

First Union Church Board meeting minutes

Date: 4.7.26 at 6:00pm

The meeting was called to order at 6:00pm and was opened with prayer by Mike Bolcer.

Attendance – Present: Solana and Daniel Peterson, Del Jacob, Rick Wilson, Terry Moore, Pastor Huber, Sherry Huff, Norm and Marcia Perkins.

Minutes of the March 2026 meeting were reviewed.

Moved by Marcia Perkins, seconded by Mike Bolcer to accept

Approved by unanimous ayes.

Treasurer's Report - Rick Wilson

Fiscal updates - see attached sheets

Other items

Elder's report (Mike Bolcer)

Preliminary procedures being compiled. Insurance carrier and an attorney to be consulted for guidance before we finalize our new practices

Pastor's report (Jim Huber)

March attendance figures (112, 102, 0, 104, 102) - Good Friday 75 +/-, Easter 157

SingSpiration - Sunday April 19th, 6pm at Stalwart Community Church

The Spark - new edition coming this month

New member candidate - Gloria Womack

Review of membership lists as per bylaws

Terri and I would like to be traveling out of state on July 13-22.

I would have the pulpit filled on July 19 (and possibly July 26).

Deacons report (Rick Wilson)

Updates on grounds & facilities. - see attached sheets

Manse basement situation - viewing of short video (see new business)

Women's association

Updates on upcoming activities

Soup & Sandwich is Thurs April 16th at noon

Daughters of the King is Sat May 2nd at 4:30pm

Christian education:

Sunday school has not met for three weeks (due weather and then spring break), resumes April 12

Youth group lost some dates due to weather, back this Wednesday. No future events confirmed

Anchor Club resumes this Thursday

VBS date is July 6-9 (Mon – Thurs from 9am to noon)

Missions update:

Cody will be giving a 5-minute update during our April 19th service

Old business: none mentioned.

New Business: Motion by Rick Wilson (seconded by Mike Bolcer) to approve up to \$17,500 dollars - pending congregation approval on April 26th after church). - to repair and maintain manse basement water issue. Plan is to install water abatement/foundation system. Special congregational meeting is called for April 26th

The next scheduled meeting:

Motion by Mike Bolcer, second by Norm Perkins - to change next meeting to Tuesday May 5th - approved

Meeting adjourned at 7:45p

Respectfully submitted - Marcia Perkins, Secretary

4/7/2026

TREASURER'S REPORT

1. 2026 BUDGET REVIEW @ 7 OF 12 MONTHS.

2. COMMENTS:

- A. GENERAL BUDGET REVENUE [Box #1] – DEFICIT TREND CONTINUES. WE ARE AT THE CLOSE OF MARCH <\$12,325> BEHIND THE 7/12 TARGET. NOTE PERIOD GIVING IN FEBRUARY WAS \$1700 GREATER THAN JANUARY. WE ARE NOW 8.2% LESS THAN TARGET GIVING. WE TRUST RETURN OF SUMMER RESIDENTS WILL BOOST GIVING.
- B. GENERAL BUDGET EXPENSES [Box #2] – FAVORABLE TREND AS PREDICTED. POSITIVE VARIANCE HAS INCREASED FURTHER. NOTE SNOWPLOWING THROUGH MARCH INVOICING IS EXACTLY 2X THE BUDGET. NOTE ALSO, THE POSITIVE EXPENSE TOTAL EXACTLY BALANCES THE NEGATIVE GIVING TOTAL. THUS, WE HAVE NOT HAD TO TAKE FROM SAVINGS – YET.
- C. MISSION MONTHLY GIVING IS RUNNING A DEFICIT [Box #3]. THERE IS NO POSITIVE TREND TO SEE. MARCH YIELDED \$1600 LESS THAN THE BUDGETED SHARE. AS DISCUSSED EXPECT MISSION GIVING WILL REQUIRE INFUSION FROM CHURCH SAVINGS.
- D. ALL MISSION EXPENSE ACCOUNTS ARE ACTIVE AND ON TARGET AT STANDARD MONTHLY RATES [Box #4]. MARCH OVER BUDGET BY \$2300. TWO BUDGET LINES ARE OVER-SPENT. ALL OTHER MISSION ACCOUNTS ARE ON TARGET.
- E. SEE VOO PERFORMANCE HISTORY.
- F. MM DIVIDEND INCOME BOOKED QUARTERLY. MARCH GAVE AN INCREASE.
- G. ELECTRICAL - CLOVERLAND

