



## Vestry Meeting Agenda

**September 15, 2025**

### **Opening Prayer**

*Fr. Frank B. Crumbaugh III*

### **August 18, 2025 Meeting's Minutes**

*Antoinette MacDowell*

### **Priest in Charge Report**

*Fr. Frank B. Crumbaugh III*

- See report attached to agenda

### **Sr. Warden Report**

*Lois Vanderbok*

- *See report attached to agenda*

### **Jr Warden Report**

*Warren Prender*

### **Treasurer Report**

*Kate McNealy*

- *Financial Reports*

### **Vestry Liaisons**

*Stan Link*

### **New Business**

- *2026 Budget and Finance Recommendations*
- *Citizenship Class Request*
- *Class of 2026 Vestry Members*

*Kate McNealy*

*Lois Vanderbok*

*Lois Vanderbok*

### **Closing Prayer and Adjourn**

**Next Meeting – 6:30 pm, Monday, October 20, 2025**

### ***Our Mission***

***At Christ Church Parish Kent Island, you will find worship grounded in our congregation's four centuries of living God's mission. We value Jesus' teaching of all inclusive, non-judgmental love. We are nourishing bodies, mind, and spirits; providing a safe place for renewal and recovery; and cultivating faith through meaningful relationships.***

**Christ Church Parish Kent Island (CCPKI)**  
**August 18, 2025**  
**Vestry Meeting Minutes**

The meeting was called to order at 6:30 pm. Called to order without objection.

**Present:** Lois Vanderbok, Warren Prender, Jone Taylor, Liza Hamill, Karin Olsen, Kate McNealy, Stan Link, Sue Schaefer, Lisa Herlihy, Patti Snyder, Mike Parker, Marguerite Starstoneck.

**Absent:** Father Frank, Toinette McDowell

**Opening Prayer:** Lois Vanderbok opened the meeting with a prayer.

**Motion to adopt the Agenda** by Patti Snyder. Seconded by Jone Taylor. All were in favor of adopting the Agenda for this meeting.

**Last Month's Minutes**

Review of minutes from June 16, 2025.

**Motion to approve the minutes from June 16, 2025 as written** was made by Jone Taylor. Seconded by Stan Link. All were in favor.

**Lois on behalf of Father Frank: Rector Report**

- Reviewed his report (see attached)

**Motion to accept the Rector's Report** was made by Jone Taylor. Seconded by Sue. All were in favor; the report will be placed in the files.

**Lois Vanderbok: Senior Warden Report**

- Reviewed her report (see attached)
- **Move to adopt the amended letter of understanding** made by Stan Link. Seconded Jone Taylor.

**Motion to accept the Senior Warden's Report** was made by Liza Hamill. Seconded by Sue Schaefer. All were in favor; the report will be placed in the files.

**Warren Prender: Junior Warden Report**

- *Flooring recommendation for Wiggle Room (Recommendation attached).*
- **Motion to approve the funding for replacement of the Wiggle Room flooring** made by Mike Parker. Seconded by Jone Taylor. All were in favor.
- *HVAC is leaking in the ceiling of Shand Hall. \$3500 to fix current problem; \$10-15K to replace whole thing. It's still working, but it's having annual issues. (For next year's budget consideration)*

**Motion to accept the Junior Warden's Report was made by Stan Link. Seconded by Jone Taylor. All were in favor; the report will be placed in the files.**

**Kate McNealy: Treasurer's Report**

- Reviewed Monthly Financial Reports (see attached)
- Reviewed her report (see attached)

**Motion to accept the Treasurer's Financial Reports was made by Mike Parker. Seconded by Jone Taylor. All were in favor; the report will be placed in the files.**

**Stan: Vestry Liaisons updates? No news**

- Karen (Food transportation team): wrote letters of thanks to the team.

