



ANNUAL REPORT

1917 FIFTH AVENUE | TROY, NY 12180
(518)272-2771 INFO@UNITEDPRESTROY.ORG WWW.UNITEDPRESTROY.ORG

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DOCKET FOR CONGREGATIONAL MEETING

**First United Presbyterian Church,
Troy, N.Y.**
Sunday, January 25, 2026, 11:15 a.m.
**Hybrid Annual Congregational
Meeting**

Call to Order and Opening Prayer - The Rev. Marranda Major, Moderator

Attestation of a Quorum - Clerk of Session Dan Rogers

Voting Instructions using Zoom

Adoption of Docket

Celebration of Fifty-Year Members of First United, Oakwood, and Liberty

Statistical Report of Clerk of Session - Dan Rogers

Report of the Pastor - The Rev. Marranda Major

Nominating Committee Report and Election of Ruling Elders, Deacons, and Nominating Committee members - Peggy Smith Savchik

Receive Board of Deacons and Session Committee Reports (with or without comment)

Finance Team Report including receipt of Session's 2026 Budget (with or without comment)

Act on the proposed 2026 Terms of Call for the Rev. Marranda Major that are included in the Session's Budget.

Other business that may properly come to an Annual Congregational Meeting.

Adjournment and Closing Prayer - The Rev. Marranda Major

THE 50 YEAR CLUB|2025



ON THE ACTIVE ROLL OF FIRST UNITED FOR 50 YEARS OR MORE

Harrington, Robert -----	05/22/49
Jaffarian, William-----	03/18/51
Waite, John G., Jr (Jack)-----	03/27/55
Harrington, Carol-----	01/11/59
Jaffarian, Robert-----	04/10/60
Moyer, William-----	12/02/62
Colwill, Edwin -----	6/4/67
Rudebush, Patricia-----	6/4/67
Colwill, Judith-----	12/3/67
Waite, Diana -----	10/1/1972
Rogers, H. Daniel -----	2/4/1973
Rogers, Laura M. -----	2/4/1973
Eadie, John -----	2/3/1974
Boylen, Kathryn -----	10/6/1974

MEMBERS OF THE FORMER OAKWOOD AND LIBERTY PRESBYTERIAN CHURCHES WHO ARE NOW MEMBERS OF FUPC AND WHO JOINED THOSE CHURCHES OVER 50 YEARS AGO

Sue Connolly became a member of Oakwood in 1958.

David Hains became a member of Oakwood in 1960.

Hazel Farrell moved to Troy from South Carolina in 1954 and became a member of Liberty Presbyterian. In 1963, Liberty closed and members joined Oakwood.

STATISTICAL REPORT OF THE CLERK OF SESSION

Active membership on January 1, 2025 **68**

Membership gains:

Professions of faith, Reaffirmation, Restoration:

17 and under	0
18 and over (Julia Shaw)	1
Certificate gains: (Alan and Diane Chandler)	2
Other Gains	0

Total Gains **3**

Membership losses:

Transfers: **0**

Deaths: (Charles Boylen, Pat Carlson, Marlene Conlan, and Twila Mattson) **4**

Other losses: **0**

Total losses **4**

Active Membership on December 31, 2025 **67**

Active "Friends" on December 31, 2025 **20**

Worship Statistics

Average In-Person Worship attendance **38**

Baptisms **0**

Weddings **1**

Funerals / Memorial Services **2**

REPORT OF THE PASTOR



Dear First United,

As we enter into our fourth year of ministry together, what a wonderful time to look back and reflect on what we have accomplished in 2025! Over the summer, we experimented with an embodied prayer for illumination adapted from 12th century mystic Julian of Norwich—do you all remember the gestures? Each corresponded to the internal transformation we experience when the Word of God is proclaimed: awaiting God's presence, allowing the Spirit to speak, accepting the insight that may (or may not) come, and attending to how you are called to respond to God's message. These gentle motions stretched us out of our comfort zone, but also helped us integrate what we were learning within our minds, bodies, and spirits. I found this to be a helpful lens for noticing the places where the Spirit stretches our community this year, and where that stretching has led to growth, flexibility, and grace:

1. Strengthening Lay Leadership: Once again, First United, this year your gifts for ministry shone! Our lay leaders stretched by sharing their talents and passions with us in worship, educational opportunities, and fellowship events. We are grateful for Alan Chandler, Colin Smith, and Sue Wright who bravely stepped into the pulpit to preach, as well as for everyone who has helped lead worship this year by praying, reading scripture, serving communion, collecting the offering, and lighting candles. Our lay leaders also stepped up to teach and shape our adult education and faith formation programming. We thank Dan Rogers for filling in to facilitate one of our Lenten Bible Studies, and Marilynn O'Dell for researching books for our summer literary book group. The Green Team led workshops on composting and led a discussion about a Hudson River Estuary documentary.

Florie Parmelee hosted two AED/CPR trainings, and Jim Parmelee and Linda O'Malley guided us through a community conversation about radical stewardship where we set goals for how we want to support our mission partners in the years to come. We also thank Peg Smith Savchik and Miriam Parmelee for coordinating fellowship opportunities with energy and enthusiasm! Our dinner group re-energized with excursions to Garlic Lover's Corner, McAddy's Pub, and a potluck game night at church, and we continued our annual pilgrimage to cheer on the Tri-City Valley Cats. Thank you to everyone who shared their passions, skills, and wisdom with our community! We see how you have grown as leaders, teachers, preachers, and facilitators of fun, and we are grateful for all of the gifts you have shared!