											Thru: 3/31/26	
First Union Monthly Pro-Rated Calculations - 2026												
Total Budgeted Income/Donations											\$300,122	
GENERAL BUDGET						MISSIONS						
Budgeted General Fund Income						Budgeted Missions Donations						
\$258,563						\$41,559						
GEN BUDGET REVENUE #1						MISSIONS REVENUE #3						
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	\$21,547	\$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	\$123,286	\$20,498	-\$5,995	-4.6%	\$20,780	\$14,847	\$1,440	-\$5,933		
0.58	Mar-26	\$150,828	\$138,503	\$15,217	-\$12,325	-8.2%	\$24,243	\$16,690	\$1,843	-\$7,553		
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		
GEN BUDGET EXPENSES #2						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	\$21,547	\$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	\$124,784	\$15,647	-\$4,498		\$20,780	\$22,574	\$5,969	\$1,794		
0.58	Mar-26	\$150,828	\$138,641	\$13,857	-\$12,187		\$24,243	\$26,542	\$3,969	\$2,300		
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		
Investment Portfolio:						Monthly MM Income @		3.39%	3.29%			
Primary MM Balance			\$327,752				\$925.90					
Missions MM Balance			\$17,245						\$47.28			
Kitchen Project MM Balance			\$44,556						\$122.16			
[Not Designated Acct]			\$0						\$0.00			
Memorial Fund MM Balance			\$4,527						\$12			
6 mo CD			\$7,350									
VOO S&P 500 Current Value			\$31,654	Voo Invested	\$27,000			Total Earnings/mo		\$1,108		
VOO Cash Acct			\$1,103	Voo Gain	17.24%			Total Earnings/yr		\$13,293		
Annual Investment Yields/Dividends - Quarterly Adj.												
Budgeted			\$15,694									
Actual			\$8,128									

	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	
1																			4/7/2026
2																			
3																			
4																			
5					2025														
6					Multipliers														
7					/kWh														
8																			
9																			
10																			
11																			
12																			
13																			
14																			
15																			
16																			
17																			
18																			
19																			
20																			
21																			
22																			
23																			
24																			
25																			
26																			
27																			
28																			
29																			
30																			
31																			
32																			
33																			
34																			
35																			
36																			
37																			
38																			
39																			
40																			
41																			
42																			
43																			
44																			
45																			

PSCR = Power Supply Cost Recovery (a fuel-cost adjustment factor used by utilities to reconcile for fluctuations in purchased power costs)
Demand Rate - Quote from Cloverland: "The intention of Demand Rate is to "change your behavior".

4/7/2026

DEACON REPORT

1. MANSE – BASEMENT FLOODING –
 - A. THE BASICS - WATCH MIKE ROWE VIDEO A.
 - B. WATCH ALTERNATE VIDEO B.
 - C. GROUNDWORKS QUOTATION – RED FLAG. WHY. TWO OPTIONS:
 - I. BASEMENT GUTTER SYSTEM + NEW SUMP WELL
 - II. INCORPORATE TWO FINGER DRAIN LINES TO GIVE WATER BELOW THE CONCRETE PAD AN EXIT PATH TO THE SUMP WELL.
 - III. BURIED PERIMETER DRAIN + NEW SUMP WELL
 - D. SUGGEST BOARD APPROVE CONCEPT UP TO \$X. START THE CLOCK FOR CONGREGATIONAL APPROVAL. FIRM QUOTE WILL BE FORTHCOMING. WE CAN'T KEEP DEALING WITH THE WATER.
 - E. ASSEMBLE DIY OF CHURCH MEMBERS TO DEMO THE BASEMENT EXTERIOR WALL T&G PANELING.

