



## Vestry Meeting Agenda

February 16, 2026

### Opening Prayer

*Fr. Frank B. Crumbaugh III*

### January 19, 2026 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

### Treasurer Report

*Kate McNealy*

- *Financial Reports*

### Vestry Liaisons

### New Business

- *Additional hours for Gary Van Essen (2027)* *Lois Vanderbok*
- *Election of John Reckord as Junior Warden*

### Closing Prayer and Adjourn

**Next Meeting – 6:30 pm, Monday, March 16, 2026**

### *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.***

Approved  
2/16/2026

**Christ Church Parish Kent Island (CCPKI)  
January 19, 2026  
Vestry Meeting Minutes**

The meeting was called to order at 6:28 pm. Called to order without objection.

**Present:** Father Frank, Lois Vanderbok, Toinette McDowell, Liza Hamill, Stan Link, Lisa Herlihy, Patti Snyder, Marguerite Staroneck, Mike Parker (via phone), Jone Taylor, Kate McNealy, Sue Schaefer, Vicar Terrance Lively

**Absent:** Karin Olsen, Warren Prender

**Opening Prayer:** Father Frank opened the meeting with a prayer.

**Motion to approve the Agenda was made by Stan Link. Seconded by Jone Taylor. All were in favor.**

**Last Month's Minutes**

- Review of minutes from December 15, 2025.

**Motion to approve the revised minutes (sent out right before the meeting) from December 15, 2025, as written was made by Jone Taylor. Seconded by Stan Link. All were in favor.**

**Father Frank: Rector Report**

- Reviewed his report (see attached)

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

**Lois Vanderbok: Senior Warden Report**

- Reviewed her report (see attached)

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

**Warren Prender: Junior Warden Report**

- No report this month.

### **Kate McNealy: Treasurer's Report**

- Reviewed her report (see attached)
- Reviewed Monthly Financial Reports (see attached)
- Reviewed the reports Mike Parker created. Mike to give the Financial Report at the Annual Meeting.
- Mentioned the special Christmas envelopes used this year. These envelopes brought in \$2765.00.
- Will review the 5-year maintenance plan to see if anything needs to be added this upcoming year.

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

### **Vestry Liaisons**

- Soup Group brought in \$72,000 last year (2025).
- Stan Link – the second Columbarium is on its way.

### **New Business**

- Lisa Herlihy – mentioned the upcoming storm that may hit us this weekend. Terrance mentioned placing a pop-up on the website with notification of any changes in the mass schedules.
- Election of additional convention candidate. Lois – there is an opening for another candidate. Asked the Vestry if they knew of anyone that would like to attend.
- Grant Proposal. (see attached) Alesia Grier & Jone Taylor - Nurturing Parenting Program – 6 families at a time. A 5-week program.

**Motion to approve the Grant Proposal for the Nurturing Parenting Program was made by Lois Vanderbock. All were in favor.**

- Kate McNealy provided a brief update on the organ. Range is from \$240,000 - \$400,000. Looking at the price, it is around \$245,000. There is a Memorial Fund to honor those that have passed. This fund could possibly be used for this organ fund.
- Kate McNealy – some people have mentioned they do not feel comfortable with their salary being out on the website. Going forward, individual salaries will be blocked out.

**Motion to adjourn the meeting was made by Jone Taylor. Seconded by Liza Hamill. All were in favor.**

**Father Frank led us in prayer.**

**Meeting adjourned at 7:29 pm.**

**Next Meeting – 6:30 pm, Monday, February 16, 2026.**

### ***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 February 2026 Meeting *of* The Rector, Church Wardens and Vestry  
*of*  
Christ Church Parish  
Stevensville, Kent Island, Maryland

