

First Union Church Board meeting agenda

Date: Tues June 2nd 6:00pm

The meeting was called to order at 6:10pm and was opened with prayer by Mike Bolcer

Attendance – Present: Marcia Perkins, Norm Perkins, Dell Jacob, Sheri Huff, George Huff, Mike Bolcer, Pastor Huber, Terry Moore, and Mike Jellison.

Minutes of the May 2026 meeting were reviewed (see back of this sheet).
Mike Jellison moved, Terry Moore second to accept Passed unanimously

Treasurer's Report (reviewed by Pastor Huber) - see attached report

Fiscal updates

Other items

Discussion about covering loss of stained glass windows through increase in insurance premium.

No decision until the July meeting.

Motion to accept treasurer report by Norm Perkins, seconded by George Huff.

Elder's report

Safety initiative update Discussion led by Mike Bolcer. Meeting last Thursday. Lawyer review is pending. Rob Torp is working on volunteers to be on safety and medical response teams.

Pastor's report below reviewed by Pastor Huber.

May attendance figures (128, 144, 165, 190, 120)

Review of membership lists as per bylaws - recommended changes / letters to be sent

Elders reviewed membership lists Sunday am. Some people names not recognized.

Pew bibles - review for possible additions and/or replacements

Terri and I will be to be traveling out of state on July 10-22. (Jericho speaks on July 12 and July 19).

Annual Report - due date for individual reports will be **Wed July 29th** (e-mail them to me)

Deacons report

Various updates on grounds & facilities - see attached report

Manse basement updates

Women's association

Updates on future plans

Christian education:

Sunday school - concluded until fall - Junior Church continues through summer

Youth group - net posts on the volleyball court

Anchor Club - concluded until fall

VBS date is July 6-9 (Mon – Thurs)

Missions update:

Updates from Missions committee meeting earlier today (Tues June 2nd at 11am). Discussion of whether Cedar Bay staff who receive our financial support must be members of the church. Pastor Jim will follow up.

Old business: Replacement costs for stained glass windows (for insurance) -

Rick's report - decision to be made in July.

New Business: Date for Annual Meeting - August 23rd (picnic and baptisms to follow)

Motion by Norm Perkins to change the date of annual meeting, seconded by Mike Bolcer, unanimously accepted.

Meeting adjourned at 7:40pm

The next scheduled meeting is: **Tues July 7th at 6pm at Perkins house due to VBS**

Respectfully submitted

6/2/2026

TREASURER'S REPORT

1. 2026 BUDGET REVIEW @ 9 OF 12 MONTHS.

2. COMMENTS:

- A. GENERAL BUDGET REVENUE [BOX #1] – DEFICIT TREND IMPROVED IN APRIL & MAY. REASON – PERHAPS THE RETURN OF SNOWBIRDS. IN DOLLAR TERMS, PERIOD GIVING IN MAY WAS \$3000 GREATER THAN APRIL. GIVING REMAINS BELOW TARGET. WE ARE AT THE CLOSE OF MAY <\$9,762> BELOW THE 9/12 TARGET. THIS REPRESENTS A SHORTFALL OF 5% OF THE REVENUE BUDGET.
- B. MISSIONS MONTHLY REVENUE IS RUNNING A DEFICIT [BOX #2]. THERE IS NO POSITIVE TREND TO SEE. AFTER MAY WE ARE <\$9,684> BELOW THE 9/12 TARGET. WE ARE HOVERING AT 30% SHORTFALL AGAINST BUDGETED REVENUE. EXPECT MISSION GIVING WILL REQUIRE INFUSION FROM MISSIONS SAVINGS.
- C. GENERAL BUDGET EXPENSES [BOX #3] – FAVORABLE TREND OF LESS SPENDING THAN BUDGETED. MAY INCREASED THE PERCENT SPENDING UNDER BUDGET TO 9.3% CUMULATIVE. LARGE EXCESS SPENDING LINE ITEMS ARE SNOWPLOW, BUILDING MAINTENANCE, SECURITY SYSTEM ADD. 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 SAVINGS.
- D. ALL MISSIONS EXPENSE ACCOUNTS ARE ACTIVE AND ON TARGET AT STANDARD MONTHLY RATES [BOX #4]. MISSIONS SPENDING BALANCING OUT AFTER A COUPLE OF ONE-TIME EXPENDITURES FOR SUPPLIES. ALL OTHER MISSION ACCOUNTS ARE ON TARGET.
- E. SEE VOO PERFORMANCE HISTORY. 36.2% GAIN AFTER 29 MONTHS OF DOLLAR COST AVERAGING.
- F. REVIEW POLICY OF CHURCH SUPPORT TO CEDAR BAY PERMANENT STAFF. REQUIRE CHURCH MEMBERSHIP?
- G. STAINED-GLASS – INSURABILITY. DISCUSS.