2. Hospitality: First United, you all know how to throw an excellent party, but this year, I really saw you excel when hosting outward-facing events—concerts, lectures, and performances that were for the larger community. During July's Troy Night Out, you opened your doors for a free concert featuring Florie Parmelee. In September, you hosted the Hart Cluett Museum's Victorian architecture tour of Fifth Avenue homes and businesses, and volunteers who showed up to chat with folks about our church. In October, you hosted Albany's Presbyterian Women's fall lecture, and your deacons prepared incredible desserts, and rallied to share soup and sandwiches when guests forgot to bring packed lunches. Your flexibility saved the day and modeled our shared value of feeding our neighbors in body and soul! We launched our newly renovated website as a gesture of digital hospitality and welcome. And, in December, you stretched in so many ways to host the Bread and Puppet Theater troupe! You reached out to our neighbors to help find housing for puppeteers and many of you welcomed guests into your homes. Our deacons collaborated to cook up a scrumptious lunch and dinner, and seemed to stretch the very walls of our sanctuary by helping to arrange chairs and cushions to welcome more than one hundred extra guests. And, when the production's pro-Gaza message alienated some of our visitors, you all stretched by sitting with those friends to bear witness to their pain, and work towards healing and reconciling those relationships. In each of these instances, the Spirit helped us stretch and learn to be flexible in order to meet people where they are. Thank you to everyone who shared in the work of welcome!

3. Public Witness and Community Engagement: Finally, I think 2025 is memorable for the times we stretched beyond our comfort zone to be Christ's presence in the world! Some excursions, like our tour of the Clark Museum's Wall Power tapestry exhibit and our outdoor worship service at Peebles Island, were opportunities for God to be revealed through beauty, curiosity, awe, and wonder. Other excursions gave us the opportunity to be Christ's hands and feet in service to the world, like when we welcomed new volunteers to join us in cleaning up after the community meal at His Table. Once again, we showed up to bear witness to God's inclusive love at the Collar City Pride festival, and also prayed for justice with our feet by marching at "No Kings" protests and rallies. From mopping floors to sharing glittery blessings at pride, I am grateful for each of these opportunities for public engagement that teach us both to receive grace from and extend grace to our neighbors.

The psalmist declares: "How many wonders you've worked for us, O Lord, my God! How many plans you made for us; you have no equal! I want to recount them again and again, but their number is too great!" (Psalm 40:5) I echo the psalmist's delight—God has blessed our little community in too many ways to count this year, and I am eager to see what God has planned for us next! May we continue to stretch with the Spirit and grow together, ease into flexibility together, and dance with grace together in 2026!

With Grace and Peace,
Rev. Marranda

NOMINATING COMMITTEE



The Nominating Committee worked diligently to discern the leadership needs of our community and to prepare slates of officers for the Session, Board of Deacons, and next year's Nominating Committee.

We are pleased to welcome those who have agreed to serve as officers and to do the important work of elders and deacons, and present them to the congregation for election.

The congregation is asked to vote for the following to fill positions on Session, the Board of Deacons, and the Nominating Committee:

Class of 2029

Session:

Nora McDowell

Fred Miller

Peg Smith Savchik*

Deacons:

Margaret Drew*

Laura Rogers

Pat Rudebush*

2026 Nominating Committee

John Eadie

David Hains

Rich Staples

*indicates that the candidate will have served the maximum number of six consecutive years at the conclusion of this term.

Respectfully submitted by the Nominating Committee

Peg Smith Savchik, chair

Miriam Parmelee, Deacon Representative

At Large Members: John Eadie, Sue Connolly, David Hains, and Philip Wentworth

BOARD OF DEACONS



Some of the tasks that the Board of Deacons accomplished during the year were supplying and setting up communion on designated Sundays. The deacons provide the bread and juice that we share around the table.

The Deacons organized the purchase and arrangement of Easter and Christmas flowers in the Sanctuary. These blooms add to the environment, and the arrival of the plants at Easter always smells so good!

The Deacons do not have a budget for fellowship time, so we have created a chart where you can sign up to provide snacks/treats on a Sunday you choose.

At the beginning of advent, we held the "Hanging of the Greens." The roping in the choir loft went up, the Christmas tree was set up, the Advent wreath was put in place, and wreaths were hung on the doors. On the fourth Sunday of advent the Poinsettias had arrived and it really felt like Christmas!

During the year, we were called upon to provide hospitality for Marlene Conlon's memorial service. We also provided refreshments for a gathering of the Presbyterian Women, and meals for the Bread and Puppet Theater troupe.

Also, the Deacons sponsor the "Change Jar," which carries on the wishes of Betsy Belle Eadie (a Deacon who we lost to illness last year). We support Heifer Project, Presbyterian Disaster Assistance work following the LA fires, and the YWCA.

We stayed in touch with members with calls and cards.

It is through the deacon's envelopes and the donations that folks make during the year that help to fund the deacons so we can do our mission outreach to several organizations. Thank you for this support!!

Respectfully submitted,
Peggy Drew, Moderator



PERSONNEL COMMITTEE

We are fortunate to have had no staff changes during 2025. Our great staff continues to offer fine support to our worship and church operations.

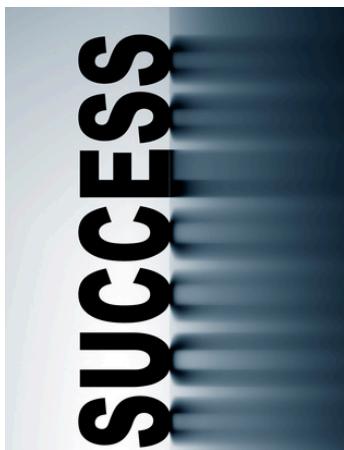
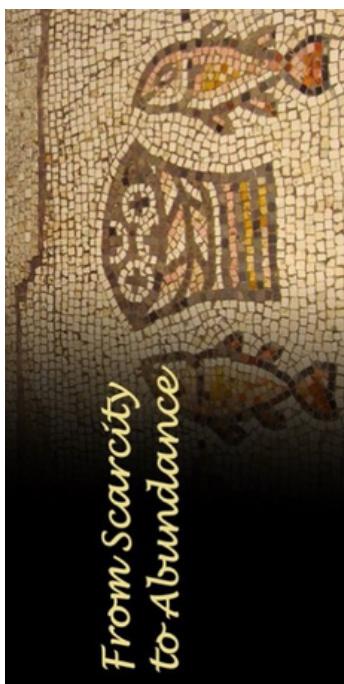
The Safe Church Policy was updated this year to comply with New York State standards. One significant change to our policy was designating church leaders who can support and guide people through the process of filing a report should sexual harassment or abuse occur. We are grateful to Diane Chandler, Fred Miller, and Martha Juenger for serving in this capacity, and hope that greater transparency and support will make our church community safer for all.