Monday, 16 February 2026  
6:30pm

- 1) We welcome John Reckord as incoming Church Warden and look forward to his leadership in maintaining the physical fabric of the parish. And I am glad as well to welcome John Gschwend, Samantha Hoffman and Heidi Mlynarski to the Vestry. This group enjoys one another's company; there is an uncontrived and authentic affection among members of this body that makes our work joyful. It is our custom to reduce to writing any reports we have for the Vestry and circulate those documents ahead of the meeting so that we spend time receiving and discussing the items, rather than reading them cold at the table. This means that we get a lot done in short order.
- 2) In the time since our last meeting, Terrance Lively has been ordained, and the parish held its annual meeting. Both were consequential events in which the parish shone with its accustomed grace, generosity and welcome. I think we did Terrance proud on the day of his ordination. I think we did ourselves proud in the way we conducted the business of the annual meeting and then remained to eat a meal together and visit. I am grateful.
- 3) A new bible study began last evening led by Fr. Terrance – an overview study of Genesis. This follows a bible class he taught in 2025 in which The Gospel of Matthew was examined. These educational opportunities directly answer the survey of 2024 in which expanded education opportunities for persons of all ages was named as an important goal in the near and mid-term life of the parish. Since he graduates from seminary in about twelve weeks, Fr. Terrance brings not only a splendid temperament and teaching style but also the latest theological insights to these offerings.
- 4) Lent commences in two days – Wednesday, 18 February 2026; there will be two observances of The Proper Liturgy of the Day for Ash Wednesday, at 1200 and 1900. Between those two liturgies I have three home calls scheduled; I will be visiting Mike and Ruthanne Herold, Goldey and Helen Van Sant and Carole Fox, bringing to each household seasonal ashes and The Blessed Sacrament.
- 5) Ongoing pastoral concerns include Betsy Sipes, still confined to a nursing/rehabilitation facility across the Bay, and Arline Stephan, recovering at home in Centreville from extensive spinal surgery performed about a month ago. Both are progressing well and looking forward to a full return to their normal routines.
- 6) Recently, I had a conversation with a relatively new parishioner who provided some helpful feedback. This person remarked that in more than a year of attending the weekly liturgy and volunteering in a couple of on-going parish ministries, longer-term members have not engaged either spouse in their household in any significant or substantive conversation. This runs counter to how we view ourselves – as welcoming and inclusive. Surely, no one intends to slight or ignore anyone, and yet there are times when due to the pace of our common life that is precisely how it feels to newcomers. We see visitors appear, and they are initially welcomed and encouraged to find their places in the ministries of the parish; we assume at that point that our job of incorporating newcomers is completed. It's not.

We each and together are friends of Jesus, and the ongoing cultivation of new friendships is part and parcel of our life as the Church. This conversation was helpful feedback to me, and a reminder that we are given an opportunity, and can improve, when people take the courage to give us this kind of feedback. As the parish continues to grow as it has in the last two years, this will become ever-more important. As leaders of the parish please make it a priority to approach and speak with people you don't know, or know well, and begin the longer enduring work of getting to know one another better. This strengthens us each personally, and it strengthens the parish.

- 7) On 4 February 2025, I was privileged to offer the invocation opening that day's session of the Maryland Senate. I am grateful to report that again this year, by invitation of Maryland State Senator Stephen Hershey and confirmed by Mr. Nicholas Garrett in the Office of the Secretary of Senate in Annapolis, I am scheduled to offer the invocation at the commencement of a daily session of the Maryland Senate. That will take place on Wednesday, 25 March 2026, which is The Feast of The Annunciation, and the 42<sup>nd</sup> anniversary of the priestly ordination of The Rev'd Gretchen D. Zimmerman.

Report of the Senior Warden  
To the Vestry  
February 1, 2026

Attendance continues to be quite good for the cold and snowy month of January. The Wiggle Room and Sunday School continue to be busy with happy kids. To enhance her programs, Alesia Grier attended a Forma Conference at Claggett Center. We continue to be grateful to the Diocese of Maryland for including Alesia in their programs.

The Sacristy water heater died with minimal leakage. No damage was noted. Not being able to find when it was installed, we can only assume that age was the issue. Fortunately, our plumber, Thomas Hamilton was able to order and install a new water heater between its failure on Monday and the Ordination on January 24<sup>th</sup>. (\$1,050.00) He also replaced the tubing between the water heater and pipes with flexible metal tubing instead of the existing clear plastic.

The big storm proved to be quite the challenge. Our plow company, Legg's Landscaping did their best to clear our campus. The final cost was \$1,749.00.

The Ordination of Terrance Lively+ went very well with so much assistance from Lindy Coltharp and Molly Canon. The total cost was about \$1,500.00. The budgeted amount for the Ordination was \$3,000.00

The kitchen hood fan is in the process of being repaired. The fan motor is making noise and failing, and needs to be replaced. The cost is estimated as \$1,300.00 and will be completed in February.

I want to thank Patrick Herlihy for serving as an alternate to the Diocese of Easton convention. To avoid any voting conflict, I will serve as a delegate, and Patrick as the alternate with seat and voice.