A	B	C	D	E	F	H	I	J	K	L	
									Thru:	6/2/26	
First Union Monthly Pro-Rated Calculations - 2026											
Total Budgeted Income/Donations			\$300,122								
GENERAL BUDGET					MISSIONS						
Budgeted General Fund Income			\$258,563		Budgeted Missions Donations			\$41,559			
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	\$21,547	\$11,939	\$11,939	-\$9,608	-44.6%	\$3,463	\$2,819	\$2,819	-\$644	-18.6%
0.17	Oct-25	\$43,094	\$36,222	\$24,283	-\$6,872	-15.9%	\$6,927	\$6,049	\$3,230	-\$877	-12.7%
0.25	Nov-25	\$64,641	\$52,603	\$16,381	-\$12,038	-18.6%	\$10,390	\$9,138	\$3,088	-\$1,252	-12.1%
0.33	Dec-25	\$86,188	\$86,954	\$34,351	\$766	0.9%	\$13,853	\$11,810	\$2,672	-\$2,043	-14.8%
0.42	Jan-26	\$107,735	\$102,789	\$15,834	-\$4,946	-4.6%	\$17,316	\$13,407	\$1,597	-\$3,910	-22.6%
0.50	Feb-26	\$129,282	\$123,286	\$20,498	-\$5,995	-4.6%	\$20,780	\$14,847	\$1,440	-\$5,933	-28.6%
0.58	Mar-26	\$150,828	\$138,503	\$15,217	-\$12,325	-8.2%	\$24,243	\$16,690	\$1,843	-\$7,553	-31.2%
0.67	Apr-26	\$172,375	\$159,753	\$21,250	-\$12,622	-7.3%	\$27,706	\$19,552	\$2,862	-\$8,154	-29.4%
0.75	May-26	\$193,922	\$184,160	\$24,407	-\$9,762	-5.0%	\$31,169	\$21,485	\$1,933	-\$9,684	-31.1%
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 #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	\$21,547	\$32,091	\$32,091	\$10,544	48.9%	\$3,463	\$2,966	\$2,966	-\$497	-14.4%
0.17	Oct-25	\$43,094	\$56,265	\$24,174	\$13,171	30.6%	\$6,927	\$6,511	\$3,546	-\$415	-6.0%
0.25	Nov-25	\$64,641	\$79,291	\$23,026	\$14,650	22.7%	\$10,390	\$9,769	\$3,258	-\$621	-6.0%
0.33	Dec-25	\$86,188	\$95,821	\$16,531	\$9,633	11.2%	\$13,853	\$13,506	\$3,737	-\$347	-2.5%
0.42	Jan-26	\$107,735	\$109,137	\$13,316	\$1,402	1.3%	\$17,316	\$16,605	\$3,099	-\$711	-4.1%
0.50	Feb-26	\$129,282	\$124,784	\$15,647	-\$4,498	-3.5%	\$20,780	\$22,574	\$5,969	\$1,794	8.6%
0.58	Mar-26	\$150,828	\$138,641	\$13,857	-\$12,187	-8.1%	\$24,243	\$26,542	\$3,969	\$2,300	9.5%
0.67	Apr-26	\$172,375	\$152,163	\$13,522	-\$20,212	-11.7%	\$27,706	\$29,511	\$2,969	\$1,805	6.5%
0.75	May-26	\$193,922	\$175,816	\$23,652	-\$18,106	-9.3%	\$31,169	\$33,165	\$3,654	\$1,996	6.4%
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 @		3.36%	3.26%		
Primary MM Balance			\$327,597				\$917.27				
Missions MM Balance			\$17,339						\$47.10		
Kitchen Project MM Balance			\$44,800						\$121.71		
[Not Designated Acct]			\$0						\$0.00		
Memorial Fund MM Balance			\$4,552						\$12		
6 mo CD			\$7,350								
VOO S&P 500 Current Value			\$39,502	Voo Invested	\$29,000			Total Earnings/mo		\$1,098	
VOO Cash Acct			\$2,110	Voo Gain	36.21%			Total Earnings/yr		\$13,181	
Annual Investment Yields/Dividends - Quarterly Adj.											
Budgeted			\$10,463								
Actual			\$12,323								

