First Union Church Board meeting minutes
Date: 8.4.26 at 6:00pm

The meeting was called to order at 7:14 and was opened with prayer Mike Bolcer

Attendance – Present: Sheri and George Huff Del Jacob Rick Wilson Mike Jellison Pastor Huber Tom Ohare Terry Moore Marcia Perkins Mike Bolcer

Minutes of the July 2026 meeting were reviewed.
Mike Jellison moved, Mike Bolcer second to accept - Unanimous yes vote.

Missions update:

Committee met on July 28 - recommended changes (one offering, reclassify Gideons Army, and take any shortfall from fund balance). Board discussion/action Motion by Mike Jellison 2nd by Marcia Perkins to accept Mission Committee recommendations and recommend to congregation Unanimous approval

Motion made to support recommendations from the mission committee to reclassify our giving to Cody Pearson, with documentation required after January 1, 2027. Motion made by George Huff 2nd by Mike Bolcer. Unanimously approved

Treasurer's Report

July updates
DRAFT of the new budget for fiscal year 2026-27 (beginning Sept 1st)
Motion by Sherri Huff 2nd by Mike Bolcer to approve to the budget as presented by Rick Wilson.
Unanimously approved.

Elder's report

Safety initiative updates (new doors, et al) - brief updates given
AED needs new pads and possibly new battery - Jim will order replacements

Pastor's report

April attendance figures for July (189, 140, 123, 172). August 2nd was 150
Replacement of Pew bibles (bulletin insert is proposed). Timing TBD this fall.
Use of church kitchen by Lions Club this Saturday Aug 8th -
Pancake breakfast @ boat show to cook sausage and then wash dishes afterward.
The school kitchen is unavailable due to renovation work.

Deacons report

Updates on grounds & facilities - report on file
Manse basement updates (GroundWorks) - work to hopefully commence soon

Women's association

Grillers needed for annual picnic. Tom and Del Neville will set up grills and grill.

Christian Education

Christy gave updates on volunteer staffing of program.
Discussion about Sunday School - children's classes begin September 20 (due to the late school start)
Status of 9am Adult Sunday School is yet to be determined

New Business: none (all items previously covered above)

Meeting adjourned at 8:20

The next scheduled meeting is: **Tues Sept 1st at 6pm**

Respectfully submitted Marcia Perkins

										Thru:	8/4/26
				First Union Monthly Pro-Rated Calculations For			2026				
	Total Budgeted Income/Donations		$311,450								

GENERAL BUDGET

Budgeted General Fund Income	$269,891

GEN BUDGET REVENUE #1

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

% Yr	Month	Target $ To Now	Cum Give	Period Give	Cumulative	
0.08	Sep-25	$22,491	$11,939	$11,939	-$10,552	-46.9%
0.17	Oct-25	$44,982	$36,222	$24,283	-$8,760	-19.5%
0.25	Nov-25	$67,473	$52,603	$16,381	-$14,870	-22.0%
0.33	Dec-25	$89,964	$86,954	$34,351	-$3,010	-3.3%
0.42	Jan-26	$112,455	$102,789	$15,834	-$9,666	-8.6%
0.50	Feb-26	$134,946	$123,286	$20,498	-$11,659	-8.6%
0.58	Mar-26	$157,436	$138,503	$15,217	-$18,933	-12.0%
0.67	Apr-26	$179,927	$159,753	$21,250	-$20,174	-11.2%
0.75	May-26	$202,418	$184,160	$24,407	-$18,258	-9.0%
0.83	Jun-26	$224,909	$207,724	$23,564	-$17,185	-7.6%
0.92	Jul-26	$247,400	$227,056	$19,331	-$20,344	-8.2%
1.00	Aug-26	$269,891				
	[Monthly Allocation]		$22,491			

GEN BUDGET EXPENSES #3

Pro-Rated **Gen Budget** Expenses

Year Ratio		Target $ To Now	Cum Exp	Period Spnd	Cumulative	
0.08	Sep-25	$22,491	$32,091	$32,091	$9,600	42.7%
0.17	Oct-25	$44,982	$56,265	$24,174	$11,283	25.1%
0.25	Nov-25	$67,473	$79,291	$23,026	$11,818	17.5%
0.33	Dec-25	$89,964	$95,821	$16,531	$5,857	6.5%
0.42	Jan-26	$112,455	$109,137	$13,316	-$3,318	-3.0%
0.50	Feb-26	$134,946	$124,784	$15,647	-$10,162	-7.5%
0.58	Mar-26	$157,436	$138,641	$13,857	-$18,795	-11.9%
0.67	Apr-26	$179,927	$152,163	$13,522	-$27,764	-15.4%
0.75	May-26	$202,418	$175,816	$23,652	-$26,602	-13.1%
0.83	Jun-26	$224,909	$179,764	$3,948	-$45,145	-20.1%
0.92	Jul-26	$247,400	$193,975	$14,211	-$53,425	-21.6%
1.00	Aug-26	$269,891				
	[Monthly Allocation]		$22,491			