John Reckord will officially be installed as the Junior Warden by the Vestry on February 16, 2026. I look forward to working with him!

I am also looking forward to working with our newest Vestry members, John Gschwend, Samantha Hoffman and Heidi Mylnarski. Our Vestry meetings are a place to share joys, work through challenges and support one another, and I know they will add to our spirit of camaraderie.

Respectfully,  
Lois Vanderbok

**Christ Church Parish Kent Island**  
**Balance Sheet Summary**  
**January 31, 2026 (Compared to January 31, 2025)**

**Overview**

This balance sheet provides a snapshot of the parish's financial position at January 31, 2026, compared to the same date last year. It shows what the church owes (liabilities) and the overall financial strength of the parish (equity/net worth).

**Liabilities (What We Owe)**

- Total Current Liabilities:
  - Jan 31, 2026: \$9,250
  - Jan 31, 2025: \$7,181
  - Increase: ~\$2,069

The increase is primarily due to higher credit card balances and payroll tax withholdings at month-end. These are routine operating items that fluctuate month to month. Overall liability levels remain low relative to the parish's total financial position.

**Equity (Net Worth of the Parish)**

- Total Equity:
  - Jan 31, 2026: \$5,469,915
  - Jan 31, 2025: \$5,349,924
  - Increase: ~\$119,991

This increase reflects accumulated prior years' net income and stable long-term assets, including parish property. The parish's overall financial foundation continues to grow modestly.

**Year-to-Date Net Income**

- January 2026 Net Income: \$15,693
- January 2025 Net Income: \$27,760

Net income is positive to begin 2026. January results can vary based on timing of income and expenses and do not indicate any structural concern.

**Overall Financial Position**

As of January 31, 2026, Christ Church remains financially stable. Liabilities are low and manageable, equity continues to grow year over year, and the parish maintains a strong overall financial position.

## **Christ Church Parish Kent Island — Vestry Executive Handout**

**Profit & Loss (Accrual) | Feb 2025 – Jan 2026 | Report date: 02/10/26**

### **Bottom Line**

- Operating result (Net Ordinary Income): +\$434 → essentially break-even; operating budget balanced.
- Total operating expenses: \$488,684.77
- Other income (primarily investments & designated fund activity): +\$119,556.76
- Overall result including funds/investments: ~+\$120K positive

### **Operating Expenses by Major Area (Total = \$488,684.77)**

#### **1) Personnel – \$172,968.58 (largest cost center)**

- Core payroll/stipends remain the primary fixed cost.
- Notable items:
  - Payroll tax expense: \$8,299
  - Transition/Search costs: \$4,987 (contained)

#### **2) Facilities – \$135,174.65 (most volatility)**

- Main drivers:
  - Repairs & Maintenance – Church: \$49,369 (largest variable; major spikes in June/Aug/Jan)
  - Electric: \$26,109
  - Propane: \$14,890
  - Kitchen equipment/maintenance: \$12,478
  - Lawn/snow: \$12,384

### **3) Parish Life – \$101,591.61**

- Outreach: \$53,099 (includes Diocesan Apportionment: \$47,850)
- Parish Ministries: \$34,182
- Music: \$8,543
- Worship: \$4,779
- Christian Education: \$989

### **4) Administration – \$61,283.93 (steady monthly baseline)**

### **5) Insurance – \$17,666 (paid in periodic spikes)**

#### Monthly Operating Pattern (Net Ordinary Income)

- Strong months: July +\$17.9K, April +\$11.7K, January +\$10.4K
- Weak months: June -\$17.9K, May -\$13.3K, October -\$9.8K
- Primary swing factors: Facilities repairs + insurance timing + seasonality in giving.

### **Designated Funds / Investments (Non-Operating Highlights)**

Market recovery and fund activity materially improved overall results:

- Blunt Fund: +\$55.6K
- Perpetual Care: +\$24.5K
- Grace Fund: +\$21.0K
- Investment Fund: +\$15.6K
- 1999 Endowment: +\$6.6K
- Paca Fund: +\$10.7K

**Net Program Operating Income:**

- Backpack Program: +\$4.4K
- Children's Food Ministry: +\$9.1K

**Vestry Takeaways / Focus Areas**

- Operating budget balanced (year ended essentially at break-even).
- Personnel costs are stable; transition costs controlled.
- Facilities repairs are the main risk/volatility driver → consider reserve/capital planning to smooth spikes.
- Outreach and diocesan obligations maintained.
- Investments/designated funds performed strongly, strengthening the overall financial position.