Our goal for this coming year is to undertake comprehensive staff performance reviews. We are grateful to out-going chair, Sue Wright, for her years of excellent service, and are pleased to welcome Sue Steele and the new committee chair.

Respectfully submitted,
Fred Miller
Peg Drew
Sue Steele, chair



STEWARDSHIP COMMITTEE



In June, our Faith Ed discussion on Radical Stewardship revealed a decline in benevolence giving to 10.6% of our budget. Based on input from our discussion, the Session set a goal to increase this to 20% over multiple years, starting with an 11% target for 2026.

To achieve this, we defined the following key steps:

- **Developing a Preliminary Budget:** Create a budget before the stewardship season that reflects our commitment to increasing benevolence giving.
- **Communicating Our Goals:** Let everyone know what's needed to reach our goal.
- **Supporting the Goal:** Ask everyone to prayerfully consider what they can give.
- **Exceeding Our Goal:** Committing that any pledges above our goal would go directly towards benevolence giving.

Our preliminary 2026 budget showed increasing costs from inflation and an unchanging amount available from the General Endowment fund. We shared that to cover these increasing costs; we would need a 7.3% increase in pledge income. An additional 2.4% would allow us to meet our benevolence goal. Sue Wright's stewardship campaign, From Scarcity to Abundance, reminded us to shift from a scarcity mindset to one of abundance.

We entered the stewardship season with the disadvantage of having 4 pledging units not pledging for 2026. We gained 4 new pledging units, and 11 existing units increased their pledge more than 7.3%. Our 30 pledging units pledged \$118,902. Between the increased pledges, adjustments to the budget, and more effective use of restricted endowment funds, we were able to compensate for our lost pledgers and exceed our increased benevolence giving target by 50%!

Jim Parmelee - Chair of Stewardship

SOCIAL JUSTICE MISSION TEAM

At several of our monthly meetings, we invited speakers to share information about their organizations: 1) Sidewalk Warriors on their weekly food distribution at the Methodist Church. 2) Sunhee's Community Place for immigrant support; 3) Mt. Ida's Community Center which includes a food pantry, event space for music & the arts, and environmental activity; 4) Oakwood Community Center. - food pantry, free store, community center & event space.

The Green Team continues to beautify the front of the church with wonderful vegetables and flowers in the garden. They provided a soup luncheon in November made from our garden produce plus frequent offerings at coffee hour. Our Church Picnic was Sunday, September 7, 2025 at Peebles Island State Park pavilion. Earth Day celebration was Sunday April 27.

Troy Area United Ministries (TAUM) reports kept us apprised on Tech for Teens, plus their feeding and furniture programs. Donna Elia has retired and Abby Norton-Levering is the new Executive Director.

Several members attended **anti-racism training** at Hamilton Union Presbyterian Church in November. There was also an all-day workshop on prison justice, and a Know Your Rights training. No Kings Day in Troy and the Hands Off rally in Albany were well attended.

The team **recommended a General Assembly overture** to Session (and Session to Albany Presbytery) addressing the PCUSA's complicity in perpetuating harmful stigmatization of the LGBTQ+ community during the HIV/AIDS crisis, and calling for a new report on human sexuality. There was discussion about a statement on Gaza, but this was tabled.

SJM sponsored a booth at the **Collar City Pride Festival** in October in Watervliet. We handed out rainbow stickers, Tootsie pops, tattoos, church garden tomatoes and prayer shawls. There were many positive interactions.

Immigration: Several of us attended a Know Your Rights workshop on January 24, sponsored by Sunhees Community Place in Troy. Rebecca picked up several palm (or wallet) cards, in English-Spanish & English-French. Some copies were made and placed in the back of the church. The Afghan family we supported is doing well. Linda O'Malley met at Oakwood to help form an immigration Rapid Response group. Surveillance cameras were being considered at several Rensselaer County Stewart's properties, but were not put up due to significant community push-back. David wrote a letter to Stewart's.

Submitted by David Graham and Rebecca Rector

GREEN TEAM REPORT

In 2025, we welcomed Pauline Kamen Miller to the Green Team. Together with Rev. Marranda Major, and Alan Chandler (chairperson), the team consists of Diane Chandler, Linda O'Malley, Miriam Parmelee, Rebecca Rector, and Margaret Stoner.

Our mission is to work with the congregation to be good stewards of creation and seek environmental justice. Our main objective in 2025 was to apply for the designation as an Earth Care Congregation by the PCUSA by achieving environmental goals in the areas of worship, education, facilities and outreach. That goal was achieved and a formal announcement was made to the Presbytery, session, and the congregation. The congregation watched the Presbytery's video explaining ECC and were surprised to see that a photo of our team was included in the video! Our congregation has supported our efforts and proudly took the Earth Care Pledge. Over the past year, the following goals have been attained:

Winter

- Wildlife tree - thanks to Ace Hardware, a Christmas tree was donated and mounted in the garden. The congregation made homemade bird feeders to adorn the tree.
- Adult Ed class - led by Alan, a video and discussion of a PBS documentary on the Hudson River estuary was presented with hopes for a follow up.
- Complete plans for re-certification as an Earth Care Congregation for 2026.