Investment Portfolio:				
Primary MM Balance [FZCXX]	$348,508			
Missions MM Balance	$17,434			
Kitchen Project MM Balance	$45,047			
Zero-Turn MM Balance	$1,003			
Memorial Fund MM Balance	$4,577			
Manse Dishwasher MM Balance	$603			
6 mo CD	$7,492			
VOO S&P 500 Current Value	$39,567	Voo Invested	$31,000	
VOO Cash Acct	$1,115	Voo Gain	27.63%	

Annual Investment Yields/Dividends - Quarterly Adj.	
Budgeted	$15,694
Actual	$16,796

MISSIONS

Budgeted Missions Donations	$41,559

MISSIONS REVENUE #2

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

Target $ To Now	Cum Give	Period Give	Cumulative	
$3,463	$2,819	$2,819	-$644	-18.6%
$6,927	$6,049	$3,230	-$877	-12.7%
$10,390	$9,138	$3,088	-$1,252	-12.1%
$13,853	$11,810	$2,672	-$2,043	-14.8%
$17,316	$13,407	$1,597	-$3,910	-22.6%
$20,780	$14,847	$1,440	-$5,933	-28.6%
$24,243	$16,690	$1,843	-$7,553	-31.2%
$27,706	$19,552	$2,862	-$8,154	-29.4%
$31,169	$21,485	$1,933	-$9,684	-31.1%
$34,633	$24,270	$2,785	-$10,362	-29.9%
$38,096	$26,203	$1,933	-$11,893	-31.2%
$41,559				
[Monthly Allocation]		$3,463		

MISSIONS EXPENSES #4

Pro-Rated **Missions** Expenses

Target $ To Now	Cum Exp	Period Spnd	Cumulative	
$3,463	$2,966	$2,966	-$497	-14.4%
$6,927	$6,511	$3,546	-$415	-6.0%
$10,390	$9,769	$3,258	-$621	-6.0%
$13,853	$13,506	$3,737	-$347	-2.5%
$17,316	$16,605	$3,099	-$711	-4.1%
$20,780	$22,574	$5,969	$1,794	8.6%
$24,243	$26,542	$3,969	$2,300	9.5%
$27,706	$29,511	$2,969	$1,805	6.5%
$31,169	$33,165	$3,654	$1,996	6.4%
$34,633	$36,634	$3,469	$2,002	5.8%
$38,096	$39,462	$2,828	$1,366	3.6%
$41,559				
[Monthly Allocation]		$3,463		

Monthly MM Income @		3.41%	3.31%
		$990.34	
			$48.09
			$124.25
			$2.77
			$13
			$2
Total Earnings/mo			$1,180
Total Earnings/yr			$14,157

8/4/2026

Treasurer's Report – First Union Church

At the end of July, we have completed 11 months of the 2026 church Budget. At the August 23 Annual Meeting, a new budget for the 2027 fiscal year will be presented.

Budget Status At End of July -

1. General Budget Revenue – [Box #1] - Actual vs Budgeted 11-month cumulative is -8.2%, $20,344 below the budget revenue target. At 11 months in, budget revenue ex pected to settle out at -8%, $20,344 less than budgeted.

2. Missions monthly revenue is running a continuing deficit [Box #2]. No change - no positive trend to see. After July we are <$11,893> below the 11/12 target. We are hovering at 30% shortfall against budgeted revenue. The congregation is not supporting budgeted Mission giving. Missions will require infusion from Missions savings. No missions spending cuts in the 2027 budget.

3. General Budget Expenses [Box #3] – Favorable trend of less spending than budgeted. July increased the percent spending under budget to 21.6%, $53,425 cumulative. Note near term major expense will be the manse GroundWorks invoice of ~$12,500. In total, spending is under control. The positive expense total is helping to offset the negative giving total. Thus, we have not had to take from reserves.

4. All missions expense accounts are active and on target at standard monthly rates [Box #4]. [Note – Northwoods donation is paused]. Mission spending end of July is 3.6% over, or $1366.

5. VOO performance history. 27.63% gain after 31 months of Dollar Cost Averaging.

6. Kitchen Renovation – Church kitchen remodel team, phase one has completed a layout proposal. Engineering phase reached. We have engineering service support proposal from UPEA, Engineers & Architects of SSM. Professional Conceptual & Schematic Design. Fee total $9,000, $3150 retainer. This is starting fee. I have put retainer on hold until the budget is approved by the congregation.

EVERYONE NEEDS TO UNDERSTAND HOW LARGE AND EXPENSIVE THIS PROJECT WILL BE. THERE ARE MANY "TENTACLES" AS WE "DO IT RIGHT". NOW THE CONGREGATION NEEDS TO UNDERSTAND THE PROJECT TO APPROVE.