5/5/2026

DEACON REPORT

1. MANSE – BASEMENT FLOODING –

GROUNDWORKS CONTRACT EXECUTED. DELAY FOR VARIOUS REASONS. I AM HITTING THEM HARD.

2. MANSE - NEW DEHUMIDIFIER IN BASEMENT - DE-HUMIDIFIER HVAC REP WILL REVIEW OPERATION NEXT FEW DAYS.
3. NEED A HINGED HOLE/HATCH COVER OVER CRAWL SPACE OPENING. PROJECT FOR AFTER GROUNDWORKS.
4. MANSE – IN TIME, RICK WILL REPLACE BOTH BASEBOARD HEATING UNITS – AFTER BASEMENT FLOODING IS CORRECTED.
5. FIRE EXTINGUISHERS – CHECK MANSE STATUS. KITCHEN FIRE TYPE, CHURCH AND MANSE?
6. REPLACE CHURCH DOORS – GETTING CLOSE!
 - A. REACTIVATED. NEW N & S DOUBLE ENTRY DOORS ON ORDER. TAYLOR LUMBER HAS GIFTED 1/2 THE COST.
 - B. REPLACEMENT KITCHEN DOOR, MANSE APARTMENT DOOR, AND MANSE EAST DOOR RECEIVED FROM TAYLOR. STORED IN MANSE GARAGE. SPRING INSTALL WHEN ALL DOORS ARE ON HAND.
 - C. STAINED-GLASS INSERTS WILL BE RE-PURPOSED TO BACKLIT WALL HANGINGS.
7. MANSE – FRONT DOORBELL IS NOT WORKING. INSTALL WIRELESS DOORBELL.
8. MANSE – TERRY MOORE HAS REMOVED ONE TREE, ONE TO GO. FOLLOWING COMPLETION, STUMP GRINDING.
9. CHURCH KITCHEN REMODEL TEAM, PHASE ONE HAS COMPLETED A LAYOUT PROPOSAL. ENGINEERING PHASE LAUNCHED. 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. ADDED SERVICES PROBABLE.
10. CHURCH – FOYER ROOF LEAK. STILL DRIFTING WITH NO WILLING ROOFING CONTRACTOR. OPTIONS PENDING: MARSHA CONTACT & ROY'S ROOFER. NEW SHINGLES AND ICE/WATER BARRIER ON HAND IN CHURCH GARAGE.

11. MEN'S BATHROOM - NEW TIMER PENDING INSTALL.
12. CHURCH — BELL TOWER LIGHTING TO BE ACTIVATED IN WARM WEATHER. JUNE.
13. CHURCH — OPEN ITEMS FOR BUDGETING AND LAUNCH CONSIDERATION:
 - >MEN'S BATHROOM — POLYMER CENTER PANEL PENDING.
17. MANSE — EXTERIOR BRICKMOLD TRIM SURROUND OF 2 GARAGE DOORS SHOW DECAY. RICK HAS ONE NEW COMPOSITE TRIM PIECE FOR EVALUATION.
18. 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

FIRST UNION CHURCH
STAINED-GLASS WINDOWS

6/2/2026

REPLACEMENT VALUE ESTIMATE, 9 TOTAL WINDOWS: \$578,400
EACH OF THE TWO LARGE WINDOWS ARE VALUED AT \$218,400 EACH.