**New Business**

Budget planning – where does the vestry want to focus

- Clergy Compensation (Warden's report)
- External beautification (landscaping; gardens; signage improvement/lighting)
- Back alter wall décor (stained glass; banners; murals; flower shelves/mantel).
- Organ fundraising – opening it up to ideas for the Vestry.
- Where are we going to put the Priest in the Charge and the Curate for a year? Can we talk to Terrence about giving back some office space in lieu of increasing the rent? The copier room could be better organized.
- Youth group is growing in numbers and diversity. We don't have a dedicated youth minister. Do we wait until we need one, or do we hire one before the numbers meet the need? Could we consider pulling money out of our endowment fund to fund the position. Considering Alyria for this growth position (38 hours weekly), who has expressed a desire to do more with the church. She could also be admin backup Brenda when needed. Vestry agreed that we're going to recommend moving forward with this idea.
- Evening (or hybrid) bible study option
- Special interest groups (small group dinners, arts, music, moms, etc.)

**Lois closed the meeting with a prayer.**

**Motion to adjourn the meeting was made by Marguerite Starsoneck. Seconded by Patti Snyder. All were in favor.**

**Meeting adjourned at 8:00 pm.**

**Next Meeting – 6:30 pm, Monday, September 15, 2025.**

### *Our Mission*

*At Christ Church Parish Kent Island, you will find worship grounded in our congregation's four centuries of living God's mission. We value Jesus' teaching of all inclusive, non-judgmental love. We are nourishing bodies, mind, and spirits; providing a safe place for renewal and recovery; and cultivating faith through meaningful relationships.*

The Report of The Priest-in-Charge  
*to*  
The September 2025 Meeting of The Rector, Church Wardens and Vestry  
*of*  
Christ Church Parish  
Stevensville, Kent Island, Maryland

Monday, 15 September 2025  
6:30pm

- 1) The Search Committee has worked through the process with two candidates, and you as the decision-makers now have been invited into the process at the point where you have some praying, thinking, talking, and voting of one sort or another to do.

The right person *may or may not* have come before us in these last days; the way to test that is to have a discussion and decide where we are in the process.

- 1) Are you satisfied that the Search Committee has done everything they can to fulfill the Charge we gave to them? Y/N
- 2) If you are - if they have done as we asked, or gotten as close to that asking as they could - do we believe that we're at a place where we have a legitimate candidate(s) and want to select a person and extend a call? Y/N
- 3) If we're not there yet - if we're not at that juncture - then where are we and what is the next faithful step? *You are people of faith. Be courageous. Be deliberate. Be open to what God is speaking in your heart as we move through the process.*

If you believe that we *are* at a place where we have a legitimate candidate(s) and want to proceed to select and call a person, primary questions emerge in considering each candidate. They are sequential:

- 1) is there any compelling reason to say "No" to this candidate? If there is no compelling reason to say "No," the follow-up question becomes operative and essential:
- 2) what is the compelling reason to say "Yes" to this candidate?

The second question and its answer is essential because it puts us on the record making an affirmative commitment. It puts us on the record with one another, a candidate, and with the parish to say that the choice *is* an actual decision – an embraced true choice - not defaulted acquiescence.

- 2) Gretchen+ and I have the great pleasure this coming October of observing a family tradition by taking new-born grandson Densmore on his first trip to the Fryeburg Fair at Fryeburg, Maine. This is something of a rite of passage in our household, and we welcome the chance to do so with this, our sixth grandchild. That trip will include Sunday, 5 October 2025; Mary Friel+ has agreed to serve CCPKI that Sunday.

- 3) On 18 October 2025, the parish will host the final public liturgy of Bishop Marry's episcopate. As you know from previous communication, I will not be here.
  - 3a) Supply clergy for Sunday, 19 October 2025 will be The Rev'd Mary Friel.
- 4) On Sunday, 9 November 2025 at 1700EST the parish will host what I hope will become an annual event – The Evensong for Saint Martin of Tours, patron of warriors. Evensong may be Anglican Christianity's greatest single gift to the liturgical tradition, and CCPKI will offer it brilliantly. This is a service that will honor Veterans' Day. I plan to publicize this widely and often between now and then and expect broad community attendance.
- 5) Saturday, 15 November 2025, the Parish will be the host venue for the first of several listening sessions designed to make the next steps in our common life as a diocese. These will be led by The Rt. Rev'd Mary Gray-Reeves. I am humbled and grateful that the Standing Committee wants to begin these meetings here and that they specifically asked that we host it. More details as they emerge.