2027 Budget Highlights –

1. Budgeted 2027 General Giving set at 2026 actual. This is a reduction of -5.2%.

2. 2026 Missions Budgeted Spending was significantly higher than Actual Missions Giving. Missions Giving budget reduced -31.6% to reflect 2026. Accordingly, Missions Spending budget reduced 30.4%. This spending reduction the result of moving Berean/Cody from Missions to a new Special Project category. All other missions spending line amounts NOT changed from 2026 budget.

3. Overall Budgeted Missions Spending now 10.9% of church budget.

4. Caring for our Grand Lady -

    a. Continuing annual $8000 allocation to the kitchen project. That will increase Kitchen Renovation to $53,000.

    b. I have not executed $9000 commitment with engineering firm on kitchen project. Waiting until 2027 budget is approved. The $9000 is in the proposed budget. Any cost above MM $53,000 requires funding from reserves. The total cost of the kitchen project will be better understood once we have engineering input. We are blessed with adequate reserves.

    c. Zero-Turn Mower – Church needs a new mower. We have $1000 donation for a Zero-Turn. Wayne has worked with Gaylor-Thompson of Rudyard with price. Balance will come from cash reserves.

    d. 2026 snowplow cost greatly underestimated. 2027 budget includes a moderate snowplow increase.

    e. Manse dishwasher. Lowes Extended Warranty Insurance has "thrown in the towel" by refunding the original purchase via a Lowes gift card. $619. It seems Lowes Extended Warranty has determined the LG will have excessive repair costs and they want out. Thankfully we purchased a 5-year extended warranty. That cost already recovered after one expensive claim for a new control board. I have purchased the $619 Lowes gift card for personal use. $619 is now deposited in a

Fidelity MM account to help buy a new DW when the LG fails again. We will not spend money on the LG when it fails. Per our guy Kevin, buy Bosch.

f. Del N. has quoted $4200 to paint the entire manse exterior, including paint. I have included in the budget. This is a fantastic price! No more 2-tone, and color will be changed.

g. Mini-split install for manse apartment included. We need to do this - re: Payback via electrical reduction. I will remind everyone our Cloverland rates are going up significantly. Also, will make summer living conditions in the apartment tolerable.

h. Board directed parking lot re-seal for 2027 budget. Included, but estimate update will be required.

5. Budget for electricity increased by Cloverland's promise of 9.6% this year. Additional increases promised next 3 years. Are we limiting heat and A/C as much as possible? Time of Day maximum electric use is increasing as well. [443% Commercial, 286% Residential]. Few options available to a commercial account for lowering peak electricity demand.

6. Budget line added for "Gifts to Employees". $600.

7. Substitute pastor fee raised to as much as $300. Circumstances dependent.

8. Christian Education – Christy has adjusted spending lines, mainly to accommodate need to replenish depleted supplies.

9. A/V – Justin provided "consumable" spending and list of components that will be required to relocate the A/V. Meanwhile, I cut his number in half and told him we can establish an account for what he will need when the decision is made to move the A/V.

10. 2027 Insurance costs increased by 5% [estimate].

11. George has condemned the van. Undercarriage rust is serious. Van is not worth spending money on and will not be dependable for

transporting people on trips. Sell it. No further van expenses budgeted.