Spring

- Planned and participated in the Earth Day worship service. Alan presented the message on creation and team members participated in the liturgy, special music and fellowship. Art was displayed, and interactive activities included a take home craft for children, an FUPC environmental crossword, and "Connections" game.
- Church garden - planning, preparation and planting of vegetables, herbs, and pollinator flowers. The Christmas tree trunk was repurposed as a trellis for pole beans. A large compost bin, hose and reel were donated. We had several mini-lessons on the correct method of composting, and the result was a plentiful amount of compost by late fall.
- We established an easel and table for Green Team news, displays and offers of garden produce. We display our framed Earth Care Congregation certificate here and visitors have inquired about it with interest.



Summer

- Garden care and harvesting- distributing vegetables and herbs weekly at church and to neighbors (Pride Day) and provided cut flowers for the chancel area.
- Freeze vegetables for Harvest Luncheon soups and pickle cucumbers.

Fall

- The church picnic and worship service at Peebles Island State Park pavilion - attended by over 40 people included worship, communion, picnic, activities, nature walks, scenic Waterford locks and Tugboat Rally!
- Completed four weeks of Seasons of Creation themed liturgical worship services - one led by Alan on the theme of STORMS with team members participating.
- Harvest Luncheon - (also Dedication Sunday) included two soups made with garden vegetables and herbs. Leftovers were frozen and used for shut-ins, Albany Presbytery Women's luncheon and to feed the Bread and Puppet company and also folks who could use a quick meal of soup.
- Clean up and close the garden for winter. Empty compost bin and spread nutrient rich compost in the beds.

Other

- Environmental tips - throughout the year, Miriam prepares tips that are published weekly in the church newsletter and appear on the AV screen during worship. Each tip is artfully framed with the ECC seal. Thanks AV team!
- Our team was visited via zoom by a student, Macy, who was in a Master's Program in Environmental Policies. She researched churches in upstate NY with environmental programs and Earth Care Congregations. We were happy to share information toward her research and delighted to hear from her that she succeeded in earning her degree!
- Rev. Marranda is intentional in incorporating Earth Care liturgy, prayers and the pledge interspersed in her worship services throughout the year.

In closing

Our garden prayer - As our compost nourishes the soil and all rests in stillness until spring when seeds germinate with hope for the future, so may God's love and seeds of hope, take root in us.
Amen

Submitted by Diane Chandler for the Green Team



WORSHIP COMMITTEE & MUSIC MINISTRY

2025 Highlights

With leadership from Rev. Marranda Major, we had a wonderful and meaningful year in worship together. Thanks to the artistic eye and fabric draping expertise of Trudi Wybourn, a member of the worship committee, our sanctuary's worship-scape was adorned with color, art, and symbols connected to each week's theme.

During Lent, we used Illustrated Ministry's Bread of Life series, and during Advent, we enjoyed A Sanctified Art's What Do You Fear? program. These resource bundles of liturgy, art, and devotionals for Bible study enriched these special liturgical seasons. Other worship themes from this year include a late summer series about the stories behind our favorite hymns; exploring environmental justice during Creationtide; and our stewardship series, From Scarcity to Abundance.

We had guests in the pulpit during the times Rev. Major was away, including Elder Alan Chandler, Elder Sue Wright, Colin Smith, and Elder Andrea Ralph. Elder Ralph, of Roessleville Presbyterian Church, spoke about her work with the Presbyterian Women who gathered at our church the following week.

It is during Sunday worship that we have a chance to share each other's joys and concerns. With help from the prayer book Rev. Major is able to include these in our prayers.

The A/V team was happy to provide streaming and art during 2025. We were able to stream all the Sunday services (except worship at Peebles Island) and almost all of the special services too. That included streaming for one memorial service and one wedding. We also found or created illustrations for hymn texts, turning them into slides for streaming with the assistance of Charlotte Albertin, our office administrator. We look forward to continuing this ministry of outreach and inclusion during 2026, and we always welcome members and friends to join the team!

The worship committee continues to attempt to create meaningful, creative, and visually comforting and pleasing space for worship.

Respectfully Submitted,
Peggy Drew
Chair of Worship Committee



The Worship Team is charged with the responsibility for every aspect of worship at First United: the nature of the Proclamation of the Word; recommending the Communion schedule; the incorporation of baptism, confirmation, ordinations and installations of officers and other special opportunities through the year; the visual environment for worship, and more. The Team seeks to offer variety in worship and music while at the same time being true to the Reformed tradition as it is uniquely lived out at First United.

FAITH EDUCATION REPORT

Children's and Youth Ministry

We began 2025 by celebrating Camp & Conference Sunday in February to raise funds for camp scholarships with a delicious homemade Soup & S'mores lunch after church. We raised funds to provide Everest with another meaningful summer camp experience at Camp Wanakee, as well as to send a neighbor, Liam Groff, to Camp Beaver Cross.

This year we also celebrated Everest's high school graduation and sent him off to Dartmouth with our blessings and well wishes. In the fall, we restocked the pray-ground with art supplies, and celebrated Gilbert Dzikunu's birthday with festive refreshments after worship. Gilbert and Henriette helped to lead worship during our All Saints service by lighting a candle for each community member who died in the past year. During our advent and Lenten worship series, special children's bulletins were provided with puzzles and activities related to each week's theme. We continue to live into our baptismal promises to provide for the spiritual upbringing of the children in our congregation by making space for children in worship, and by continuing to invest in caring, supportive relationships.

Respectfully Submitted,
Sue Steele, Chair



Adult Education

We started off our adult education series this year with a trip to the Clark Museum! After a guided tour of the *Wall Power* exhibit about the French tapestry revival movement, we put our theological reflection skills to good use during a debrief conversation over lunch. Part of our learning during our Lenten Bread of Life series came from breaking bread together. Each week, we shared lunch, read through the scripture passages for the coming week, and engaged with discussion questions from the series devotional. Over the summer, we read Ann Patchett's *Tom Lake* and used the book's themes to open up space for storytelling and sharing our callings to careers, formative relationships, and places. In the fall, we wrestled with Amy-Jill Levine's *Difficult Words of Jesus*, a Bible study that included reading Levine's commentary, studying scripture together, and engaging with discussion with video prompts. Finally, we wrapped up the year with Lectio and Visio Divina related to our *What do You Fear?* advent theme.