Senior Warden Report  
To the Vestry  
September 15, 2025

The Search Committee has recommended two candidates to the Vestry. We have interviewed one and expect the second to be on September 21, 2025 at 12:30 pm. Given these two candidates, I believe that the salary will indeed fall between \$65,000.00 and 70,000.00, provided one of these two is called to Christ Church.

Moving expense will be less than originally estimated. I believe they will fall in the range of zero to \$5,000.00, again this is provided we call one of the two.

Insurance will be about \$12-14,000 for either candidate.

Priest In Charge Compensation	43,000.00
Curate Compensation	70,000.00*
Housing Allowance - Curate	10,000.00*
Utilities - Curate	3,800.00*
Garbage & Recycle - Curate	500.00
Pest Control	200.00
Lawn and Tree Care - Curate	700.00
HOA Membership - Curate	200.00
Health Insurance - Curate	14,000.00
Life / Disability Ins. - Curate	450.00
Cell Phone - Curate	650.00
HSA - Curate	4,000.00
Pension - Curate	18,000.00      Minimum Required

Starred items contribute to Pension Calculation

These numbers contribute to the budget review that will be addressed in New Business.

Alesia has completed her time at Camp Wright and will be able to work an additional 10 hours per week to assist the Parish Administrator until the end of this calendar year. This will keep her under the 1,000 hours which would make her eligible for a pension match.

Respectfully,  
Lois Vanderbok

## Treasurer's Report

### Finance Committee Meeting September 10, 2025

#### Financials:

- Offertory is where it should be for this time of year.
- Facilities- Church was high because it included the new flooring for the wiggle room which was approved last month.
- Lawn care is high so I will pull the report and have additional details about that in time for the meeting.

#### New Business:

- After speaking with our electrician we have two options for replacing the lighting in the church. One is an instant rebate where we might need to cover the difference between the rebate amount and the cost of the new lights which would be a max of \$5,000. The other option is a discount program with Delmarva but that has a lot more complications. We would have to front the money for everything which will be around \$20K and they would come and review the work and only then will they decide if they will refund us the money. Warren is doing a little more research so we can have a concrete amount of what the instant rebate would cost us. This is something that will be coming up in the near future though.
- We have spoken about this before, but I would like to start an organ research committee. This is something that might be worth opening up to the whole congregation so that we can have a wide range of talents involved in finding the best organ and coming up with inventive ways of fundraising for it.
- I would also like to possibly start a fundraising committee. I don't know if there was one previously but ways to think out of the box and come up with ways to bring in more money and get our name out in the community. Two things that have come up recently are a rummage sale and a tag sale kind of event. These could be advertised throughout the island which would bring people to the church and hopefully raise awareness. I'm open to any and all opinions about something like this though.

**QuickBooks Operating Account 3781 Balance**

(after all checks have been written this week)

**As Of 9/9/2025 \$ 83,178.97****Holding Funds in Operating Account for:**

Backpack Program	\$ 16,820.70
Children & Family Outreach	\$ 9,699.75
Due to Others	\$ 0.00
Grace Fund	\$ 0.00
Memorial Fund	\$ 0.00

**Funds in Suspense (waiting to be re-allocated) (Sunday 8/31)****Total Funds Holding in Operating Acct \$ 10,178.00****Funds Available For Operating Use \$ 36,698.45****Future anticipated expenses**

Church estimates -	\$ TBD
Lighting for Front Circle	\$ 300,000
Organ Expense - Needed in 3-5 years	

## Unbudgeted Expenses—Approved

### **Stipend- Rector/Interim Rector**

\$1,326.92 was increased to \$1,653.85 for a total of \$2,942.37 (additional \$326.93 x 9 months)