12. Terminate Servant Keeper. $828 removed from budget. Excel will replace it at $0 cost.

13. Groundworks cost included in budget.

14. We want to sponsor some special purpose fund raiser programs?

	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R
1	**First Union Church Budget vs Actual Worksheet**		**>2027<**										Missions Balancing				8/4/2026	
2	2026 Annual Income Budget	**$311,450**		Fidelity MM Yield		**3.41%**		2027 Income Budget		**$266,718**			Local	National	Global			
3	2026 Annual Inflation Rate	2.65%		MM Total Balance		**$348,508**		2027 Spend Budget		**$287,601**			**73.6%**	**10.2%**	**16.2%**			
4	Inflation Adj 2026 Budget	$319,703		Annual $ Yield Income		**$11,884**		Delta		**-$20,883**			$23,096	$3,194	$5,097			
5	Minimum Infl $ Increase	$8,253		Wage % of Spend Budget		**37%**										**$31,387**		
6	2027 Annual Spend Budget	**$287,601**		**Balance Budget Funding From Cash Reserves**				**-$20,883**		**[+ = Add to Reserves, - = take from Reserves]**					**10.9%**	**of 2027 Spend Budget**		
8	2026 Total Rev Budget	$311,450		2026 Total Spend Budget		$285,165		2026 Gen Giving Budget			$231,366		2026 Missions Giving Budget			$41,559		
9	2027 Total Rev Budget	$266,718		2027 Total Spend Budget		$287,601		2027 Gen Giving Budget			$219,399		2027 Missions Giving Budget			$28,416		
10	Delta	**-$44,732**	**-14.4%**		Delta	**$2,436**	**0.9%**			Delta	**-$11,967**	**-5.2%**			Delta	**-$13,143**	**-31.6%**	
12				**2026**		**2026**				**Proj 12/12 Yr**	**Over Budget**					**2027 v 2026**		
13				**Budget**		**0.0265**			**Actual**	**from Frac Yr**	**Under Budget**	**Mathmatical**	**Confirmed**			**Less vs More**		
14		**Budget Line**		**9/25 - 8/26**		**Infl Adj Minimum**			**11/12 Year**	**UP Adj.**	**[+ = over]**	**Budget**	**Budget**		**Override**	**[- less]**	**Category**	
15	**>>INCOME<<**																	
16	**General Fund - Main**																	
17		Donations & Offerings		$231,366		$237,497			$201,116	$219,399	-$11,967	$219,399	$219,399	-5.2%	x	-$11,967	Projected	
18		Special Proj. Donations		$15,000		$15,398			$0	$0	-$15,000	$0	$1,000		x	-$14,000		
19	Total				**$246,366**		**$252,895**							**$220,399**				
20																		
21	**Investment**																	
22		Dividends		$15,694		$16,110			$16,796	$18,323	$2,629	$18,323	**$11,884**		x	-$3,810		
23		Interest		$140		$144			$42	$46	-$94	$46	**$42**		x	-$98		
24	Total				**$15,834**		**$16,254**							**$11,926**				
25																		
26	**Other Donations**																	
27		Benevolence Fund Donations		$1,400		$1,437			$2,220	$2,422	$1,022	$2,422	**$2,000**		x	$600		
28		Funeral Fund Donations		$300		$308			$200	$218	-$82	$218	**$200**		x	-$100		
29		Memorial Fund Donations		$2,200		$2,258			$1,690	$1,844	-$356	$1,844	**$1,800**		x	-$600		
30	Total				**$3,900**		**$4,003**							**$3,800**				
31																		
32	**Missions**																	
33		Missions Fund [Spending-based]		$41,559		$42,660			$26,048	$28,416	-$13,143	$28,416	**$28,943**	-30.4%	x	-$12,616	Projected	
34		Operation Christmas Child		$606		$622			$0	$0	-$606	$0	**$0**		x	-$606		
35	Total				**$42,165**		**$43,282**							**$28,943**				
36																		
37	**Christion Ed/Youth**																	
38		Anchor Club Donations		$0		$0			$0	$0	$0	$0	**$0**		x	$0		
39		Youth Group Fund Donations		$185		$190			$2,151	$2,347	$2,162	$2,347	**$750**		x	$565		
40		Youth Ministries Donations		$3,000		$3,080			$500	$545	-$2,455	$545	**$500**		x	-$2,500		
41		Youth Missions Trip		$0					$175	$191			**$150**		x	$150		
42		VBS Donations		$0		$0			$300	$327	$327	$327	**$250**		x	$250		
43	Total				**$3,185**		**$3,269**							**$1,650**				
44																		
45	**Total Income**				**$311,450**		**$319,703**		**$251,238**					**$266,718**		**-$44,732**		
46																		
47																		
48																		