In addition to the Bible studies and book groups led by Rev. Marranda, we also shared in a series of lay-led adult education opportunities, ranging from CPR/AED training, hands-on composting tutorial with the green team, screening a documentary about the Hudson River Estuary, and a conversation about the history (and future) of FUPC's financial support for our mission partners. It is a blessing to learn from one another! Reach out to Rev. Marranda if you have an idea for an adult education workshop that you would like to lead in the coming year!

Respectfully Submitted,
Rev. Marranda Major

FELLOWSHIP REPORT

My spiritual Journey is enhanced by social events that help us get to know each other besides sharing worship experiences. In 2025, we shared mealtime about once a month with our Dinner Chats. Some were at local restaurants such as Garlic Lovers Corner and McAddy's Pub. In May we gathered at Church for a Potluck Meal and games. One or two meals were shared over Zoom. On August 10, 18 of us met to enjoy a Tri City Valley Cats baseball game.

The camaraderie has been rewarding.

Respectfully Submitted,
Miriam Parmelee



FACILITIES REPORT

The First United Presbyterian Church building is much more than just stone and mortar. The building is the stage where our congregational life unfolds. It is an historic, beautiful, warm, and welcoming space that encourages community, is accessible to all and opens us to reverence for God. Our church is the silent partner in every moment during the year that includes our worship, the sharing of meals and many other events that occur within our congregation during times of joy and times of sadness.

This year, the Troy Children's Choir rehearsed and performed at First United. We welcomed the fall gathering of Presbyterian Women in the Presbytery of Albany to our sanctuary. The Green Team hosted a harvest luncheon featuring soups made from vegetables grown in our square-foot garden and prepared in our very well-equipped kitchen. One evening in December, we welcomed the Bread and Puppet Theater for a performance of the Christmas Story to a packed sanctuary.

We are grateful for our sexton Deon, who maintains all areas including the sanctuary, the offices, the kitchen, and the restrooms. We heat and cool the sanctuary, kitchen, and the office areas with ten mini-split HVAC systems. When the temperature is below freezing, a large gas furnace takes over to maintain the temperature at a comfortable level. All the HVAC units are serviced by Mark, our property manager. This year, it was necessary to replace two of the mini-split units due to their age. We are thankful for Mark's presence. He checks the building frequently for problems and addresses them quickly. Mark and his crew also take care of the leaves and snow removal on the sidewalk and steps in front of the church.



We have security cameras located outside near the entrance of the building. This year we will be adding a "Knoxbox" to the area near the front doors. It will allow emergency services such as the fire department rapid entrance into the building during an emergency without having to break anything to gain access. We are also aware that there is a problem with the bell now. Something is broken or there might be a part missing.

Checking the bell involves climbing many steps to gain access to the bell. We have begun to investigate the problem and hope to have it resolved quickly so that the bell can soon toll out again on Sunday mornings!

Many of the facility changes and upgrades that have been completed during the past several years were instrumental in helping First United achieve certification as an Earth Care Congregation. Just as those who came before us, we remain committed to the faithful stewardship of the First United Presbyterian Church facility emphasizing long-term preservation, safety, and efficient use of our resources to ensure that we continue to support the church's mission for years to come.

Submitted by Alan Chandler

January 7, 2026



FINANCE REPORT

SUMMARY

In 2025, we were able to manage the funds well, as expenditures were in line with budget and the endowment grew due to good investment performance. The 2026 Budget foresees a modest increase based on available funds with only a modest budgeted deficit.

2025 BALANCE SHEET

Our balance sheet remains healthy, with over \$2.5 million of assets and a little over \$30 thousand in liabilities at the end of 2025. The principal asset is the endowments funds which experienced another good year of market performance, increasing the balance by 11.5% in 2025, after experiencing an increase of 12.5% in 2024.

The endowment funds, which continue to be managed by the New Covenant Trust, increased from approximately \$2.186 million to \$2.437 million during the year, as the superior investment performance of the funds substantially exceeded the withdrawals for the year. Market appreciation was \$279,332 and income was \$53,412, while withdrawals were only \$87,992. Also, we were able to make a contribution of \$6,668 to add to the endowment, due to the receipt during the year of a donation from a deceased member's estate.

Withdrawals from the endowment continue to be based on a four-year rolling average of market value, and therefore the budgeted draw for 2026 is consistent with 2025.

2025 INCOME AND EXPENSE STATEMENT

Due to greater than expected pledges and donations, income exceeded expenditure in 2025, allowing us to draw down less than foreseen from our endowment.

Withdrawals from the endowment totaled only \$87,992, fully \$12,508 less than foreseen in the original budget, which had totaled \$100,500. In addition, due to the receipt of a bequest, we were able to add \$6,668 to the endowment, further preserving the fund balances. The fact that the church was able to meet its obligations without relying on its endowment income as much as expected is a very positive development for the Church's long-term financial viability.

The Income and Expense Statement shows that expenses were \$5,274 less than our original 2025 budget. While some expenditure groups exceeded budget (mainly in "Facilities" and "Computers & Technology"), other groups were under budget (for example in "Worship/Music/Member Care" and in "Office Expense") such that on an overall basis, expenditure remained within budget.

On a positive note, the Church's non-endowment income was approximately \$35,418 higher than foreseen in the 2025 budget principally due to additional donations. \$20,000 of this excess was due to a bequest received from the estate of Don Lutz. One third of the bequest, or \$6,668, was added to the endowment, in compliance with the endowment policy on receipt of bequests.