### **Transition Costs- Search Consultant**

Christ Church Parish Video- \$1,000

### **Facilities- Kitchen Equipment & Maintenance**

New Convection Oven (Purchase and installation)- \$9,155.26

### **Facilities- Repairs and Maintenance Church**

Paving- \$11,900

Replacement of 3 toilets- \$2,300

Replacement of carpet in pre-school- \$8,927

Replacement of the flooring in the Wiggle Room- \$8,646.72

### **Parish Life- Worship & Sanctuary**

Replacement of digital mixer for sound system- \$1,799.99

### **Parish Life- Music & Choir Supplies**

Handbells (Off set by donations but not in budget)- \$5,000

### **Parish Life- Fellowship**

Expenses for Gary and Emily's baby shower- \$474.61

### **Administration- Gifts & Incentives**

Gift to Gary and Emily- \$500

### **Administration- Office Supplies**

Firesafe- \$2,075

### **Administration- IT Supplies**

Upgrade of firewall and WIFI- \$ 3,619

**Total for Unbudgeted Expenses as of 9/10/25- \$ 58,339.95**

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Accrual Basis

**Christ Church Parish Kent Island**  
**Profit & Loss Budget vs. Actual - Current Year**  
**January through August 2025**

	Jan - Aug 25	Budget	% of Budget
<b>Ordinary Income/Expense</b>			
<b>Income</b>			
<b>General Offerings</b>			
Contributions / Pledges	236,674.76	340,000.00	69.6%
Plate Contributions	3,147.00	7,500.00	42.0%
Special Offerings	2,944.00	5,000.00	58.9%
<b>Total General Offerings</b>	<b>242,765.76</b>	<b>352,500.00</b>	<b>68.9%</b>
<b>Building Use</b>			
CECDS	10,960.00	16,444.00	66.7%
Living Water	12,000.00	18,000.00	66.7%
Other Building Use	6,855.00	7,500.00	91.4%
<b>Total Building Use</b>	<b>29,815.00</b>	<b>41,944.00</b>	<b>71.1%</b>
<b>Fundraisers</b>			
Acolyte Fundraiser	1,212.04		
Soup Sales	46,708.66	70,000.00	66.7%
<b>Total Fundraisers</b>	<b>47,920.70</b>	<b>70,000.00</b>	<b>68.5%</b>
<b>Miscellaneous Income</b>			
Altar Guild Donations	1,167.00	1,800.00	64.8%
Interest-Checking/Savings Accts	8.78	75.00	11.7%
Music Fund Donations	6,000.00	600.00	1,000.0%
Other Income / Donations	1,560.40	3,000.00	52.0%
<b>Total Miscellaneous Income</b>	<b>8,736.18</b>	<b>5,475.00</b>	<b>159.6%</b>
<b>Total Income</b>	<b>329,237.64</b>	<b>469,919.00</b>	<b>70.1%</b>
<b>Gross Profit</b>	<b>329,237.64</b>	<b>469,919.00</b>	<b>70.1%</b>
<b>Expense</b>			
<b>Personnel</b>			
<b>Pay Subject to Payroll Tax</b>			
Minister of Music			
Parish Administrator			
Sexton			
Family Ministry Coordinator			
<b>Total Pay Subject to Payroll Tax</b>	<b>61,563.71</b>	<b>98,050.00</b>	<b>62.8%</b>
<b>Pay Not Subject to Payroll Tax</b>			
Housing Allowance - Rector	0.00	10,000.00	0.0%
Payroll Tax Expense	4,786.13	7,400.00	64.7%
Rector Support			
Cell Phone	0.00	1,200.00	0.0%
Lawn Care	0.00	450.00	0.0%
Membership & Lot Fees	200.00	200.00	100.0%
Pest Control	0.00	775.00	0.0%
Trash Removal	0.00	500.00	0.0%
Utilities	1,137.10	3,500.00	32.5%
<b>Total Rector Support</b>	<b>1,337.10</b>	<b>6,625.00</b>	<b>20.2%</b>
Stipend - Rector/Interim Rector	26,153.87	88,100.00	29.7%
Supply Priest	875.00	1,350.00	64.8%
<b>Total Pay Not Subject to Payroll Tax</b>	<b>33,152.10</b>	<b>113,475.00</b>	<b>29.2%</b>
<b>Benefits</b>			
Health Insurance Premium-Rector	0.00	24,000.00	0.0%
HSA Deposits - Rector	0.00	8,894.00	0.0%
Life/Disability Ins - Rector	0.00	400.00	0.0%
Pension - Rector	0.00	22,906.00	0.0%
<b>Total Benefits</b>	<b>0.00</b>	<b>56,200.00</b>	<b>0.0%</b>
<b>Continuing Education</b>			