2. MANSE - NEW DEHUMIDIFIER IN BASEMENT - SET UP COMPLETE. HOWEVER, BASEMENT TEMPERATURE IS CURRENTLY BELOW DE-HUMIDIFIER OPERATING LIMIT AND UNIT WILL NOT RUN CONSISTENTLY. OUTPUT IS LOW. DE-HUMIDIFIER HVAC REP WILL REVIEW IN MAY.

3. TEMPORARY PLASTIC IS COVERING LARGE ACCESS HOLE TO CRAWL SPACE. CRAWL SPACE IS SOURCE OF COLD AIR. NEED A HINGED HOLE/HATCH COVER.

4. MANSE - ONE OF TWO BASEMENT BASEBOARD HEATERS IS DEFECTIVE. HEATERS ARE TURNED OFF FOR SAFETY DURING BASEMENT FLOODING. RICK WILL REPLACE BOTH UNITS WITH DONATED UNITS – AFTER BASEMENT FLOODING IS CORRECTED.

5. UPPER NURSERY CLOSET – NEW LIGHTING INSTALLED. FIRE HAZARD RECOGNITION. WE NEED TO MAINTAIN AN OPEN AISLE TO THE BACK OF THE CLOSET. CLOSET CONTENTS WAITING FOR REVIEW, SORTING, AND REDUCTION. INSTALL NEW SHELVING OR ROLL-OUT UNITS TO MAKE THE CLOSET MORE USEFUL AND ORDERLY? REVIEW CHURCH GARAGE FOR COLD STORAGE. IF COMBINED STORAGE IS INSUFFICIENT, CONSIDER OFF-SITE STORAGE UNIT, OR ADD A STORAGE SHED ON CHURCH PROPERTY.

6. ANOTHER FIRE HAZARD SITUATION – CHURCH GARAGE. STASH OF FLAMMABLE MATERIALS IN THE RAFTERS THAT MUST BE ELIMINATED. ORGANIZE GARAGE CLEAN-UP.

7. FIRE EXTINGUISHERS – TYPE, LOCATIONS, AND CHECK MANSE STATUS. KITCHEN FIRE TYPE, CHURCH AND MANSE?

8. REPLACE CHURCH DOORS

- A. REACTIVATED. ORDERING DOORS NOW. MIKE B. HAS PRO-CARPENTER RICH LINED UP FOR INSTALL. NORTH AND SOUTH DOUBLE DOORS. DOOR CONFIGURATION HAS BEEN STUDIED BY CHURCH SAFETY TEAM. UPPER PANELS WILL BE CLEAR GLASS FOR VISIBILITY TO THE OUTSIDE. STAINED GLASS DOOR FEATURES WILL BE REPURPOSED AS BACK-LIT FRAMED DISPLAYS.
- B. REPLACEMENT KITCHEN DOOR, MANSE APARTMENT DOOR, AND MANSE EAST DOOR RECEIVED FROM TAYLOR. ALL FIBERGLASS. STORED IN MANSE GARAGE. SPRING INSTALL.

9. MANSE — DOORBELL IS NOT WORKING. DOORBELL WIRE IS PINCHED BY THE RED DOOR FRAMING, SO CANNOT CHECK CONTINUITY. REPAIR WILL REQUIRE TILTING OUT THE DOOR AND FRAME SO THAT I CAN GET TO THE WIRE.

10. MANSE — TWO FRONT YARD CEDAR TREES SCHEDULED FOR MIKE TASSIER TO TAKE OUT [PER BOARD APPROVAL] ARE TAGGED AND WAITING. SPRING PROJECT.

11. ALERT SECURITY HAS EQUIPPED THE SECOND SUMP WELL [UPPER NURSERY] WITH A HIGH-LEVEL DETECTION ALARM [SAME AS SUMP #1].