The 2025 expenditure includes two non-cash items, a \$2,000 addition to the Technology Fund to provide for future computer & tech needs, and \$5,404 set aside for transitioning to an anticipated higher level of the Presbyterian Church's cost of staff health insurance.

In summary, it was a good year financially-speaking, as income exceeded expense, resulting in a year end surplus of over \$20 thousand. As with our policy on receipt of bequests, the surplus will be allocated one third to the budget (2027), one third to mission, and one third to the General Endowment.

2026 BUDGET

The 2026 Budget is set at \$256,549, which is approximately 3% higher than the 2025 Budget. The increases are principally to:

1. To cover inflation in a number of line items, as well as modest cost increases in staff salaries (the Presbytery mandates minimum salary increases of 2.7% for 2026), and
2. A \$2,000 increase in Outreach activities, allocated evenly between the Social Justice and Mission Team and the Deacons. The amount is funded via the Salvato Endowment Fund as part of our Church's ongoing commitment to mission and community support and outreach, and
3. Somewhat higher fees for accounting and payroll services. These necessary services have increased their fee structures, and we are exploring methods to conserve resources in these areas.

The 2026 Budget is funded predominantly by pledged contributions to be received from church members and active attendees, as well as via transfers from the Church's endowment funds. We have conservatively assumed a total pledged income based on actual confirmations received to date, while assuming a somewhat higher draw from the Endowment, which we have calculated based on a methodology which we have consistently used in prior years.

As with last year's original budget, we have constructed the 2026 budget assuming a modest deficit. While running with a deficit is not ideal, it is not uncommon for our church. We plan to manage this deficit by seeking additional pledges and donations while minimizing spending where possible. This proved to be a very successful strategy in 2025, resulting in a fully balanced budget, and we will follow the same approach during 2026.

According to the Presbyterian Book of Order, the Session approves the budget (and did so at its December 21st meeting), while the Congregation approves the Pastor's Terms of Call.

THE FINANCE TEAM AND ITS WORK

There is quite a bit of work associated with running the Church's finances. Managing the cash receipts, donations, payments, payroll, accounts and endowment require the efforts of a dedicated team of individuals.

Through mid-year, Jim Parmelee served as Treasurer and Don Drew as Assistant Treasurer. Subsequently, Bruce Reed was appointed as Treasurer with Jim Parmelee transferring to Assistant Treasurer. A special thanks goes to Don Drew for his effective years of service and willingness to continue to serve on the Finance Committee.

The Finance Committee met monthly in person during 2025. In addition to the Treasurer and Assistant Treasurer, members included Dan Rogers, Peggy Drew, Don Drew, Marilynn O'Dell and the Financial Analyst Carlie D'Annunzio. Pastor Marranda Major also provided support throughout the year and participated at the monthly meetings.

At the meetings, the monthly financial results were reviewed and discussed, as well as any other financial issues which may have arisen. A policy document on the use of a new module of Quickbooks, "Bill Pay", which expedites the bill payment process via online approval and disbursement, was drafted and approved by the Committee and the Session.

Special thanks go to Carlie D'Annunzio for her work as Financial Analyst, and for her good humor in keeping us in line while responding to our needs and helping all to understand the details of church finance. Finally, thanks to Peggy Drew and Debbie Brown for their hard work receiving and counting the cash collections, and preparing and making the many bank deposits. Martha Juenger, representing the Deacons, also assisted and deserves our thanks.

AUDIT COMMITTEE

Consistent with last year, the Church maintained an Audit Committee which was composed of persons not involved in the day-to-day financial and accounting operations. This non-involvement is important as the Committee needs to maintain its independence to be able to provide truly helpful advice and to offer valid suggestions for improvement. Until mid-year, the Committee was composed of Bruce Reed, Peg Smith and Fred Miller. Following Bruce Reed's appointment as Treasurer, he was replaced by David Hains. The Committee reviews the Church accounts and procedures and makes constructive recommendations to improve the efficiency, accuracy and security of the Church's finances.

During 2025, the Finance Committee succeeded in working through the recommendations of the Audit Committee as presented in their 2024 report on the 2023 church finances. We foresee receiving the next report from the Audit Committee during 2026.

		FUPC INCOME STATEMENT			
		12/31/2025			
		2025	2025	BUDGET	% of Budget
		ACTUAL	BUDGET	BALANCE	Used
Income					
4100 - PREVIOUS YEARS PLEDGES		4,375.00	-	(4,375.00)	
4101 - CURRENT YEAR PLEDGES		122,084.03	115,570.00	(6,514.03)	105.64%
4103 - IDENTIFIABLE GIFTS		9,580.00	6,000.00	(3,580.00)	159.67%
4132 - LOOSE;INTEREST;MISC		3,019.14	1,600.00	(1,419.14)	188.70%
4134 - GRANT INCOME; IN-FAITH		5,208.30	5,000.00	(208.30)	104.17%
4136 - BUILDING USE		260.00			
4144 - BEQUESTS (Donald Lutz)		20,000.00			
4609- COMMUNITY LOAN FUND:Annual Interest		1,050.00	1,050.00	-	100.00%
4530 - DEACONS INCOME					
4531 - DEACONS LOOSE OFFERINGS		980.00	700.00	(280.00)	140.00%
4533 - OFFERINGS FOR DEACONS		2,332.00	2,500.00	168.00	93.28%
4530 - DEACONS ENDOWMENT DRAW		1,200.00	3,450.00	2,250.00	34.78%
4534 - DEACONS 2023 EXPENSE		-	-	-	
4520 TOTAL DEACONS INCOME		4,512.00	6,650.00	2,138.00	67.85%
4600 - TRANSFERS FROM ENDOWMENT					
4605 - GENERAL FUND DRW		72,000.00	86,000.00	14,000.00	83.72%
4608 - BRADT-GLOVER MISSION FUND		5,000.00	5,000.00	-	100.00%
4607 - BRADT-GLOVER BUILDING FUND		5,000.00	5,000.00	-	100.00%
4617 - HEARSON FUND			1,050.00	1,050.00	0.00%
4650 - CHAMBERLIN FUND DRAW		4,792.00	-	-	
Total 4600 - TRANSFERS FROM ENDOWMENT		86,792.00	97,050.00	15,050.00	89.43%
2000 - USE OF INTERNAL USE FUNDS					
2010 - MISSION 1/3 MILLER ESTATE		6,200.00	6,200.00		
2016 - LUTZ MISSION		3,415.00	3,415.00		
2015 - RENOVATIONS 2/3 MILLER ESTATE		4,104.00	4,104.00		
2000 - TOTAL INTERNAL USE FUNDS		13,719.00	13,719.00		
		270,599.47	246,639.00	(23,960.47)	109.71%
OFF BUDGET INCOME					
4196 - CHRISTMAS JOY CONTRIBUTIONS		830.00			
4197- ONE GREAT HOUR OF SHARING		579.00			
4198 - HEIFER PROJECT		248.65			
4132 - Crop Walk		10.00			
2255 - PEACEMAKING		887.12			
2256 - PENTECOST		329.00			
Total OFF-BUDGET INCOME		2,883.77			
TOTAL ALL INCOME		273,483.24			