	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R
12				2026		2026				Proj 12/12 Yr	Over Budget					2027 v 2026		
13				Budget		0.0265			Actual	from Frac Yr	Under Budget	Mathmatical	Confirmed			Less vs More		
14		Budget Line		9/25 - 8/26		Infl Adj Minimum			11/12 Year	UP Adj.	[+ = over]	Budget	Budget		Override	[- less]	Category	
49	>>Expense<<																	
50	Evangelism																	
51		Banquets/Special Events		$4,200		$111			$2,887	$3,150	-$1,050	$3,150	$3,000		x	-$1,200		
52		Caregiving/Flowers		$185		$5			$144	$157	-$28	$157	$150		x	-$35		
53		Guest Speakers & Musicians		$300		$8			$250	$273	-$27	$273	$1,200		x	$900		
54		Funeral Dinner Expense		$1,500		$40			$88	$96	-$1,404	$96	$125		x	-$1,375		
55		Gifts to Employees		$300		$8			$100	$109	-$191	$109	$600		x	$300		
56	Total				$6,485		$172							$5,075				
57																		
58	Christian Education																	
59		Adult Sunday School		$300		$8			$348	$379	$79	$379	$400		x	$100	Christy	
60		Anchor Club		$1,000		$27			$1,452	$1,584	$584	$1,584	$1,700		x	$700	Christy	
61		Kid's Sunday School/Jr Church		$2,000		$53			$588	$641	-$1,359	$641	$1,500		x	-$500	Christy	
62		Nursery Child Care		$400		$11			$0	$0	-$400	$0	$150		x	-$250	Christy	
63		Nursery Updates/Upgrades		$200		$5			$0	$0	-$200	$0	$150		x	-$50	Christy	
64		Vacation Bible School [VBS]		$2,500		$66			$585	$638	-$1,862	$638	$2,000		x	-$500	Christy	
65		Youth Group		$3,000		$80			$3,582	$3,908	$908	$3,908	$3,500		x	$500	Christy	
66	Total				$9,400		$249							$9,400				
67																		
68	Missions																	
69	L	Care Net Preg Center		$1,597		$42			$1,464	$1,597	$0	$1,597	$1,597	0%	x	$0	L	
70	L	Cedar Bay Scholarship Funding		$7,560		$200			$6,930	$7,560	$0	$7,560	$7,560	0%	x	$0	L	
71	L	Cedar Bay D&R Hopkins		$1,597		$42			$1,464	$1,597	$0	$1,597	$1,597	0%	x	$0	L	
72	L	Cedar Bay J&B Haust		$1,597		$42			$1,464	$1,597	$0	$1,597	$1,597	0%	x	$0	L	
73	L	Cedar Bay D&S Peterson		$1,597		$42			$1,464	$1,597	$0	$1,597	$1,597	0%	x	$0	L	
74	L	Cedar Bay N&E Sheetz		$1,597		$42			$1,464	$1,597	$0	$1,597	$1,597	0%	x	$0	L	
75	N	CEF [Child Evangelism Fellowship]		$1,597		$42			$1,464	$1,597	$0	$1,597	$1,597	0%	x	$0	N	
76	N	InterVarsity Chad Schlosser		$1,597		$42			$1,464	$1,597	$0	$1,597	$1,597	0%	x	$0	N	
77	L	Mary-Martha Circle		$1,536		$41			$1,880	$2,051	$515	$2,051	$2,051	0%	x	$515	L	
78	L	Northwoods Christian Camp		$1,650		$44			$1,408	$1,408	-$242	$1,408	$0	-100%	x	-$1,650	L	
79	G	Wycliffe - Moxness		$1,597		$42			$1,464	$1,597	$0	$2,000	$0	-100%	x	-$1,597	G	
80	G	Wycliffe - Roberts		$1,597		$42			$1,464	$1,597	$0	$2,000	$1,597	0%	x	$0	G	
81	L	Cedar Post		$500		$13			$458	$500	$0	$500	$500	0%	x	$0	L	
82	G	Rafiki		$1,000		$27			$917	$1,000	$0	$1,000	$1,000	0%	x	$0	G	
83	L	Promise FM		$1,000		$27			$917	$1,000	$0	$1,000	$1,000	0%	x	$0	L	
84	G	Samaritan's Purse		$2,500		$66			$2,292	$2,500	$0	$2,500	$2,500	0%	x	$0	G	
85	L	Benevolence Fund Spend		$4,400		$117			$3,510	$3,829	-$571	$3,829	$4,000	4%	x	-$400	L	
86	G	Radio China - FEBC		$0		$0			$0	$0	$0	$0	$0		x	$0	G	
87	L	Youth Haven Ranch		$0		$0			$0	$0	$0	$0	$0		x	$0	L	
88	G	Op Christmas Child		$0		$0			$557	$608	$608	$608	$0	-100%	x	$0	G	
89	Total				$34,519		$915							$31,387				
90																		
91	Special Project - Berean/Cody																	
92		Cody Pearson - Trafficking		$7,000		$186			$6,417	$7,000	$0	$7,000	$7,000	0%	x	$0		
93					$7,000									$7,000				
94																		

	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R
12				2026		2026				Proj 12/12 Yr	Over Budget					2027 v 2026		
13				Budget		0.0265			Actual	from Frac Yr	Under Budget	Mathmatical	Confirmed			Less vs More		
14		Budget Line		9/25 - 8/26		Infl Adj Minimum			11/12 Year	UP Adj.	[+ = over]	Budget	Budget		Override	[- less]	Category	
95	**Memorial**																	
96		Memorial Fund Expense		$300		$8			$320	$349	$49	$349	$350		x	$50		
97	Total				$300		$8							$350				
98																		
99	**Worship & Music**																	
100		CCLI-Licensing & Song Purch		$896		$24			$592	$646	-$250	$646	$600		x	-$296		
101		Piano & Equip Maintenance		$700		$19			$510	$556	-$144	$556	$550		x	-$150		
102		A/V - Video & Sound Systems - Consumables		$1,690		$45			$1,008	$1,100	-$590	$1,100	$2,015		x	$325	Justin	
103		A/V - Relocation		$0									$2,000		x	$2,000	Justin	
104	Total				$3,286		$87							$5,165				
105																		
106	**Church**																	
107	**Physical Plant**																	
108		Church Building Maint		$7,531		$200			$3,774	$4,117	-$3,414	$4,117	$5,000		x	-$2,531		
109		Church Equip New [Doors]		$7,500		$199			$3,560	$3,884	-$3,616	$3,884	$0		x	-$7,500		
110		Church Equip New - Other				$0				$0	$0	$0	$2,000		x	$2,000		
111		Church Equip Repair		$3,000		$80			$392	$428	-$2,572	$428	$2,000		x	-$1,000		
112		New Kitchen - Annual Allocation		$8,000		$212			$8,000	$8,727	$727	$8,727	$8,000		x	$0		
113		Church Mini Split System - Maint		$850		$23			$500	$545	-$305	$545	$600		x	-$250		
114		Kitchen Remodel Engr Exp		$9,000		$239			$3,100	$3,382	-$5,618	$3,382	$9,000		x	$0		
115		Zero Turn Mower - Spartan Shield or		$1,000		$27			$917	$1,000	$0		$4,049		x	$3,049		
116		Zero-Turn Mower - ExMark										or $6700			x	$2,651		
117		Seal Parking Lot											$8,000					
118	Total				$36,881		$977							$38,649				
119																		
120																		
121	**Energy**																	
122		Church Electricity		$6,422		$170			$5,868	$6,401	-$21	$6,401	$7,015		x	$593	x1.096	
123		Church Propane		$289		$8			$154	$168	-$121	$168	$450		x	$161		
124	Total				$6,711		$178							$7,465				
125																		
126	**Services**																	
127		Church Garbage Collection		$2,606		$69			$2,400	$2,618	$12	$2,618	$2,600		x	-$6		
128		Church Grounds Maint/Lawn		$4,750		$126			$2,346	$2,559	-$2,191	$2,559	$2,500		x	-$2,250		
129		Snowplow		$3,500		$93			$5,040	$5,498	$1,998	$5,498	$4,000		x	$500		
130		Copier Contract		$332		$9			$277	$302	-$30	$302	$300		x	-$32		
131		Computer Software [MSFT]		$500		$13			$0	$0	-$500	$0	$0		x	-$500	?	
132		Cellphone		$295		$8			$248	$271	-$24	$271	$250		x	-$45		
133		Spectrum		$1,260		$33			$1,155	$1,260	$0	$1,260	$1,260		x	$0		
134		Google		$807		$21			$739	$806	-$1	$806	$807		x	$0		
135		Church Sewer		$1,440		$38			$1,560	$1,702	$262	$1,702	$1,750		x	$310	x1.05	
136		QB Payroll Services		$3,750		$99			$1,985	$2,165	-$1,585	$2,165	$2,200		x	-$1,550		
137		Bank Fees				0.00				$0	$0	$0	100.00			100.00	?	
138	Total				$19,240		$510							$15,767				
139																		

