

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 Christie 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**

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 #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-25	\$21,525	\$11,939	-\$9,586
0.17	Oct-25	\$43,050	\$36,222	-\$6,828
0.25	Nov-25	\$64,575		
0.33	Dec-25	\$86,100		
0.42	Jan-26	\$107,625		
0.50	Feb-26	\$129,150		
0.58	Mar-26	\$150,674		
0.67	Apr-26	\$172,199		
0.75	May-26	\$193,724		
0.83	Jun-26	\$215,249		
0.92	Jul-26	\$236,774		
1.00	Aug-26	\$258,299		

Target \$ To Now	Actual	△
\$3,464	\$2,819	-\$645
\$6,927	\$6,049	-\$878
\$10,391		
\$13,854		
\$17,318		
\$20,782		
\$24,245		
\$27,709		
\$31,172		
\$34,636		
\$38,099		
\$41,563		

[Monthly Allocation] \$21,525

[Monthly Allocation] \$3,464

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-25	\$21,525	\$32,091	\$10,566
0.17	Oct-25	\$43,050	\$56,265	\$13,215
0.25	Nov-25	\$64,575		
0.33	Dec-25	\$86,100		
0.42	Jan-26	\$107,625		
0.50	Feb-26	\$129,150		
0.58	Mar-26	\$150,674		
0.67	Apr-26	\$172,199		
0.75	May-26	\$193,724		
0.83	Jun-26	\$215,249		
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Target \$ To Now	Actual	△
\$3,464	\$2,966	-\$498
\$6,927	\$6,511	-\$416
\$10,391		
\$13,854		
\$17,318		
\$20,782		
\$24,245		
\$27,709		
\$31,172		
\$34,636		
\$38,099		
\$41,563		

[Monthly Allocation] \$21,525

[Monthly Allocation] \$3,464

Investment Portfolio: Monthly MM Income @ 3.88% 3.78%

Primary MM Balance \$319,159 \$1,031.95

Missions MM Balance \$16,895 \$53.22

Kitchen Project MM Balance \$35,832 \$112.87

[Not Designated Acct] \$0 \$0.00

Memorial Fund MM Balance \$4,449 \$14

6 mo CD \$7,335 Total Earnings/mo \$1,212

VOO S&P 500 18.57% \$26,784 Total Earnings/yr \$14,545

Annual Investment Yields/Dividends - Quarterly Adj.

Budgeted \$15,694

Actual \$1,243

10/27/2025

TREASURER'S REPORT

1. 2026 BUDGET REVIEW @ 2 OF 12 MONTHS. NOTES:
 - A. ALL MISSION GIVING ACCOUNTS ACTIVE.
 - B. ONE TIME \$20,000 CB SEPTIC DONATION BOOKED.
 - C. PREDICT MISSION GIVING WILL REQUIRE INFUSION FROM SAVINGS.
 - D. GENERAL BUDGET REVENUE IS TRENDING FAVORABLY, AFTER HIGH EXPENSE ITEMS AT THE OUTSET OF THE 2026 BUDGET. I.E. CEDAR BAY SEPTIC DONATION, ANNUAL INSURANCE PREMIUM, SECURITY SYSTEM INSTALL.
 - E. \$2957 BUDGETED A/V EQUIPMENT PURCHASE BOOKED.
 - F. LAST \$2000 CLOVERLAND REBATE RECEIVED.
 - G. \$9257 ANNUAL INSURANCE PREMIUM PENDING.
 - H. NEW SECURITY SYSTEM INSTALLED. \$4700 INVOICE BOOKED.
 - I. MM DIVIDEND INCOME BOOKED QUARTERLY. NEXT QUARTER END DECEMBER.