## **Christ Church Parish Kent Island**

### **January 2026 Financial Summary (Budget vs. Actual)**

This report summarizes financial activity for January 2026 compared to the annual 2026 budget. January represents approximately one month (about 8.3%) of the fiscal year.

#### **Overall Financial Position**

- Total Expenses (January): \$48,594
- Annual Expense Budget: \$599,128
- Percent of Budget Spent: 8.1%
- Net Ordinary Income (Operating Surplus): \$10,360
- Total Net Income (Including Investment Activity): \$15,693

January closed with a positive financial position. Spending levels are generally aligned with where we should be at approximately one month into the year.

#### **Key Expense Areas**

**Administration:** Tracking normally for early-year timing.

**Facilities:** At 13.4% of annual budget. Winter utility usage and church repairs drove January spending. No structural concerns at this time.

**Parish Life & Ministries:** At 11.5% of budget. Fellowship expenses were front-loaded due to early-year events. Hospitality and ministry compensation pacing appropriately.

**Personnel:** At 5.2% of annual budget. Compensation and payroll costs remain stable and within expectations. Benefits lines reflect timing and have not yet been incurred.

#### **Other Income & Funds**

Investment and designated funds reflect normal market fluctuations. January showed modest positive changes in most funds. Special ministries (Backpack and Children's Food Ministry) reflect normal timing differences between income and expenses.

#### **Vestry Takeaways**

- January ended with a surplus.
- Spending is aligned with early-year expectations.
- Personnel costs remain controlled and predictable.
- Facilities expenses reflect winter timing and routine maintenance.
- The parish remains financially stable entering 2026.

QuickBooks Operating Account 3781 Balance

As Of 2/10/2026 \$ 129,693.48

(after all checks have been written this week)

Holding Funds in Operating Account for:

Children & Family Outreach (started in June, 2021) \$ 4,392.79

Children's Food Ministry (started in March, 2025) \$ 8,838.87

Backpack Program \$ 16,751.88

Due to Others \$ 0.00

Grace Fund \$ 0.00

Memorial Fund \$ 0.00

Youth Group Trips (04/21/25) \$ 1,200.00

Acolyte Trip / Other (04/30/25) \$ 905.97

Funds in Suspense (waiting to be re-allocated) \$ 3,527.00

Total Funds Holding in Operating Acct \$ 35,616.51

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Funds Available For Operating Use \$ 94,076.97

**Christ Church Parish Kent Island**  
**Balance Sheet Prev Year Comparison**  
As of January 31, 2026

	Jan 31, 26	Jan 31, 25
<b>ASSETS</b>		
<b>Current Assets</b>		
<b>Checking/Savings</b>		
Checking / Savings Accounts		
SUB Operating Acct - 3781	132,067.80	85,119.79
<b>Total Checking / Savings Accounts</b>	<b>132,067.80</b>	<b>85,119.79</b>
<b>Total Checking/Savings</b>	<b>132,067.80</b>	<b>85,119.79</b>
<b>Total Current Assets</b>	<b>132,067.80</b>	<b>85,119.79</b>
<b>Fixed Assets</b>		
<b>Buildings &amp; Land</b>		
Buildings	3,629,275.00	3,629,275.00
Land - Broad Creek Cemetery	125,000.00	125,000.00
<b>Total Buildings &amp; Land</b>	<b>3,754,275.00</b>	<b>3,754,275.00</b>
<b>Fixtures, Furniture &amp; Equipment</b>		
Fixtures & Furniture - CECDs	5,850.00	5,850.00
Fixtures & Furniture - Church	102,200.00	102,200.00
<b>Total Fixtures, Furniture &amp; Equipment</b>	<b>108,050.00</b>	<b>108,050.00</b>
<b>Total Fixed Assets</b>	<b>3,862,325.00</b>	<b>3,862,325.00</b>
<b>Other Assets</b>		
<b>EEF Investment Accts.</b>		
BCC Columbarium Fund-90010	2,054.79	32,153.64
BCC Perpetual Care Fund-90011	200,984.46	174,121.28
<b>Blunt Fund</b>		
Julianna Blunt Fund - 90007	435,858.17	403,011.36
Released for Rectory	399,184.78	399,184.78
<b>Total Blunt Fund</b>	<b>835,042.95</b>	<b>802,196.14</b>
Endowment Fund - 90008	52,131.45	48,168.13
Grace Youth Ministry Fund-90015	164,278.87	151,671.82
Paca Fund - 90009	83,809.63	77,491.71
The Investment Fund - 90078	133,277.33	110,677.68
<b>Total EEF Investment Accts.</b>	<b>1,471,579.48</b>	<b>1,396,480.40</b>
<b>Shore United Bank Accts.</b>		
Memorial Fund - 9769	13,192.45	13,179.26
<b>Total Shore United Bank Accts.</b>	<b>13,192.45</b>	<b>13,179.26</b>
<b>Total Other Assets</b>	<b>1,484,771.93</b>	<b>1,409,659.66</b>
<b>TOTAL ASSETS</b>	<b>5,479,164.73</b>	<b>5,357,104.45</b>
<b>LIABILITIES &amp; EQUITY</b>		
<b>Liabilities</b>		
<b>Current Liabilities</b>		
<b>Accounts Payable</b>		
Accounts Payable	832.33	2,161.03
<b>Total Accounts Payable</b>	<b>832.33</b>	<b>2,161.03</b>
<b>Credit Cards</b>		
<b>Church Credit Cards</b>		
Visa #4298 - Lindy Coltharp	2,355.45	872.49
Visa #7838 - Brenda Faulkner	313.38	1,357.64
Visa #8117 - Warren Prender	0.00	179.00
Visa #8166 - Lois Vanderbok	1,085.35	0.00
Visa #8877 - Mike Chrisopher	0.00	356.11
Visa #9743 - Leona Parker	892.29	0.00