12. UPPER NURSERY SUMP PUMP THAT FAILED REPLACED WITH A NEW ZOELLER PUMP. FLOOR DAMPNES CONTINUES AT THE BACK OF THE CLOSET. AIR CIRCULATION IS ANOTHER REASON TO MAINTAIN AN OPEN CENTER AISLE IN THE CLOSET.

13. TWO WHITE BOARDS INSTALLED IN EDUCATION CENTER.

14. CHURCH SECURITY ALARM NOW DEACTIVATES AT 0530 DAILY.

15. CHURCH KITCHEN REMODEL TEAM IS COLLABORATING. WE ARE CLOSE TO A LAYOUT PROPOSAL. NEXT MEETING FRIDAY 5/10 @ 1PM.

16. CHURCH — FOYER ROOF LEAK. STILL DRIFTING WITH NO WILLING ROOFING CONTRACTOR. HAS ANYONE FOUND A FIRM WILLING TO DO THIS REPAIR? LACKING THAT, THIS WILL BE A DIY PROJECT FOR THE FIRST UNION SEPTUAGENARIAN ROOF REPAIR TEAM.

17. CHURCH — LADIES BATHROOM FAN EQUIPPED WITH NEW TIMER. MEN'S BATHROOM PENDING.

18. CHURCH — MAIN HALLWAY LIGHTS ARE MOTION ACTIVATED. LIGHTS WERE BEING LEFT ON, AND NOW AN INTRUDER WILL BE GREETED WITH LIGHTS ON.

19. CHURCH — BELL TOWER LIGHTING TO BE RESOLVED IN WARM WEATHER.

20. CHURCH – OPEN ITEMS FOR BUDGETING AND LAUNCH CONSIDERATION:
>MEN’S BATHROOM – CENTER PRIVACY PANEL LOOKS BAD - SALT ENVIRONMENT CORROSION. NEEDS TO BE REPLACED WITH NON-CORROSIVE PANEL – SAME AS THE URINAL HAS. THREE RFQ’S ISSUED. PENDING QUOTES.
21. MANSE – EXTERIOR BRICKMOLD TRIM SURROUND OF 2 GARAGE DOORS SHOW DECAY. RICK WILL OBTAIN APPROPRIATE TREX OR EQUIVALENT TRIM MATERIAL SO THEY CAN RE-TRIMMED.
22. 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

Groundworks®

Traverse City Phone: 231-486-5100
 3805 Elmers Industrial Drive
 Traverse City, MI 49685

Licensed Contractor 2102186072	Date 3/26/2026
Customer and Account Number Rick Wilson	Phone (Work or Home) 9064300623
Project Location 200 East Pine Street Cedarville, MI 49719	E-mail comm.rick.wilson@gmail.com

PROPOSED PRODUCTS	QTY
5 Year Annual Service Plan	1.0
AquaStop BasementGutter 75+	124.0
Buried Discharge Line	20.0
Permit Package B	1.0
AquaStop WallSeal 75+	124.0
AquaStop Basement Single	1.0

Subtotal	\$14,703.33
Discount	\$1,470.00
Contract Price	\$13,233.33

B.

This Contract, along with the Terms and Conditions, the Warranties, the Notice of Cancellation, and the Payment Terms form the contract (the "Contract") between the Customer and Groundworks (the "Contractor").