2. GRIEF SHARE – DEB REQUESTING PERMISSION TO PURCHASE CLASS MATERIALS. VIDEO + 10 BOOKS = \$175.

10/27/2025

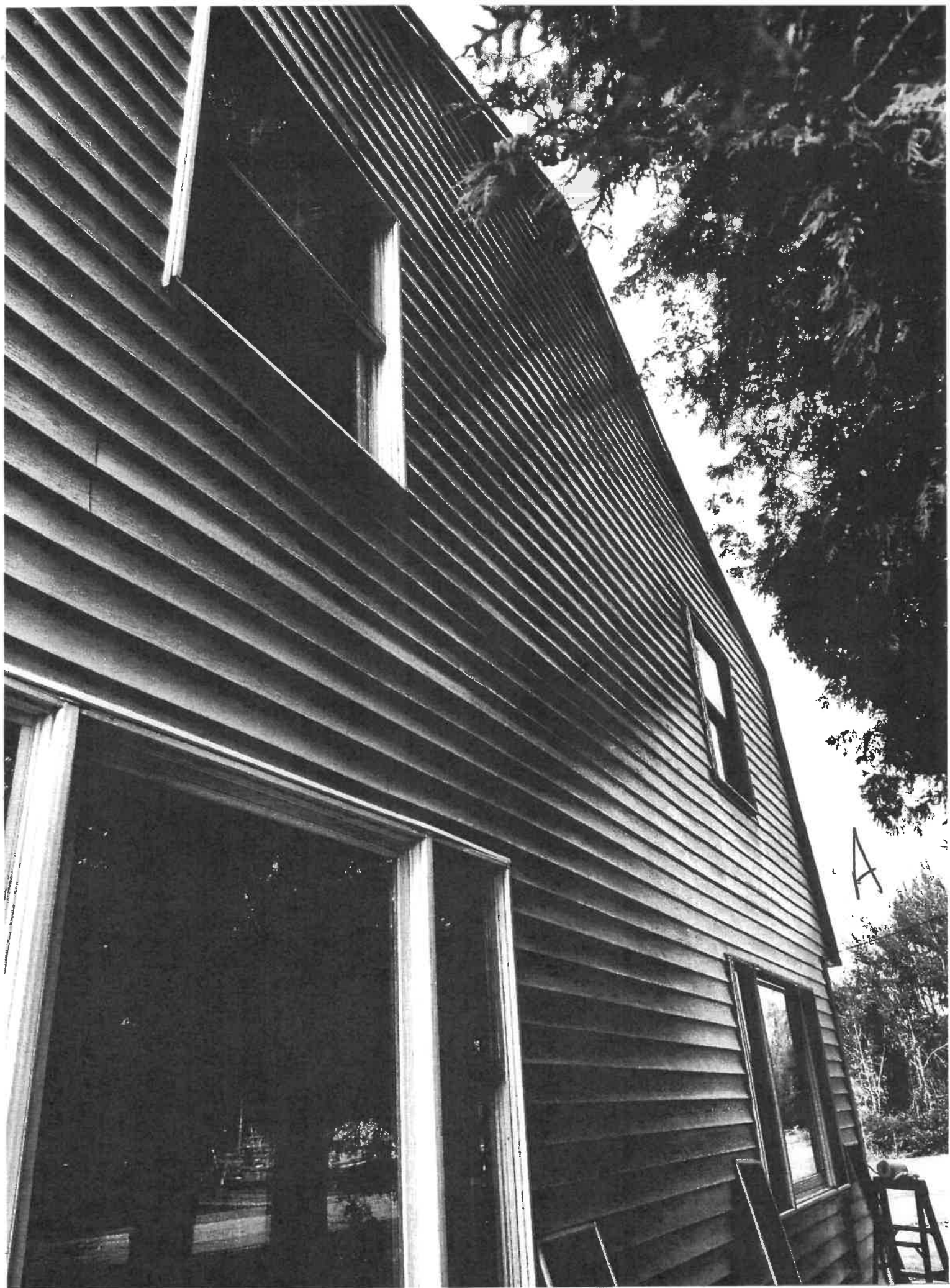
DEACON REPORT

1. REPLACE CHURCH DOORS
 - A. MAIN NORTH AND SOUTH DOORS MOVED TO SPRING 2026
 - B. DOORS WILL COME FROM TAYLOR LUMBER, 1/2 GLASS.
 - C. WIFI DEADBOLTS INCLUDED FOR AUTO NIGHT LOCK.
 - D. REPLACEMENT KITCHEN DOOR, MANSE APARTMENT DOOR, AND MANSE EAST DOOR ON ORDER FROM TAYLOR. "EASY" REPLACEMENTS THAT CAN BE DIY ACCOMPLISHED LATE FALL.
2. MANSE – DECK PROJECT ~ 100% COMPLETE. SOME LAGGING EXPENSES ARE IN 2026 EXPENDITURES.
3. NEW 13,000 WATT GENERATOR TESTED WITH PROPANE HOOK-UP TO 500 GAL TANK. TRIED TO START, BUT STARVED OF SUFFICIENT PROPANE. GENERATOR CAME WITH ITS OWN REGULATOR. AUTORE IS COMING WEDNESDAY TO BY-PASS THE HOUSE REGULATOR TO PROVIDE HIGHER GAS FLOW. LARRY PERKINS TO UPGRADE CONNECTION TO THE HOUSE CIRCUIT BREAKER PANEL. LARRY HAS THE REQUIRED MATERIALS. WE ARE WAITING FOR HIM.