**Christ Church Parish Kent Island**  
**Balance Sheet Prev Year Comparison**  
As of January 31, 2026

	Jan 31, 26	Jan 31, 25
<b>Total Church Credit Cards</b>	4,646.47	2,765.24
<b>Total Credit Cards</b>	4,646.47	2,765.24
<b>Other Current Liabilities</b>		
<b>Payroll Liabilities</b>		
Federal Taxes Withheld	3,023.60	1,819.25
State Taxes Withheld	747.66	435.24
<b>Total Payroll Liabilities</b>	3,771.26	2,254.49
<b>Total Other Current Liabilities</b>	3,771.26	2,254.49
<b>Total Current Liabilities</b>	9,250.06	7,180.76
<b>Total Liabilities</b>	9,250.06	7,180.76
<b>Equity</b>		
Opening Balance Equity	3,681,662.39	3,681,662.39
Prior Years Net Income	1,373,374.75	1,241,316.84
Rectory - Land / Improvements	399,184.78	399,184.78
Net Income	15,692.75	27,759.68
<b>Total Equity</b>	5,469,914.67	5,349,923.69
<b>TOTAL LIABILITIES &amp; EQUITY</b>	<b>5,479,164.73</b>	<b>5,357,104.45</b>

**Christ Church Parish Kent Island**  
**Profit & Loss Budget vs. Actual - Current Year**  
**January 2026**

	Jan 26	Budget	% of Budget
<b>Ordinary Income/Expense</b>			
<b>Income</b>			
<b>Building Use</b>			
CECDS	1,370.00	16,444.00	8.3%
Living Water	1,500.00	18,000.00	8.3%
Other Building Use	1,100.00	7,500.00	14.7%
<b>Total Building Use</b>	3,970.00	41,944.00	9.5%
<b>Fundraisers</b>			
Soup Sales	4,638.31	70,000.00	6.6%
<b>Total Fundraisers</b>	4,638.31	70,000.00	6.6%
<b>General Offerings</b>			
Contributions / Pledges	49,810.24	365,000.00	13.6%
Plate Contributions	0.00	7,500.00	0.0%
Special Offerings	81.00	5,000.00	1.6%
<b>Total General Offerings</b>	49,891.24	377,500.00	13.2%
<b>Miscellaneous Income</b>			
Altar Guild Donations	100.00	1,800.00	5.6%
Interest-Checking/Savings Accts	1.12	75.00	1.5%
Music Fund Donations	50.00	600.00	8.3%
Other Income / Donations	303.00	3,000.00	10.1%
<b>Total Miscellaneous Income</b>	454.12	5,475.00	8.3%
<b>Total Income</b>	58,953.67	494,919.00	11.9%
<b>Gross Profit</b>	58,953.67	494,919.00	11.9%
<b>Expense</b>			
<b>Administration</b>			
<b>Development / Communications</b>			
Advertising - Communication	0.00	500.00	0.0%
Expense Allowance - Rector	0.00	500.00	0.0%
Gifts / Incentives	0.00	250.00	0.0%
Planned Giving - 1631 Society	0.00	500.00	0.0%
<b>Total Development / Communications</b>	0.00	1,750.00	0.0%
<b>Office Expense</b>			
Bank Service Charges	0.00	10.00	0.0%
Bookkeeping Services	1,678.75	22,500.00	7.5%
Copying / Lease			
Bizhub C450l Lease	443.71	6,000.00	7.4%
<b>Total Copying / Lease</b>	443.71	6,000.00	7.4%
Credit Card Merchant Expense	198.06	1,400.00	14.1%
IT Support	1,179.08	8,408.00	14.0%
Office Supplies	21.20	5,000.00	0.4%
Payroll Service	261.30	2,350.00	11.1%