- | | |
|---|---|
| <input checked="" type="checkbox"/> Customer is responsible for removing all personal items from the work area. | <input checked="" type="checkbox"/> A full perimeter drainage system with sump pump was recommended. |
| <input checked="" type="checkbox"/> Customer assumes responsibility for damages to hidden or unmarked utility lines. | <input checked="" type="checkbox"/> Customer is aware of warranty and all addenda. |
| <input checked="" type="checkbox"/> Stabilization is warranted. Contractor can attempt to lift at Customer's request. | <input checked="" type="checkbox"/> Customer is responsible for providing all necessary electrical outlets. |

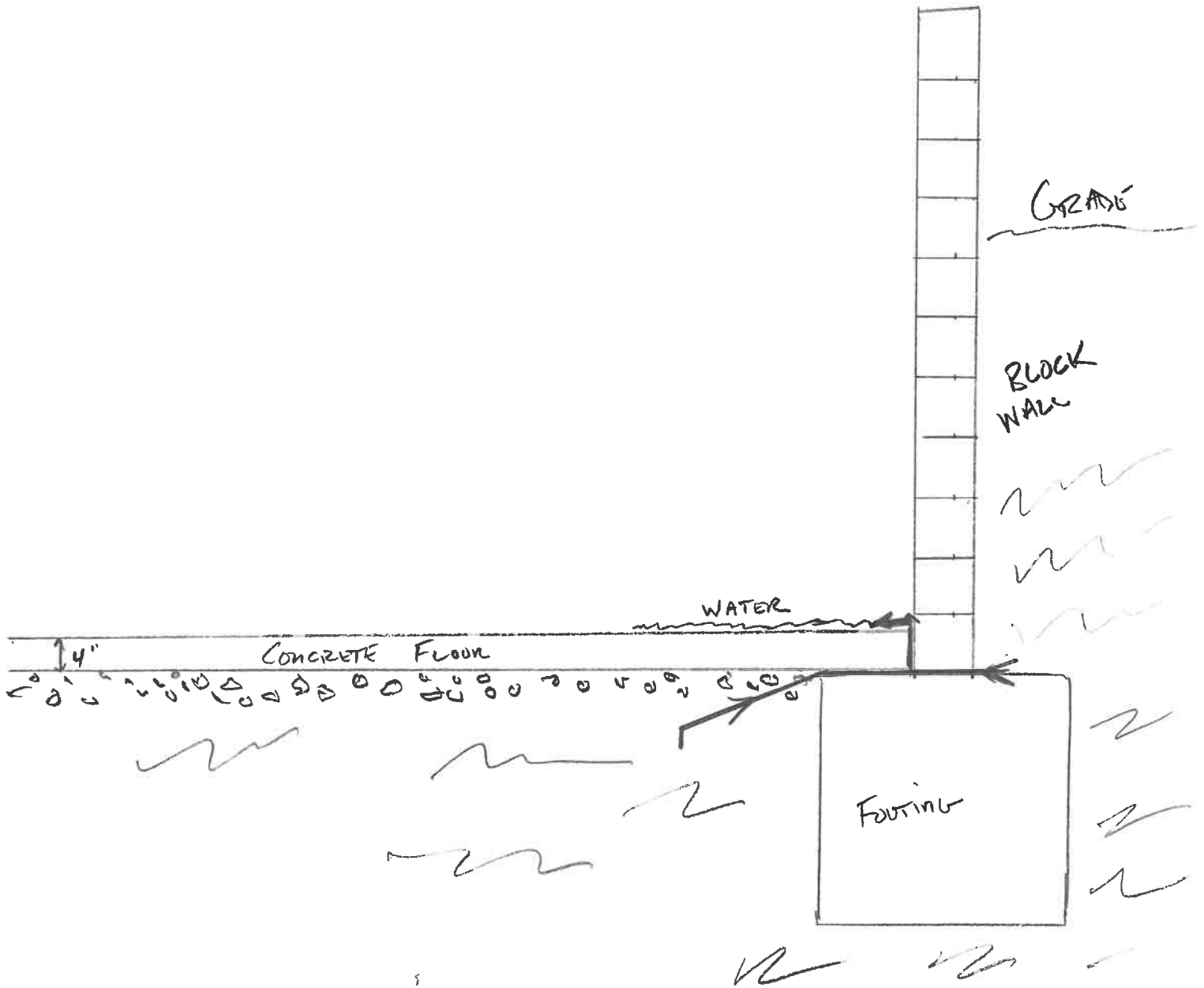
Acceptance of Contract - The above prices, specifications, conditions, and separate warranty are satisfactory and hereby accepted. You are authorized to do work as specified. Payment will be made as outlined above or in accordance with the attached addendum. Subject to the Terms and Conditions, Contractor shall endeavor to start work within one hundred fifty (150) days of the date of the Contract and shall endeavor to complete the work within an estimated one hundred twenty (120) days of the start date of the work..