REMEMBER - WE WOULD BE STARTING WITH A BLANK SLATE. WORSE CASE - CURRENT WINDOWS WOULD BE GONE, CHURCH WOULD BE GONE. NEW CHURCH WOULD LIKELY BE DIFFERENT - NEW DESIGN, MANY CHANGES. OR, WE COULD SUFFER WINDOW DESTRUCTION BY VANDALISM.

THUS, APPROACH THIS INSURANCE DECISION WITHOUT THINKING OF THE STAINED-GLASS AS IT IS NOW. OUR DECISION IS TO INSURE A VALUABLE ASSET OF THE CHURCH, WITHOUT REGARD TO THAT ASSET BEING STAINED-GLASS. >>QUESTION - SHALL WE INSURE THIS ASSET FOR ITS REPLACEMENT VALUE?

FOCUS WOULD BE RECOVERING THE VALUE OF THIS ASSET TO HELP BUILD A NEW CHURCH. NOTE CURRENT INSURANCE VALUES STAINED-GLASS AS "JUST ANOTHER WINDOW".

	**CONTENTS
CURRENT POLICY FOR BUILDING REPLACEMENT IS	\$2,642,707
+ GARAGE	\$30,605
+ MANSE	\$699,000
*BLANKET	\$3,372,312
	\$10,000 DEDUCTIBLE

* BLANKET COVERAGE ALLOWS POOLING THE AMOUNTS ABOVE INTO ONE INSURED LIMIT.

**PIANO & ORGAN EACH INSURED WITH RIDER FOR \$30,000, \$5,000 DEDUCTIBLE.

PREMIUM TO INCREASE CHURCH BUILDING POLICY LIMIT BY \$578,400 IS \$1,964 ANNUALLY. REVISED CHURCH POLICY LIMIT WOULD INCREASE TO \$3,221,107. BLANKET TOTAL \$3,950,712.

PRO

STAINED GLASS FEATURES IN OUR CHURCH CAME FROM GENEROUS HISTORICAL GIFTS, NOW REACHING UNIMAGINABLE VALUATION FROM INFLATION, TECHNICAL CHANGES, SKILLED CRAFTSMEN CHALLENGE.

WORST CASE SCENARIO -

CLEAN SLATE, NEW BUILDING, NEW PLAN. DIFFERENT WINDOW REQUIREMENTS.

STAINED-GLASS ON THE BOOKS, COUNTS AS AN ASSET OF THE CHURCH, ALTHOUGH ILLIQUID.

BUDGET - AVOID THE ADDITIONAL PREMIUM. FUNDS CAN BE DEPLOYED ELSEWHERE.

CON

BEAUTIFUL, BUT ILLIQUID ASSET. CHURCH WILL NEVER CONVERT THIS ASSET TO CASH. SUNK VALUATION. SHOULD WE INSURE THIS SUNK ASSET?

SHOULD WE RECOGNIZE AND INSURE THIS VALUABLE, IRREPLACEABLE ASSET?

INSURANCE IS A GAMBLE. WE ARE BETTING A LOSS WILL HAPPEN, INSURANCE COMPANY IS BETTING IT WON'T.

CAN WE AFFORD THIS PREMIUM INCREASE? YES, BUT AS ALWAYS IT IS MONEY THAT COULD BE DEPLOYED FOR OTHER THINGS.

SELF-INSURE IS AN OPTION, BUT BASIC PREMISE WOULD BE WE ARE WRITING OFF THIS ASSET OF THE CHURCH.

BY SELF-INSURING WE WOULD SPEND EVERY PENNY OF A SETTLEMENT BUILDING A NICE, BUT LIKELY "LESSER" CHURCH BUILDING.