FUPC INCOME STATEMENT				
	12/31/2025			
	2025	2025	BUDGET	% of Budget
	ACTUAL	BUDGET	BALANCE	Used
Expense				
5250 - FACILITIES				
5251 - EQUIPMENT REPAIR & MAINTENANCE	10,834.00	3,500.00	(7,334.00)	309.54%
5252 - HOUSEKEEPING	11,687.40	11,685.00	(2.40)	100.02%
5253 - INSURANCE	7,588.84	7,350.00	(238.84)	103.25%
5255 - ROUTINE REPAIR & MAINTENANCE	3,818.52	6,500.00	2,681.48	58.75%
5256 - SECURITY SYSTEM	426.00	600.00	174.00	71.00%
5257 - SEXTON SUPPLIES	453.49	600.00	146.51	75.58%
5258 - GROUNDS KEEPING	5,232.00	5,228.00	(4.00)	100.08%
5229 - UTILITIES	16,763.73	18,000.00	1,236.27	93.13%
Total 5250 - FACILITIES	56,803.98	53,463.00	(3,340.98)	106.25%
5280 - COMPUTERS & TECHNOLOGY				
5281 - WEBSITE RENOVATION	2,000.00	2,000.00	-	100.00%
5282 - COMPUTER SOFTWARE	569.00	900.00	331.00	63.22%
5283 - INTERNET ACCESS	2,416.57	1,100.00	(1,316.57)	219.69%
5284 - TECHNOLOGY FUND CONTRIBUTION	2,000.00	2,000.00	-	181.82%
Total 5280 - COMPUTERS & TECHNOLOGY	6,985.57	6,000.00	(985.57)	116.43%
5700 - DEACON'S CONGREGATIONAL EXPENSES				
5701 - COMMUNION SUPPLIES	-	25.00	25.00	0.00%
5702 - RESOURCE MATERIALS	-	50.00	50.00	0.00%
5703 - POSTAGE	29.80	75.00	45.20	39.73%
5704 - SEASONAL EXPENSE	9.98	25.00	15.02	39.92%
5705 - SUNSHINE CARDS	-	25.00	25.00	0.00%
5706 - HOSPITALITY SUPPLIES	-	50.00	50.00	0.00%
5708 - PASTOR'S DISCRETIONARY FUND	904.64	1,000.00	95.36	90.46%
Total Deacon's Congregational Expenses	944.42	1,250.00	305.58	75.55%
5800 - DEACON'S OUTREACH				
5811 - CAPITAL ROOTS	450.00	450.00	-	100.00%
5812 - HABITAT FOR HUMANITY	450.00	450.00	-	100.00%
5813 - SEASONAL ASSISTANCE	-	250.00	250.00	0.00%
5822 - JOSEPH'S HOUSE	450.00	450.00	-	100.00%
5823 - OAKWOOD FOOD PANTRY	450.00	450.00	-	100.00%
5824 - OAKWOOD COMMUNITY CENTER	450.00	450.00	-	100.00%
5826 - REGIONAL FOOD BANK	450.00	450.00	-	100.00%
5828 - T.A.U.M.	1,550.00	1,550.00	-	100.00%
5829 - T.R.I.P.	450.00	450.00	-	100.00%
5830 - UNITY HOUSE	450.00	450.00	-	100.00%
Total Deacon's Community Assistance	5,150.00	5,400.00	250.00	95.37%
5200 - FAITH/ADULT EDUCATION				
5210 - ADULT ED. CURR & HONORARIA	-	38.00	38.00	0.00%
5211 - CHURCH SCHOOL CURRICULUM	57.56	100.00	42.44	57.56%
5212 - EDUCATIONAL RESOURCES	157.14	113.00	(44.14)	139.06%
5213 - PROGRAMS	-	50.00	50.00	0.00%
5214 - LIBRARY	-	13.00	13.00	0.00%
5215 - SUMMER PROGRAM	-	50.00	50.00	0.00%
5216 - A.E.D. TRAINING	1,234.95	1,000.00	(234.95)	123.50%