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Accrual Basis

**Christ Church Parish Kent Island**  
**Profit & Loss Budget vs. Actual - Current Year**  
**January through August 2025**

	Jan - Aug 25	Budget	% of Budget
<b>Family Ministry Coordinator</b>	0.00	600.00	0.0%
Minister of Music	173.85	400.00	43.5%
Rector	0.00	500.00	0.0%
<b>Total Continuing Education</b>	173.85	1,500.00	11.6%
<b>Travel and Automobile</b>			
Mileage - Family Ministry Coord	120.40	500.00	24.1%
Mileage - Minister of Music	1,754.40	2,500.00	70.2%
Mileage - Rector/Interim Rector	1,224.70	2,500.00	49.0%
Mileage - Supply Priest	230.72	300.00	76.9%
<b>Total Travel and Automobile</b>	3,330.22	5,800.00	57.4%
<b>Transition Costs</b>			
Search Consultant	2,655.00		
Search Electronic Survey	656.00		
Transition Costs - Other	250.00		
<b>Total Transition Costs</b>	3,561.00		
<b>Total Personnel</b>	101,780.88	275,025.00	37.0%
<b>Facilities</b>			
Alarm System (Fire/Security)	350.00	750.00	46.7%
Camp Wright Lease	2,321.25	3,095.00	75.0%
Cleaning Supplies	1,128.94	2,000.00	56.4%
Electric	18,557.12	24,000.00	77.3%
Gardening Ministry	1,621.32	1,000.00	162.1%
Lawn Care / Snow Removal	7,975.00	10,000.00	79.8%
Kitchen Equipment & Maintenance	12,958.43	10,000.00	129.6%
Pest Control	1,000.00	2,000.00	50.0%
Propane	13,455.74	26,000.00	51.8%
Refuse Removal	3,276.53	5,200.00	63.0%
Repairs & Maintenance - Church	39,936.90	20,000.00	199.7%
Repairs & Maintenance - Rectory	3,244.98	8,000.00	40.6%
Water & Sewer	2,302.63	2,500.00	92.1%
<b>Total Facilities</b>	108,128.84	114,545.00	94.4%
<b>Insurance</b>			
Property / Liability Insurance	8,291.00	16,600.00	49.9%
Workers Comp Insurance	436.00	375.00	116.3%
<b>Total Insurance</b>	8,727.00	16,975.00	51.4%
<b>Parish Life</b>			
<b>Worship</b>			
Acolytes	0.00	150.00	0.0%
Altar Guild	1,364.09	2,000.00	68.2%
Worship & Sanctuary	2,601.85	700.00	371.7%
<b>Total Worship</b>	3,965.94	2,850.00	139.2%
<b>Christian Education</b>			
Adults	0.00	200.00	0.0%
Young Children	382.01	300.00	127.3%
Youth	500.24	500.00	100.0%
<b>Total Christian Education</b>	882.25	1,000.00	88.2%
<b>Music</b>			
Music & Choir Supplies	7,824.06	5,000.00	156.5%
Guest Musicians & Interns	1,900.00	2,500.00	76.0%
<b>Total Music</b>	9,724.06	7,500.00	129.7%
<b>Outreach</b>			
Camp Wright	750.00	1,000.00	75.0%
Diocesan Apportionment	31,757.04	47,636.00	66.7%

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Accrual Basis

**Christ Church Parish Kent Island**  
**Profit & Loss Budget vs. Actual - Current Year**  
**January through August 2025**