	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R
12				2026		2026				Proj 12/12 Yr	Over Budget					2027 v 2026		
13				Budget		0.0265			Actual	from Frac Yr	Under Budget	Mathmatical	Confirmed			Less vs More		
14		Budget Line		9/25 - 8/26		Infl Adj Minimum			11/12 Year	UP Adj.	[+ = over]	Budget	Budget		Override	[- less]	Category	
140	**Supplies**																	
141		Supplies Custodial		$350		$9			$561	$612	$262	$612	**$575**		x	**$225**		
142		Supplies Kitchen		$2,250		$60			$2,370	$2,585	$335	$2,585	**$2,300**		x	**$50**		
143		Supplies Nursery		$150		$4			$0	$0	-$150	$0	**$100**		x	**-$50**		
144		Supplies Office		$1,539		$41			$1,336	$1,458	-$81	$1,458	**$1,400**		x	**-$139**		
145		Postage		$350		$9			$126	$138	-$212	$138	**$150**		x	**-$200**		
146		Web/Internet/Licenses		$2,400		$64			$2,556	$2,788	$388	$2,788	**$1,660**		x	**-$740**	-$840 SK	
147		Worship Service Supplies		$654		$17			$523	$570	-$84	$570	**$550**		x	**-$104**		
148	Total				**$7,693**		**$204**							**$6,735**				
149																		
150	**Insurance**																	
151		Building [10% Deductible]		$7,858		$208			$6,278				**$6,592**		x	**$314**	5%	
152		Worker's Comp		$465		$12			$465				**$488**		x	**$23**	5%	
153		Van Insurance		$1,044		$28			$1,072				**$1,126**		x	**$54**	5%	
154	Total				**$9,367**		**$248**							**$8,206**				
155																		
156	**Church Van**																	
157		Church Van - Gas & Tolls		$400		$11			$117	$128	-$272	$128	**$225**		x	**-$175**		
158		Van Maintenance		$2,000		$163			$0	$0	-$2,000	$0	**$0**		x	**-$2,000**	Fix or Dump?	
159		Allocation for Van Purchase		$0									**$0**		x	**$0**		
160	Total				**$2,400**		**$174**							**$225**				
161																		
162	**Manse**																	
163	**Physical Plant**																	
164		Manse Building Maint - General		$5,000		$133			$8,936	$9,748	$4,748	$9,748	**$2,000**		x	**-$3,000**		
165		Manse - Sewer		$510					$720	$785	$275	$785	**$824**		x	**$314**	x 1.05	
166		Manse - Apt Mini-Split Add, less $1000 rebate											**$7,565**		x	**$7,565**	Add	
167		Mini-Split System / Maint		$650		$17			$1,035	$1,129	$479	$1,129	**$500**		x	**-$150**		
168		Manse - Equip Repair		$500		$13			$700	$764	$264	$764	**$1,000**		x	**$500**		
169		Manse - Bsmt Groundworks		$13,500					$1,000	$1,091	-$12,409	$1,091	**$12,233**		x	**-$1,267**	$1000 deposit	
170		Paint Manse Ext - Del N.		$0									**$4,200**		x	**$4,200**	new color	
171		Manse Rehab New - General		$0					$0	$0	$0	$0	**$0**		x	**$0**		
172		Manse Rehab New - Kitchen Floor		$0					$0	$0	$0	$0	**$0**		x	**$0**		
173		Manse Rehab New - Counter/Backsplash		$0					$0	$0	$0	$0	**$0**		x	**$0**		
174	Total				**$20,160**		**$163**							**$28,322**				
175																		
176	**Manse Energy**																	
177		Manse Electricity		$3,366		$89			$3,465	$3,780	$414	$3,780	**$4,143**		x	**$777**	x1.096	
178		Manse Propane		$418		$11			$321	$350	-$68	$350	**$550**		x	**$132**		
179	Total				**$3,784**		**$100**							**$4,693**				
180																		
181	**Manse Services**																	
182		Spectrum		$840		$22			$770	$840	$0	$840	**$840**		x	**$0**		
183	Total				**$840**		**$22**							**$840**				
184																		
185																		