4. NEW DEHUMIDIFIER PLACED IN BASEMENT – WILL BE SET UP DURING WINTER FOR OPERATION IN THE SPRING.
5. MANSE – WINDOW CLEANING COMPLETION BY DEL N. WINDOWS & SCREENS WERE FILTHY. DEL PLANNING TO POWERWASH THE ENTIRE MANSE EXTERIOR WEDNESDAY. THE NORTH SIDE, HEAVILY SHADED, IS COATED WITH GREEN ALGAE. SEE APPENDIX B. SEE #6 NEXT.
6. MANSE – RE #5, DISCUSS REMOVING 2 CEDAR TREES THAT ARE TOO CLOSE TO HOUSE STRUCTURE. TREE IS IN CONTACT WITH THE HOUSE NOW. HOUSE NEEDS LIGHT AND AIR ON THE NORTH SIDE. OTHER TREES FURTHER OUT WILL REMAIN. IN A PRELIMINARY DISCUSSION, MIKE TASSIER HAS OFFERED TO REMOVE THE TREES AT NO COST.
7. MANSE – APARTMENT THERMOSTAT REPLACED WITH A HONEYWELL DIGITAL WIFI DEVICE THAT WILL PRECISELY CONTROL THE TEMPERATURE. REPLACING AN ANALOG THERMOSTAT THAT GAVE A ROUGH CONTROL OF TEMPERATURE I.E. WASTED ELECTRICITY.