Customer	Contractor
<input checked="" type="checkbox"/> _____	<input checked="" type="checkbox"/> _____
<input checked="" type="checkbox"/> _____	_____
Date _____ 3/26/2026	Date _____ 3/26/2026

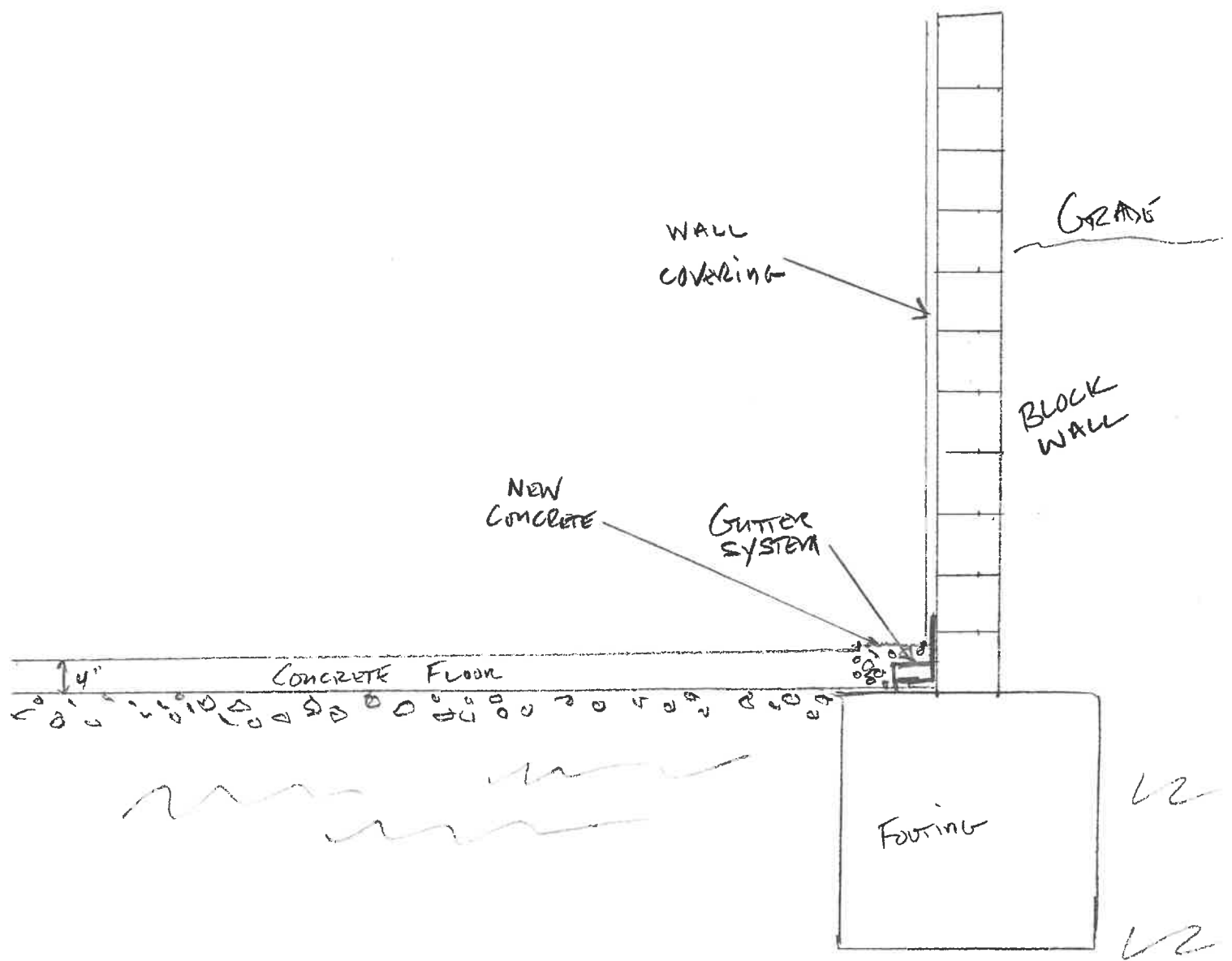
C. Basement Tile \$12,031. No Wall Cover