	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R
12				2026		2026				Proj 12/12 Yr	Over Budget					2027 v 2026		
13				Budget		0.0265			Actual	from Frac Yr	Under Budget	Mathmatical	Confirmed			Less vs More		
14		Budget Line		9/25 - 8/26		Infl Adj Minimum			11/12 Year	UP Adj.	[+ = over]	Budget	Budget		Override	[- less]	Category	
186	**Wages**				/hour			+ Infl				26 budget + infl inc						
187		All Payroll Tax		$1,840		$49			$2,376	$2,592	$752	$2,670	**$2,670**		x	**$830**		
188		Bookkeeper - Deb		$4,824		$128		1.50%	$4,016	$4,381	-$443	$4,969	**$4,969**		x	**$145**		
189		Secretary - Kim		$3,933		$104		0.00%	$3,176	$3,465	-$468	$4,051	**$4,051**		x	**$118**		
190		Custodian - Emily		$6,000		$159		0.00%	$3,259	$3,555	-$2,445	$6,180	**$3,650**		x	**-$2,350**		
191		Youth Director - Daniel & Solana		$10,547		$279		0.00%	$9,648	$10,525	-$22	$10,863	**$10,803**		x	**$256**		
192		Christian Education Coordinator - Christy		$15,462		$410		0.00%	$14,143	$15,429	-$33	$15,926	**$15,838**		x	**$376**		
193		Pastor - Pay Package		$61,716		$1,635		0.00%	$61,716	$61,716	$0	$63,567	**$63,567**		x	**$1,851**		
194		Pastor - Conf, Cont. Education		$500		$13			$0	$0	-$500	$0	**$500**		x	**$0**		
195		Pastor - Mileage/Meals		$277		$7			$41	$45	-$232	$45	**$277**		x	**$0**		
196	Total				**$105,099**		**$2,736**							**$106,326**				
197																		
198	**VOO Monthly Investment**																	
199				**$12,000**									**$12,000**		x			
200					**$12,000**									**$12,000**		**$0**		
201																		
202	**Total Expense**																	
203					**$285,165**		**$6,743**							**$287,601**				

	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R
12				2026		2026				Proj 12/12 Yr	Over Budget					2027 v 2026		
13				Budget		0.0265			Actual	from Frac Yr	Under Budget	Mathmatical	Confirmed			Less vs More		
14		Budget Line		9/25 - 8/26		Infl Adj Minimum			11/12 Year	UP Adj.	[+ = over]	Budget	Budget		Override	[- less]	Category	
204																		
205	**The Importantance of Maintaining Strong Reserve Account**																	
206																		
207	**Future Expenses On The Horizon:**																	
208										$348,508	Current Reserves							
209	Forecasted Expense Realities:																	
210										$348,508								
211		>Pastoral Search & Recruiting							minus	$15,000	[estimate]							
212		>Next Pastor Total Comp +25%							minus	$15,892	[calculated]							
213		>Manse Roof Replacement							minus	$75,000	[estimate]							
214		>Church Kitchen Renovation - Amount Remaining After Kitchen Savings Spent							minus	$50,000	[estimate]							
215		>Restore Finished Walls - Manse Basement							minus	$5,000	[Hoping DIY?]							
216									total minus	$160,892								
217																		
218								Current Reserves		$348,508								
219									minus	$160,892								
220		Base Reserves Guideline - Hold 6 Months of Budget or 1/2 >>					Revised Reserve Balance			$187,616	← →	$143,801	is 1/2 of 2027 Spending Budget					
221																		
222																		

8-4/2026

Deacon Report

1. Manse – Basement flooding – Groundworks contract executed. I spoke with Rep today. Later August – getting close.

2. Manse – Baseboard heating units will be replaced after flooding is corrected.

3. Replace Church Doors –

    a. Double doors - Installed. Fine-tuning in process.
    b. Kitchen door – Installed. Door closer in hand. To be installed. This is necessary to protect door in high winds.
    c. Manse apartment door, and manse east doors installed. New locksets installed.
    d. Stained-glass inserts will be re-purposed to backlit wall hangings. Re framing by Norm - Rick wishes to be involved with frame design so we can properly integrate the backlighting. It will be WIFI controlled 120v.
    e. Thank you Mike Bolcer & Rich Kremhelmer for the hard work.