		FIRST UNITED PRESBYTERIAN CHURCH		
		BALANCE SHEET		
		12/31/25		
ASSETS				
Current Assets				
Checking/Savings				
1104 - PIONEER BANK - OPERATING		18,761.74		
1105 - PIONEER BANK - PAYROLL		2,549.04		
1107 - PIONEER BANK - MONEY MARKET		33,826.47		
Total Checking/Savings		55,137.25		
Other Current Assets				
1200 - PETTY CASH		100.00		
1250 - COMMUNITY LOAN FUND		60,000.00		
1280 - COMMUNITY LOAN FUND INTEREST RECEIVABLE		1,050.00		
2028 PRE-PAID EXPENSE		383.52		
Total Other Current Assets		61,533.52		
Total Current Assets		116,670.77		
TOTAL CURRENT ASSETS		116,670.77		
OTHER ASSETS				
1305-CHAMBERLINTRUST;CORPUS \$450K		741,414.09		
1310-BRADT-GLOVER GEN;CORPUS \$50K		86,120.28		
1330 - GENERAL ENDOWMENT FUND		1,400,138.08		
1340 -BRADT-GLOVER MSN;CORPUS \$50K		81,170.58		
1350 - DEACON'S ENDOWMENT FUND		64,740.94		
1370 - SALVATO ENDOWMENT FUND		29,496.50		
1390 - HEARSON MUSIC ENDOWMENT		34,133.93		
Total INVESTMENT ACCOUNTS		2,437,214.40		
TOTAL ASSETS		2,553,885.17		
LIABILITIES & EQUITY				
Liabilities & PASS-THRU's				
Current Liabilities				
Other Current Liabilities		<u>\$ OWED</u>		<u>\$ INTERNAL USE</u>
2278 CHRISTMAS JOY		525.00	2008 -Accounts Payable	(815.32)
			2010 -MISSION 1/3 Miller Estate	
			2015 -RENOVATIONS 2/3 Miller	
			2018 - LUTZ MISSION	6,666.00
			2017 - LUTZ BUILDING	6,666.00
			2205 - SOCIAL EVENTS	85.00
			2220 - SOCIAL JUSTICE	250.00
			2210 - 403(b) WITHHOLDING	
			2215 - PASTORS DISC OFFERINGS	1,565.95
			2215-a - MEDICAL TRANSITION	5,404.00
			2254 - SANCTUARY/KITCHEN FUND	8,236.57
			2255 - PEACEMAKING	260.54
			2256 - PENTECOST	194.84
			2268 - SEASONAL FLOWERS	400.75
			2271 - SUMMER PROGRAM	1,533.65
			2273 - TECHNOLOGY FUND	2,067.80
			2274 - PIANO DAMPENER GIFT	500.00
				33,015.78
		Total Current Liabilities	33,540.78	
		Long Term Liabilities		
		Total Long Term Liabilities	-	
		Total Liabilities	33,540.78	
		3001 - Retained Earnings	2,493,697.48	
		Net Income	26,646.91	
		Total Equity	2,520,344.39	
		TOTAL LIABILITIES & EQUITY	2,553,885.17	

	31-Dec-25		100%		ANNUAL		ANNUAL
			Jan-Dec 2025		2025		2026
			ACTUAL		BUDGET		BUDGET
PASTOR							
5030	SALARY		\$ 51,905		\$ 51,975		54,574
5034	HOUSING ALLOWANCE		\$ 20,188		\$ 20,500		20,500
5126	SOCIAL SECURITY OFFSET		\$ 5,145		\$ 5,544		4,175
5128	MEDICAL DUES		\$ 10,659		\$ 11,596		13,138
5128-a	MEDICAL TRANSITION		\$ 5,404		\$ 5,404		6,179
5129	PENSION BENEFITS		\$ 7,248		\$ 7,248		7,507
5130	PROFESSIONAL & BOOK EXPENSE		\$ 1,215		\$ 2,000		2,000
5131	CONTINUING EDUCATION		\$ 1,053		\$ 1,000		1,000
5132	MILEAGE		\$ 206		\$ 1,680		1,740
	TOTAL PASTOR'S SALARY & BENEFITS		\$ 103,023		\$ 106,947		110,813
STAFF SALARIES							
5112	MINISTER OF MUSIC		\$ 12,403		\$ 12,948		12,142
5116	ADMINISTRATIVE ASSISTANT		\$ 10,010		\$ 10,644		10,930
5140	EMPLOYER FICA/MED		\$ 1,748		\$ 1,805		1,765
5141	WORKER'S COMPENSATION		\$ 899		\$ 900		1,050
5142	NYS DISABILITY & PAID FAMILY LEAVE		\$ 151		\$ 140		90
5143	NYS UNEMPLOYMENT		\$ 434		\$ 350		432
5144	NON-EMPLOYEE MUSICIANS		\$ 125				
	TOTAL STAFF SALARIES & BENEFITS		\$ 25,770		\$ 26,787		26,409
	TOTAL ALL SALARIES & BENEFITS		\$ 128,793		\$ 133,734		\$ 137,222
MUSIC / WORSHIP/ MEMBER CARE/ EVANGELISM							
5501	MUSIC & ART ACQUISITION		\$ 112		\$ 200		200
5502	MUSIC PROGRAM & SUPPLIES		\$ 229		\$ 250		250
5503	MUSICAL INSTRUMENT MAINT		\$ 1,185		\$ 2,000		2,500
5506	WORSHIP PROGRAMS/SUPPLIES		\$ 624		\$ 700		700
5507	PULPIT GUEST		\$ 189		\$ 2,000		1,500
5229	EVANGELISM:Advertising & Outreach		\$ -		\$ 100		100
	TOTAL MUSIC & WORSHIP		\$ 2,338		\$ 5,250		5,250
5200 -FAITH/ADULT EDUCATION							
5210	ADULT EDU CURR & HONORARIA		\$ -		\$ 38		60
5211	CHURCH SCHOOL CURRICULUM		\$ 58		\$ 100		100
5212	EDUCATIONAL RESOURCES		\$ 157		\$ 113		115
5213	PROGRAMS		\$ -		\$ 50		50
5214	LIBRARY				\$ 13		15
5215	SUMMER PROGRAM		\$ -		\$ 50		50
5216	A.E.D. TRAINING		\$ 1,235		\$ 1,000		1,250
	TOTAL FAITH/ADULT		\$ 1,450		\$ 1,364		\$ 1,640