	Jan - Aug 25	Budget	% of Budget
Discretionary Fund - Rector	750.00	1,000.00	75.0%
Haven Ministries Church Fund	750.00	1,000.00	75.0%
Haven Ministries Operations	750.00	1,000.00	75.0%
Haven Ministries Food Pantry	40.00		
Other Purpose Outside Parish	1,250.00	750.00	166.7%
<b>Total Outreach</b>	<b>36,047.04</b>	<b>52,386.00</b>	<b>68.8%</b>
<b>Parish Ministries</b>			
Coffee Supplies	457.61	100.00	457.6%
Connections-Welcoming	0.00	100.00	0.0%
Family Ministry Activities	327.76	1,200.00	27.3%
Fellowship	1,450.53	1,600.00	90.7%
Hospitality MinistryCoordinator	18,690.00	30,000.00	62.3%
Pastoral Care	0.00	1,000.00	0.0%
Youth Ministry	268.45	1,500.00	17.9%
<b>Total Parish Ministries</b>	<b>21,194.35</b>	<b>35,500.00</b>	<b>59.7%</b>
<b>Total Parish Life</b>	<b>71,813.64</b>	<b>99,236.00</b>	<b>72.4%</b>
<b>Administration</b>			
<b>Development / Communications</b>			
Advertising - Communication	499.11	300.00	166.4%
Expense Allowance - Rector	0.00	1,500.00	0.0%
Gifts / Incentives	500.00	250.00	200.0%
Planned Giving - 1631 Society	0.00	500.00	0.0%
<b>Total Development / Communications</b>	<b>999.11</b>	<b>2,550.00</b>	<b>39.2%</b>
<b>Office Expense</b>			
Bank Service Charges	0.00	10.00	0.0%
Bookkeeping Services	11,962.50	20,400.00	58.6%
Copying / Lease			
Bizhub C450I Lease	3,411.94	6,000.00	56.9%
<b>Total Copying / Lease</b>	<b>3,411.94</b>	<b>6,000.00</b>	<b>56.9%</b>
Credit Card Merchant Expense	788.85	1,400.00	56.3%
IT Support	7,284.34	14,500.00	50.2%
Office Supplies	6,631.13	5,000.00	132.6%
Payroll Service	1,540.23	2,350.00	65.5%
Postage	859.05	1,800.00	47.7%
Stewardship Expense	0.00	1,200.00	0.0%
Telephone - Church	3,259.20	5,000.00	65.2%
<b>Total Office Expense</b>	<b>35,737.24</b>	<b>57,660.00</b>	<b>62.0%</b>
<b>Publications</b>			
Publications	180.00	300.00	60.0%
<b>Total Publications</b>	<b>180.00</b>	<b>300.00</b>	<b>60.0%</b>
<b>Vestry / Diocese</b>			
Convention Expenses	406.42	200.00	203.2%
Vestry Retreat	0.00	250.00	0.0%
<b>Total Vestry / Diocese</b>	<b>406.42</b>	<b>450.00</b>	<b>90.3%</b>
<b>Total Administration</b>	<b>37,322.77</b>	<b>60,960.00</b>	<b>61.2%</b>
<b>Total Expense</b>	<b>327,773.13</b>	<b>566,741.00</b>	<b>57.8%</b>
<b>Net Ordinary Income</b>	<b>1,464.51</b>	<b>-96,822.00</b>	<b>-1.5%</b>
<b>Other Income/Expense</b>			
Other Income			
BCC Columbarium Fund - 90010			
New Gifts / Contributions	1,500.00		
Released in Current Year	-20,250.00		
Transfer Out	0.00		

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09/09/25

Accrual Basis

**Christ Church Parish Kent Island**  
**Profit & Loss Budget vs. Actual - Current Year**  
**January through August 2025**