4. Church – Foyer roof leak. With Marcia's "encouragement", Scott Barr has agreed to do the repair. Ice & Water barrier and new shingles are at the ready in the church garage.

5. Church Parking Lot Re-Seal – In the new budget. Will need quote update. Assume install next summer.

6. Church - Men's bathroom - new timer pending install when attic is cooler.

7. Church – Bell tower lighting is working? Rick will investigate light and on/off control for upgrade. After the budget.

8. Church – On hold. Men's bathroom – Polymer center panel under study.

9. Manse –Exterior brickmold trim surround of 2 garage doors are decayed. Rick has one new composite trim piece for evaluation. Still needs new composite trim. Can one of our woodworkers take this on?

10. Need a hinged hole/hatch cover over crawl space openings. Perhaps cover one hole with rigid foam panel. Goal is to make finished basement warmer. Project for after Groundworks.

11. Manse – Front doorbell will not work. Wireless doorbell ordered.

12. Manse – Repair loose vinyl siding, replace broken strip. Near term - Del J. and Rick.

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
    >Not time yet, but basement restoration will be next topic - after kitchen remodel.

14. Fire Extinguishers – Check Manse status. Kitchen fire type, church and manse?

First Union Church Board meeting agenda
Date: 7.7.26 at 6:00pm at the Perkins home

The meeting was called to order at 6:10pm and was opened with prayer (Mike Bolcer)
Attendance – Present: Norm Perkins, Marcia Perkins, Rick Wilson, Jim Huber, Gary Maggard, Terry Moore, Del Jacob, Mike Jellison, Christy O'Hare, Tom O'Hare, Mike Bolcer, George Huff, Sherry Huff

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Minutes of the June 2026 meeting were reviewed.
M Jellison moved, Christy second to accept, approved unanimously

Treasurer's Report – Rick Wilson (see attachments)
Fiscal updates on our status at 10/12 of the budget year (general fund is on target, missions 1/3 below)
Other items (Stained glass insurance, zero turn riding mower, kitchen renovation, security equipment)

a. Based on the attached report, Rick Wilson recommended to **not** take out a rider for the stained glass windows. Insurance agent says we are properly insured at the current time without a rider.

b. Kitchen renovation update – (see attached report) - UPEA Engineers & Architects of Sault Ste Marie. $3150 retainer is needed. Rick recommends that we approve this action.

c. Security Hardware - (see attached report) - FSS Technologies from Ypsilanti, $23,855 preliminary cost. Suggestion is to seek other options - recommend that we put this item on hold for now.

Moved to accept recommendations a, b, and c as listed above. M Perkins moved, M Bolcer 2nd to approve. Passed unanimously.

Elder's report
Safety Initiative discussion - updates, this is an ongoing process; see security reports from treasurer.

Pastor's report
June attendance figures (126, 134, 120, 153). July 5th was 189. Very pleased!!!
Replacement of Pew bibles - suggest NASB to align with our hymnals. Price is likely $25 per bible.
Up to 60 bibles will be needed, perhaps a sign up sheet to donate x number of bibles, with label inside naming "donated in honor of _____". Board members liked this idea.
I will be officiating a private memorial service at 4pm tomorrow at the home of John Ashworth
I am also participating the reading of the Declaration of Independence tomorrow (6pm at library)
Terri and I will be traveling out of state on July 10-22. Jericho Haust preaching on July 12 and July 19.

Annual meeting is Sunday August 23rd after the morning service.
Church picnic follows (1pm at Heritage Park). Baptisms to follow at Hessel Beach
Reports (for the annual report) are due to Jim by Wed July 29th

Deacons report
Updates on grounds & facilities (See attached report for most items)
Manse basement updates - project delayed until likely August ☹ GroundWorks is back logged.
New church doors to be installed soon - two doors on the manse garage and one at the church (kitchen entrance) were already installed this week.
Parking lot re-sealing to be placed in the budget for next year ($7000 ish)
Water testing (well water) is up to date and we are fully compliant (Del Jacob)

Women's association
Updates on upcoming activities
Church picnic (Aug 23) to be potluck, with burgers, dogs, and buns provided by the church. Bring your own beverage.
Lorie Thompson has volunteers to water the flowers – thank you Lorie
Consider a sign-up sheet for this fall's Soup & Sandwich events
Cutting boards needed in the church kitchen
Sign up for coffee hour - consider a donation can at the coffee hour ??

Christian education:
VBS date is this week. 52 kids signed up so far. The teen helpers were thin but it's getting better.
This is a young group (20 preschoolers) – this is a very good indicator for the future.

Missions update:
Committee met on June 30 - next meeting is July 28 at 11am.