8. 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
9. CHURCH - “EXIT” SIGN REPLACED IN BASEMENT AREA.
10. SECURITY SYSTEM – INSTALLED [ALERT SECURITY SYSTEMS]
 - A. IN “TEST” MODE. WILL GO “LIVE” SOON – DATE TBD.
 - B. KEYPAD LOCATED INSIDE KITCHEN DOOR. OPERATING INSTRUCTIONS POSTED AT THE KEYPAD. SAME CODE AS THE KITCHEN DOOR LOCKSET. SYSTEM AUTO ARM 11PM TO 6AM.
 - C. PRIMARY EMPHASIS OF THE SYSTEM IS FIRE & SMOKE DETECTION. FOR THE FIRST TIME, THERE ARE WIRED SENSORS IN BOTH ATTICS.
 - D. MOTION SENSORS FOR INTRUSION LOCATED AT ALL 3 ENTRANCES.
 - E. ALERT ASKED TO PROPOSE A PARKING LOT CAMERA WITH INTERIOR MONITOR SO THAT POTENTIAL “HALL MONITORS” WILL HAVE MEANS TO WATCH THE OUTSIDE.
11. INSURANCE. POLICY DOCUMENTS SIGNED BY RICK & DEL J. SUPERIOR INSURANCE/FREMONT POLICY WILL BE EFFECTIVE 11/1. COVERS BUILDINGS, LIABILITY, VAN, & WORKMAN’S COMP. ANNUAL PREMIUM ~\$9200 WILL BE INVOICED SOON. DEB IS WAITING FOR THE PREMIUM NOTICE.
12. WIFI – RICK & DEL J. INSTALLED FIRST MESH WIFI UNIT IN FELLOWSHIP HALL. SECOND UNIT INSTALLED BY JUSTIN & RICK IN THE BASEMENT. PROJECT COMPLETE – 100% OF THE GRAND LADY HAS WIFI SIGNAL.
13. CHURCH – FOYER ROOF LEAK. AMERICAN METAL ROOF HAS RESPONDED NO INTEREST. I APPROACHED A ROOFER WORKING ON ONE OF DICK NYE’S APARTMENTS. REPLY – SORRY, TOO BUSY. STAN JACK BROUGHT HIS BUILDER CALVIN FOR A LOOK. QUOTE PENDING?
14. CHURCH – OPEN ITEMS FOR BUDGETING CONSIDERATION:
 - A. KITCHEN – ADDING TO KITCHEN PROJECT SAVINGS, NOW YEAR 3. A BIG COMPLICATED, EXPENSIVE JOB WITH PLUMBING RE-WORK REQUIRED. ACCOUNT TOTAL NOW \$43,000. [I HAVE NOT TRANSFERRED THE BUDGETED \$8000 TO THE KITCHEN ACCOUNT YET – I WILL]. SAVE FUTURE MONIES.
 - B. MEN’S BATHROOM - PRIVACY PANELS LOOK BAD - SALT ENVIRONMENT CORROSION. NEED TO BE REPLACED WITH NON-CORROSIVE TYPE PANELS. SEE APPENDIX A. MANY INTERNET OPTIONS FOR DIY. APPENDIX A IS A SCREENSHOT OF JUST ONE.

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

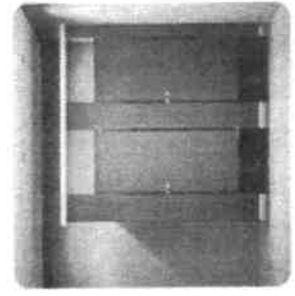
15. MANSE DISHWASHER UNDER REPAIR. APPARENT DEFECTIVE CONTROL BOARD. THANKFULLY, COVERED BY LOWES 5-YEAR EXTENDED WARRANTY. LIKELY THE EXTENDED WARRANTY COST HAS JUST PAID FOR ITSELF.
16. RYAN HINNEN, 4FRONT BANK PICKFORD, ARRANGED DONATION BY THE BANK TO THE CHURCH 3 SLIGHTLY USED MINI-DESKTOP COMPUTERS. ONE ALREADY IN JUSTIN'S HANDS TO REPLACE AN AGEING COMPUTER OF THE A/V SYSTEM. THE OTHER TWO – WHERE NEEDED. THERE WILL BE MORE AVAILABLE FROM 4FRONT ANNUALLY. A VERY NICE DONATION! [NOTE EACH WILL REQUIRE A MONITOR, KEYBOARD, AND MOUSE].