Postage	0.00	1,800.00	0.0%
Stewardship Expense	0.00	1,200.00	0.0%
Telephone - Church	407.60	5,000.00	8.2%
<b>Total Office Expense</b>	4,189.70	53,668.00	7.8%
<b>Publications</b>			
Publications	45.00	300.00	15.0%
<b>Total Publications</b>	45.00	300.00	15.0%
<b>Vestry / Diocese</b>			
Convention Expenses	200.00	500.00	40.0%
<b>Total Vestry / Diocese</b>	200.00	500.00	40.0%

## Christ Church Parish Kent Island

### Profit & Loss Budget vs. Actual - Current Year

#### January 2026

	Jan 26	Budget	% of Budget
<b>Total Administration</b>	4,434.70	56,218.00	7.9%
<b>Facilities</b>			
Alarm System (Fire/Security)	0.00	700.00	0.0%
Camp Wright Lease	773.75	3,095.00	25.0%
Cleaning Supplies	34.73	2,000.00	1.7%
Electric	3,665.73	24,000.00	15.3%
Gardening Ministry	0.00	5,770.00	0.0%
Kitchen Equipment & Maintenance	350.00	10,000.00	3.5%
Lawn Care / Snow Removal	1,749.00	10,000.00	17.5%
Pest Control	0.00	2,275.00	0.0%
Propane	3,814.23	26,000.00	14.7%
Refuse Removal	475.34	5,200.00	9.1%
Repairs & Maintenance - Church	5,281.73	30,000.00	17.6%
Repairs & Maintenance - Rectory	0.00	5,000.00	0.0%
Water & Sewer	868.85	2,500.00	34.8%
<b>Total Facilities</b>	17,013.36	126,540.00	13.4%
<b>Insurance</b>			
Property / Liability Insurance	0.00	17,877.00	0.0%
Workers Comp Insurance	0.00	400.00	0.0%
<b>Total Insurance</b>	0.00	18,277.00	0.0%
<b>Parish Life</b>			
<b>Christian Education</b>			
Adults	0.00	200.00	0.0%
Young Children	18.55	300.00	6.2%
Youth	0.00	500.00	0.0%
<b>Total Christian Education</b>	18.55	1,000.00	1.9%
<b>Music</b>			
Choral Intern	1,250.00	2,692.00	46.4%
Guest Musicians	0.00	2,000.00	0.0%
Music & Choir Supplies	277.99	3,000.00	9.3%
<b>Total Music</b>	1,527.99	7,692.00	19.9%
<b>Outreach</b>			
Camp Wright	250.00	1,000.00	25.0%
Diocesan Apportionment	4,183.63	50,204.00	8.3%
Discretionary Fund - Rector	250.00	1,000.00	25.0%
Haven Ministries Church Fund	250.00	1,000.00	25.0%
Haven Ministries Operations	250.00	1,000.00	25.0%
Other Purpose Outside Parish	0.00	750.00	0.0%
<b>Total Outreach</b>	5,183.63	54,954.00	9.4%
<b>Parish Ministries</b>			
Coffee Supplies	98.91	500.00	19.8%
Connections-Welcoming	0.00	100.00	0.0%
Family Ministry Activities	0.00	1,200.00	0.0%
Fellowship	1,551.53	1,600.00	97.0%
Hospitality MinistryCoordinator	2,975.00	31,500.00	9.4%
Youth Ministry	144.30	1,500.00	9.6%
<b>Total Parish Ministries</b>	4,769.74	36,400.00	13.1%
<b>Worship</b>			
Acolytes	0.00	150.00	0.0%
Altar Guild	214.50	2,000.00	10.7%
Worship & Sanctuary	90.00	700.00	12.9%
<b>Total Worship</b>	304.50	2,850.00	10.7%
<b>Total Parish Life</b>	11,804.41	102,896.00	11.5%
<b>Personnel</b>			