Membership rolls - potential updates for annual meeting 2026

Individuals still on our list who have not attended for some time (or have moved away)

Full members: send letters

Phillip and Brandi Coullard, George and Terri Empey, Esther Engle,
Ernie and Janet Hagen, Gerald and Venita Hill, John and Jenny Leavell, Kate Linberg,
Leila Schosser, Julie Watkins

Associate members: send letters

Roger & Ruth Bolin, Barbara Buiten, Virginia Calven, Marian Hill, Alan & Lori Jacobus,
Dana Leach, Jon & Bonnie Lillequist, Cal & Carole Peltari, Rob & Christy Preston, Shery
Preston, Selah Preston, Eden Preston, Michael & Joann Schneider, Jason & Amy Smith,
Mabel Soderlund, Betty Struble, Randy & Wendi Treacher

Here is the language from the Church By-laws: (Article V, membership)

The Elders shall review the membership list on a regular basis. A member who has moved from the area and does not return seasonally, whose address has long been unknown, or who for a period of two years has not attended the Church's worship or contributed to its support, may be removed from the regular membership roll and placed on the associate membership roll.

Individuals on the associate roll may periodically be asked if they wish to retain their membership at First Union Church. The Elders shall encourage associate members to become more active in their walk with the Lord Jesus Christ.

The Elders may recommend at the annual congregational meeting during the yearly membership report, that certain individuals be changed in status or dropped from the membership rolls due to prolonged inactivity.

First Union Church Board meeting agenda

Date: 5.5.26 at 6:00p

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

Attendance – Present: Jim Huber, George Huff, Sherri Huff, Mike Bolcer, Tom O’Hare, Terry Moore, Mike Jellison, Rick Wilson, Daniel Peterson, Solana Peterson, and Marcia Perkins

Minutes of the April 2026 meeting were reviewed.

M Jellison moved, R Wilson second to accept - carried unanimously

Treasurer’s Report - see attached reports

Fiscal updates - regular giving is at 7.3% below budgeted figure to this point in the year, Missions giving is about 30% below budget. Overall expenditures however is well under budget to this point, which offsets the general fund shortfall. Investments are generating \$13,296 YTD.

Other items - Our new insurance carrier suggests a rider for our sanctuary stain glass windows. Rick plans to investigate prices. Moved Bolcer, second Jellison to receive report, Motion carried unanimously

Elder’s report

Safety initiative update/planning - we seeking an attorney to review our proposed written safety policy in an effort to ensure that we are on solid ground in this matter. Separately, we are seeking a review of our fire exit process for optimal speed & safety.

The new exterior doors are on order through Taylor Lumber. They will include panic bars and see-through windows. The windows in the current doors will be preserved by framing and backlighting them for display in the interior hallway.

Pastor’s report

April attendance figures (75-Good Friday, 157- Easter, 113, 172, 102) - very good for springtime

Review of membership lists as per bylaws is coming up by the Elders

Terri and I would like to be traveling out of state on July 10-22. Jericho Haust has agreed to fill the pulpit filled on **July 12** and **July 19**. He and I are coordinating our messages as part of a larger sermon series.

Deacons report - see attached reports

Updates on grounds & facilities

Manse basement updates

Women's association

Daughters of the King banquet follow up - over 70 in attendance!

Special thanks to Sherri Huff, and Daniel Peterson

Christian education:

Sunday school - children’s numbers have seen some growth this year,

last day is May 17 (with breakfast at Ang-Gio’s for those children)

Youth group - up to a dozen teens were involved this year

Anchor Club - last day will be May 15th

VBS date is July 6-9 (Mon – Thurs) - details to come at June meeting

Missions update:

Committee will be meeting later this month. Giving shortfall for this fiscal year can be made up by transferring funds from the Mission money market account. Committee to recommend next steps.

Old business: None

New Business:

Meeting adjourned at 7:35pm **The next scheduled meeting is: Tues June 2nd at 6pm**

Respectfully submitted, Marcia Perkins