D. C + \$4350 = \$16381

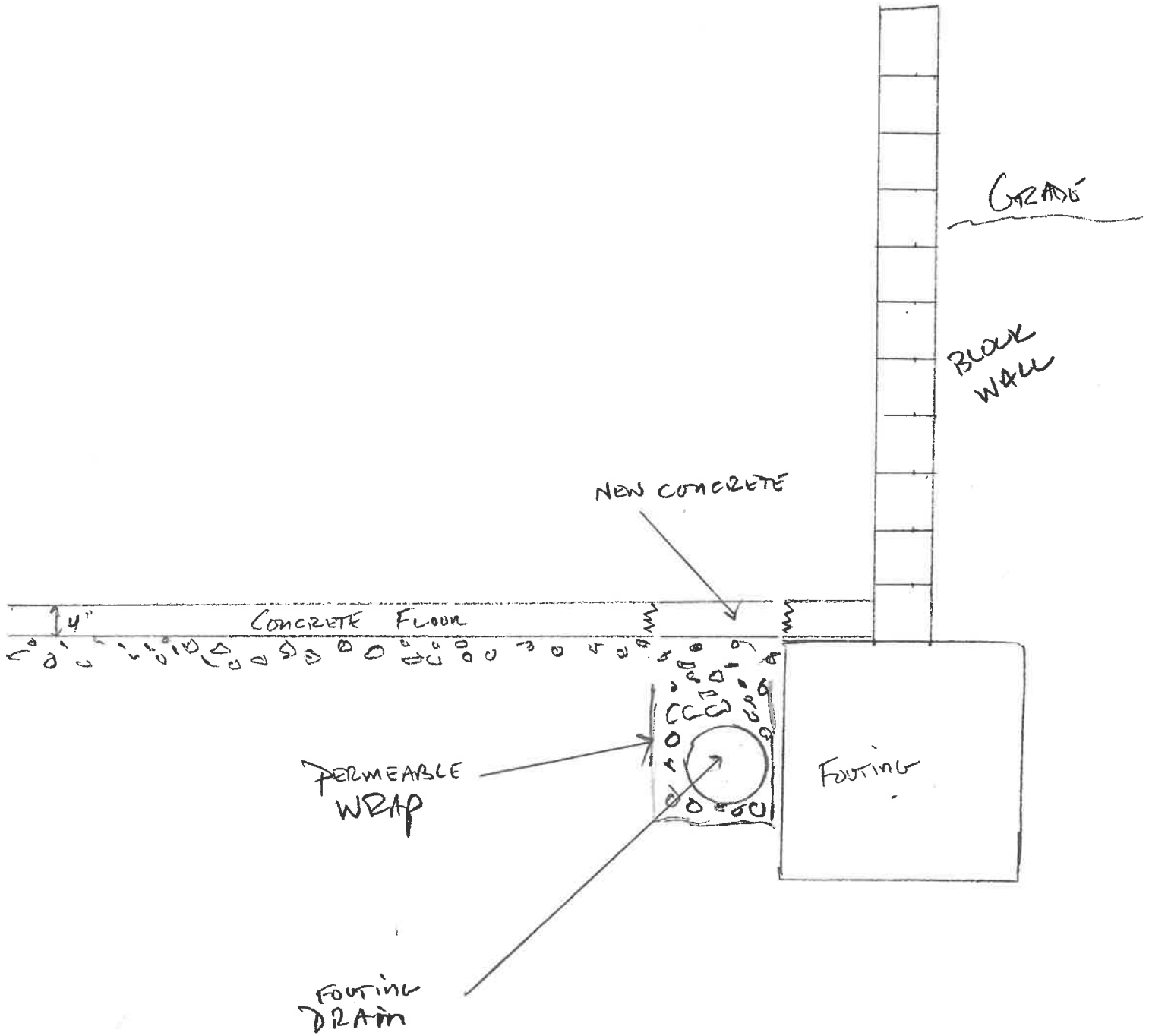
A



B

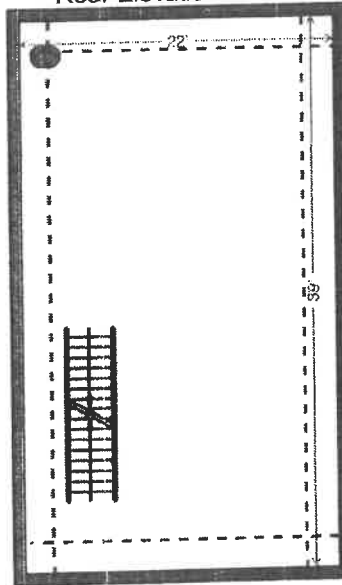


C



DRAWINGS

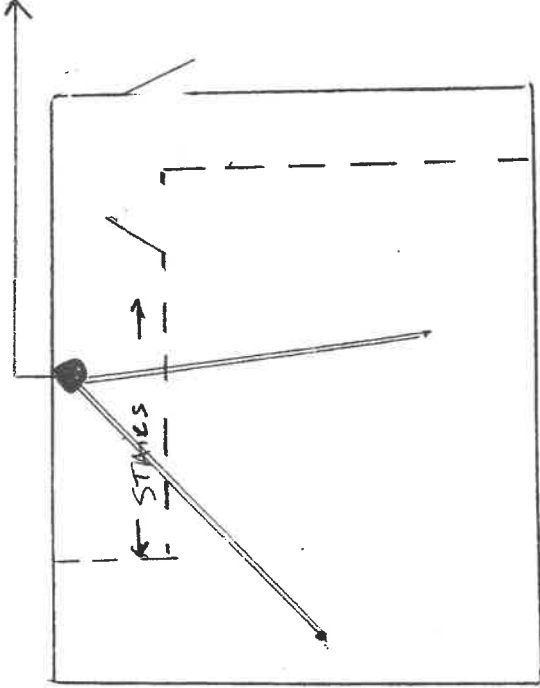
Rear Elevation



Front Elevation

- = CrawlDrain
- = Encapsulation
- = Pump/Elite Drain
- = Existing Sump
- = Sump Discharge
- = Bubbler Pot
- = Waterproofing
- = Pressure Tank
- = Water Softener
- = Water Heater
- = Toilet
- = Electrical Panel
- = Furnace
- = Aquestop Air System
- = Existing Stanchion
- = Helical Pier
- = IntelJack
- = Intelbrace
- = Wall Anchor
- = S4 Beam
- = Main Beam R&R
- = Steel Joist
- = Existing Beam
- = Foundation Line
- = Caulk Crack Repair
- = Poly Renewal
- = Concrete Movement Package (2 part)

 Foundation Systems Of Michigan	3805 Elmers Industrial Dr. Traverse City, MI 49685
	Beam Size
Humidity	↔
Wall Height	↔



FINGER FEEDERS
 87/ft ~50'
 + ~ \$ 4350

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 2nd. Passed.

Elder’s report

Safety updates were shared with the board
Thurs March 19th 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 1st 🌐
Articles for *The Spark* are due to Karen Schadig by March 22nd
Jericho Haust will be preaching during the March 22nd 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 7th at 6pm (this is the day after Easter)

Respectfully submitted, Jim Huber