	Jan - Aug 25	Budget	% of Budget
<b>Change In Asset Value</b>	<b>1,212.46</b>		
Total BCC Columbarium Fund - 90010	-17,537.54		
BCC Perpetual Care Fund - 90011			
<b>Change In Asset Value</b>	<b>15,898.14</b>		
Total BCC Perpetual Care Fund - 90011	15,898.14		
Blunt Fund - 90007			
<b>Change In Asset Value</b>	<b>36,445.91</b>		
Blunt Fund - 90007 - Other	0.00	19,689.10	0.0%
Total Blunt Fund - 90007	36,445.91	19,689.10	185.1%
1999 Endowment Fund - 90008			
<b>Change In Asset Value</b>	<b>4,356.02</b>		
1999 Endowment Fund - 90008 - Other	0.00	2,353.25	0.0%
Total 1999 Endowment Fund - 90008	4,356.02	2,353.25	185.1%
Grace Fund - 90015			
<b>Change In Asset Value</b>	<b>13,716.27</b>		
Grace Fund - 90015 - Other	0.00	7,409.92	0.0%
Total Grace Fund - 90015	13,716.27	7,409.92	185.1%
Paca Fund - 90009			
<b>Change In Asset Value</b>	<b>7,007.88</b>		
Paca Fund - 90009 - Other	0.00	3,785.85	0.0%
Total Paca Fund - 90009	7,007.88	3,785.85	185.1%
The Investment Fund - 90078			
<b>Change In Asset Value</b>	<b>10,009.02</b>		
The Investment Fund - 90078 - Other	0.00	63,583.88	0.0%
Total The Investment Fund - 90078	10,009.02	63,583.88	15.7%
Backpack Program			
<b>Backpack Progam Donations</b>	<b>9,369.59</b>		
Backpack Program Expenses	-8,173.97		
Total Backpack Program	1,195.62		
Capital Improvement Fund	50.00		
Food Pantry			
<b>Food Pantry Donations</b>	<b>40.00</b>		
Total Food Pantry	40.00		
Grant - Vangard			
<b>Grant - Vanguard - Income</b>	<b>-1,200.00</b>		
Total Grant - Vangard	-1,200.00		
Outreach Food Ministry			
<b>Children&amp;Fam Outreach Donations</b>	<b>12,890.00</b>		
Children&Fam Outreach Expenses	-7,293.46		
Total Outreach Food Ministry	5,596.54		
Special Event			
<b>Westminster Bell Ringer-Expense</b>	<b>-100.00</b>		
Total Special Event	-100.00		
Total Other Income	75,477.86	96,822.00	78.0%
Other Expense			
<b>Rector's Discretionary Funds</b>	<b>-100.00</b>		

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09/09/25

Accrual Basis

**Christ Church Parish Kent Island**  
**Profit & Loss Budget vs. Actual - Current Year**  
**January through August 2025**

	Jan - Aug 25	Budget	% of Budget
<b>Total Other Expense</b>	-100.00		
<b>Net Other Income</b>	75,577.86	96,822.00	78.1%
<b>Net Income</b>	<b>77,042.37</b>	<b>0.00</b>	<b>100.0%</b>

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Accrual Basis

**Christ Church Parish Kent Island**  
**Balance Sheet Prev Year Comparison**  
**As of August 31, 2025**

	Aug 31, 25	Aug 31, 24
<b>ASSETS</b>		
<b>Current Assets</b>		
<b>Checking/Savings</b>		
<b>Checking / Savings Accounts</b>		
SUB Operating Acct - 3781	87,762.91	61,085.17
<b>Total Checking / Savings Accounts</b>	87,762.91	61,085.17
<b>Total Checking/Savings</b>	87,762.91	61,085.17
<b>Total Current Assets</b>	87,762.91	61,085.17
<b>Fixed Assets</b>		
<b>Fixtures, Furniture &amp; Equipment</b>		
<b>Fixtures &amp; Furniture - CECDS</b>	5,850.00	5,850.00
<b>Fixtures &amp; Furniture - Church</b>	102,200.00	102,200.00
<b>Total Fixtures, Furniture &amp; Equipment</b>	108,050.00	108,050.00
<b>Buildings &amp; Land</b>		
<b>Buildings</b>	3,629,275.00	3,629,275.00
<b>Land - Broad Creek Cemetery</b>	125,000.00	125,000.00
<b>Total Buildings &amp; Land</b>	3,754,275.00	3,754,275.00
<b>Total Fixed Assets</b>	3,862,325.00	3,862,325.00
<b>Other Assets</b>		
<b>EEF Investment Accts.</b>		
<b>BCC Columbarium Fund-90010</b>	12,379.76	30,778.87
<b>BCC Perpetual Care Fund-90011</b>	187,531.91	166,676.62
<b>Blunt Fund</b>		
<b>Julianna Blunt Fund - 90007</b>	430,228.00	385,780.39
<b>Released for Rectory</b>	399,184.78	399,184.78
<b>Total Blunt Fund</b>	829,412.78	784,965.17
<b>Endowment Fund - 90008</b>	51,421.07	46,108.67
<b>Grace Youth Ministry Fund-90015</b>	161,914.69	147,607.53
<b>Paca Fund - 90009</b>	82,724.97	74,178.50
<b>The Investment Fund - 90078</b>	118,152.09	105,945.57
<b>Total EEF Investment Accts.</b>	1,443,537.27	1,356,260.93
<b>Shore United Bank Accts.</b>		
<b>Memorial Fund - 9769</b>	13,186.92	13,123.76
<b>Total Shore United Bank Accts.</b>	13,186.92	13,123.76
<b>Total Other Assets</b>	1,456,724.19	1,369,384.69
<b>TOTAL ASSETS</b>	<b>5,406,812.10</b>	<b>5,292,794.86</b>
<b>LIABILITIES &amp; EQUITY</b>		
<b>Liabilities</b>		
<b>Current Liabilities</b>		
<b>Accounts Payable</b>		
<b>Accounts Payable</b>	-1,568.55	-512.13
<b>Total Accounts Payable</b>	-1,568.55	-512.13
<b>Credit Cards</b>		
<b>Church Credit Cards</b>		
<b>Visa #7838 - Brenda Faulkner</b>	3,798.48	176.56
<b>Visa #9800 - Gerrit Van Essen</b>	127.00	0.00
<b>Visa #9750 - Kathy Sells</b>	453.92	0.00
<b>Visa #4298 - Lindy Coltharp</b>	870.97	1,434.36
<b>Visa #9743 - Leona Parker</b>	496.32	0.00
<b>Total Church Credit Cards</b>	5,746.69	1,610.92