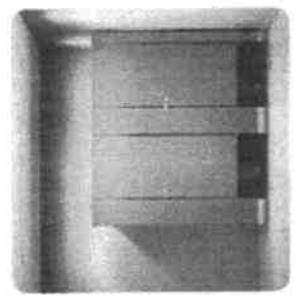


- Starting at \$270
Baked Enamel or Powder Coated Steel
 - 48-Hour Fast Shipping Available
 - Wide Array of Colors
 - Numerous Mounting Options
 - Best Suited for Offices, Restaurants, & Retail Stores
- Starting at \$475
Plastic Laminate
 - Wide Array of Colors
 - Numerous Mounting Options
 - Corrosion Resistant - Best Suited for Office Buildings and Restaurants
- Starting at \$450
Solid HDPE Plastic
 - 20+ Popular Colors
 - Numerous Mounting Options
 - 48-Hour Fast Shipping Available
 - Superior Moisture Resistance - Best Suited for Health Clubs, Pools, Stadiums, Schools and High-Traffic Locations
- Starting at \$610
Solid Phenolic
 - Wide Variety of Colors & Mounting Options
 - 48-Hour Fast Shipping Available
 - Durable & Vandal Resistant - Best Suited for Recreation Centers, Airports, Office Buildings, and High-End Applications
- Starting at \$700
Stainless Steel
 - Highest Durability
 - Numerous Mounting Options
 - 48-Hour Fast Shipping Available
 - High-End Look & Low Maintenance - Great for Offices, Restaurants, and High Traffic Areas

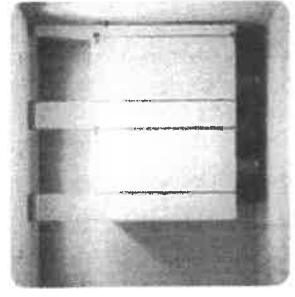
Mounting Options



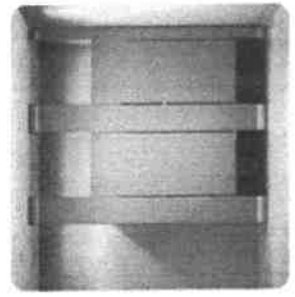
Floor-Mounted, Overhead Braced (Most Popular)



Floor-Braced



Ceiling-Hung



Floor-to-Ceiling

B

First Union Church Board meeting minutes

Date: 9.22.25 at 6:30pm

The meeting was called to order at 6:35 pm and was opened with prayer by Mike Davis

Attendance – Present: Norm Perkins, Del Jacob, George Huff, Rick Wilson, Tom O’Hare, Pastor Jim Huber, Christy O’Hare, Marcia Perkins, Sherry Huff, Mike Bolcer, and Terry Moore

Minutes of the August 2025 meeting were reviewed.

Marcia Perkins moved, George Huff second to accept, Unanimously approved.

Treasurer’s Report reviewed by Rick Wilson and on file

Year end report (attached)

Status of finances as of the 3rd Sunday in September, 2025

Moved by Del Jacob, seconded by Sherry Huff, carried

Elder’s report

Medical intervention planning reviewed and approved. Jim will arrange for refresher training on the defibrillator.

Pastor’s report

Attendance since last board meeting (202, 166, 134, 130)

SingSpiration attendance on 9.22.25 was 40 people

The Spark - working on Fall issue. The Spark will become a quarterly publication, since we have weekly e-mails that cover upcoming events, etc.

Deacons report (see attached)

Need for boosting of our Wi-Fi signal to the lower level (especially nursery area)

Locking of the building at night (kitchen door access code)

Quick updates on facilities work at the manse and the church

Consensus decision was that the replacement exterior doors for the church should follow the proposal submitted by Taylor Lumber. This maintains the character and general appearance (as much as possible) of the existing doors.

Women's association

Updates on upcoming fall activities given by Sheri Huff. She has an article in the upcoming Spark.

Christian education:

Sunday school - Marcia Perkins reports 12-14 kids possible during the 9am hour

Youth group - Christy Ohare reports, expecting about 10 students to attending Samaritan’s Purse shipping event. Full event starts the 14th.

Anchor Club starting on Oct 9

See You at the Poll is Wed Sept 24 at 7:50am

Missions update:

New organizations (Rafiki, Promise FM, Samaritans Purse, Berean Mission Alliance, Cedar Post)

Old business: none voiced

New Business:

New welcome cards needed in the pews for people who are interested.

Agreement was made to remove the white binders from the pews, as we do not use them any longer

Meeting adjourned at 7:55

The next scheduled meeting is: Monday Oct 27 at 6:30pm

Respectfully submitted, Marcia Perkins, Secretary of the Board