UP DURING WINTER FOR OPERATION IN THE SPRING.
13. 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
14. CHURCH — OPEN ITEMS FOR BUDGETING CONSIDERATION:
 - A. MEN'S BATHROOM - PRIVACY PANELS LOOK BAD - SALT ENVIRONMENT CORROSION. NEED TO BE REPLACED WITH NON-CORROSIVE TYPE PANELS. MANY INTERNET OPTIONS FOR DIY. TBD.
 - B. SANCTUARY — MOVE A/V STAND. POSSIBLY RE-CONFIGURE SANCTUARY SEATING [LAST PRIORITY].

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 - B. SANCTUARY — MOVE A/V STAND. POSSIBLY RE-CONFIGURE SANCTUARY SEATING [LAST PRIORITY].

First Union Church Board meeting minutes

Date: 10.27.25 at 6:30pm

The meeting was called to order at 6:31pm and was opened with prayer by Mike Davis

Attendance – Present: George Huff, Del Jacob, Terry Moore, Tom O'Hare, Norm Perkins, Rick Wilson, Pastor Jim, Christie O'Hare, Mike Davis, Mike Jellison, Marcia Perkins, and Sherry Huff.

Minutes of the Sept 2025 meeting were reviewed.

Moved by Del Jacob - second Tom O'hare to accept. Unanimously approved.

Treasurer's Report

Updated budget report on file - reviewed by Rick Wilson

Change of insurance carrier to Fremont (through Superior Insurance Agency)

Other items Motion to purchase Grief share Christmas material at \$175. Motion by Norm Perkins and second by Tom O'Hare. Unanimously approved.

Elder's report

Emergency response plans updated by Pastor Huber. (Medical and emergency response)

Pastor's report

Sunday morning attendance since last board meeting (105, 97, 131, 131)

Teens activities w/ Samaritan's purse - see Christian Education report

We recently welcomed six (6) new members - Mike & JoAnn Connor, Dave & Raquel Duncan,

Clint & Diane Sheridan. I am also aware one more (who I will work with individually).

Thanksgiving community service (Nov 25th tentative at 6pm, hosted here at First Union)

Deacons report

Wi-Fi mesh signal boost - installed

Locking of the building at night (kitchen door access code again given to board members)

Quick updates on facility improvements (including new security system installation)

Large cedar trees will be removed at no cost to Church, providing sunlight and air to the front siding on manse, which has mold on it from no ventilation.

Women's association

Updates on upcoming activities - see attached

Christian education: On file

Sunday school

Youth group - Samaritan's Purse Chicago - fundraiser request

Anchor Club - we have had three meetings so far - close to 40 students enrolled

Request by Christy O'Hare to send female students and chaperones to Samaritans Purse distribution center near Chicago). Male students will participate in "It's all about Jesus" here in Cedarville.

They would also like to do fund raiser to help cover expenses (Spaghetti Lunch after church in late November).

Motion to approve above requests Rick Wilson moved, seconded by Mike Jellison. Approved

Missions update:

None

Old business:

Mike Jellison mentioned the need to supply any food for Thanksgiving dinner.

Motion to adjourn by Mike Jellison seconded by Del Jacob Unanimously approved

New Business:

Motion to purchase 4 artificial Christmas trees for front and rear of Building. Motioned by Mike Jelison, and seconded by Norman Perkins, unanimously approved.

Meeting adjourned at 7:45pm - recording by Marcia Perkins

The next scheduled meeting is: **Monday Nov 24th at 6:30pm**