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09/09/25

Accrual Basis

**Christ Church Parish Kent Island**  
**Balance Sheet Prev Year Comparison**  
**As of August 31, 2025**

	Aug 31, 25	Aug 31, 24
<b>Total Credit Cards</b>	5,746.69	1,610.92
<b>Other Current Liabilities</b>		
<b>Payroll Liabilities</b>		
Federal Taxes Withheld	2,353.14	1,650.59
State Taxes Withheld	1,074.44	394.25
<b>Total Payroll Liabilities</b>	3,427.58	2,044.84
<b>Total Other Current Liabilities</b>	3,427.58	2,044.84
<b>Total Current Liabilities</b>	7,605.72	3,143.63
<b>Total Liabilities</b>	7,605.72	3,143.63
<b>Equity</b>		
<b>Prior Years Net Income</b>	1,241,316.84	1,051,008.10
<b>Opening Balance Equity</b>	3,681,662.39	3,681,662.39
<b>Rectory - Land / Improvements</b>	399,184.78	399,184.78
<b>Net Income</b>	77,042.37	157,795.96
<b>Total Equity</b>	5,399,206.38	5,289,651.23
<b>TOTAL LIABILITIES &amp; EQUITY</b>	<b>5,406,812.10</b>	<b>5,292,794.86</b>

Finance Committee Recommendations to the Vestry  
September 15, 2025

In August and September, the Finance Committee gathered input from stakeholders and developed a detailed preliminary draft of the 2026 budget. This initial work resulted in an unacceptable deficit of \$140,568. The committee is continuing to work on expense line items and has begun discussions with the Stewardship Committee. At this point, we recommend that the vestry:

1. Review and discuss the draft deficit budget with focus on the funding of high priority parish goals and programs in the face of what remains a significant financial challenge.
2. Identify goals/programs where adjustments could be made to help reduce the deficit.
3. Looking ahead, consider working with the Music Minister to stand up a committee of parishioners to explore the future replacement of the existing organ and funding of that project.

## Citizenship classes

From: Caroline Aland (carolinealand@gmail.com)  
To: lois.vanderbok@att.net; never.buy.hull.number.one@gmail.com  
Date: Tuesday, September 9, 2025 at 08:43 AM EDT

There is a group on Kent Island called Eastern Shore Indivisible. They are actually a national group and this is the Eastern Shore branch. They plan to provide citizenship classes to about ten people over the course of six weeks starting October 6. They need a safe and free space and I was wondering if this was something Christ Church could provide. It sounds like they meet two evenings a week (Monday and Wednesday) at 6:30 pm.

If it is something CCPKI will consider I will send the contact information for the group so you can learn more details.  
NOTE this may be tricky as it may make us an ICE target. I think it is a good thing to do but realize it is not that easy...  
<https://indivisible.org/>

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Caroline Aland

Request Withdrawn  
by organization.

Clv  
9/15/2025