**Christ Church Parish Kent Island**  
**Profit & Loss Budget vs. Actual - Current Year**  
**January 2026**

	Jan 26	Budget	% of Budget
<b>Benefits</b>			
Health Insurance Premium-Curate	0.00	10,000.00	0.0%
Life/Disability Ins - Curate	0.00	450.00	0.0%
Pension - Curate	0.00	18,000.00	0.0%
<b>Total Benefits</b>	0.00	28,450.00	0.0%
<b>Continuing Education</b>			
Family Ministry Coordinator	295.29	400.00	73.8%
Minister of Music	0.00	400.00	0.0%
Rector	0.00	500.00	0.0%
<b>Total Continuing Education</b>	295.29	1,300.00	22.7%
<b>Pay Not Subject to Payroll Tax</b>			
Housing Allowance-Rector/Curate	0.00	8,000.00	0.0%
Payroll Tax Expense	700.70	7,400.00	9.5%
<b>Rector / Curate Support</b>			
Cell Phone	0.00	1,000.00	0.0%
Lawn Care	-200.00	700.00	-28.6%
Membership & Lot Fees	235.00	200.00	117.5%
Pest Control	0.00	200.00	0.0%
Trash Removal	246.00	500.00	49.2%
Utilities	0.00	3,800.00	0.0%
<b>Total Rector / Curate Support</b>	281.00	6,400.00	4.4%
Stipend - Rector/Interim Rector	3,307.70	43,000.00	7.7%
Stipend - Asst. to PIC/Curate	2,307.69	63,750.00	3.6%
Supply Priest	0.00	780.00	0.0%
<b>Total Pay Not Subject to Payroll Tax</b>	6,597.09	129,330.00	5.1%
<b>Pay Subject to Payroll Tax</b>			
Family Ministry Coordinator			
Minister of Music			
Parish Administrator			
Sexton			
<b>Total Pay Subject to Payroll Tax</b>	7,909.44	127,417.00	6.2%
<b>Transition Costs</b>	0.00	3,000.00	0.0%
<b>Travel and Automobile</b>			
Mileage - Family Ministry Coord	0.00	300.00	0.0%
Mileage - Minister of Music	287.03	2,500.00	11.5%
Mileage - Rector/Interim Rector	252.30	2,400.00	10.5%
Mileage - Supply Priest	0.00	500.00	0.0%
<b>Total Travel and Automobile</b>	539.33	5,700.00	9.5%
<b>Total Personnel</b>	15,341.15	295,197.00	5.2%
<b>Total Expense</b>	48,593.62	599,128.00	8.1%
<b>Net Ordinary Income</b>	10,360.05	-104,209.00	-9.9%
<b>Other Income/Expense</b>			
<b>Other Income</b>			
BCC Columbarium Fund - 90010			
Change In Asset Value	69.40		
Released in Current Year	-11,000.00		
Transfer Out	0.00		
<b>Total BCC Columbarium Fund - 90010</b>	-10,930.60		
BCC Perpetual Care Fund - 90011			
Change In Asset Value	3,385.26		
<b>Total BCC Perpetual Care Fund - 90011</b>	3,385.26		

**Christ Church Parish Kent Island**  
**Profit & Loss Budget vs. Actual - Current Year**  
**January 2026**

	Jan 26	Budget	% of Budget
<b>Blunt Fund - 90007</b>			
Change In Asset Value	7,341.34		
Blunt Fund - 90007 - Other	0.00	22,490.63	0.0%
<b>Total Blunt Fund - 90007</b>	7,341.34	22,490.63	32.6%
<b>1999 Endowment Fund - 90008</b>			
Change In Asset Value	878.07		
1999 Endowment Fund - 90008 - Other	0.00	2,679.95	0.0%
<b>Total 1999 Endowment Fund - 90008</b>	878.07	2,679.95	32.8%
<b>Grace Fund - 90015</b>			
Change In Asset Value	2,766.19		
Grace Fund - 90015 - Other	0.00	8,382.93	0.0%
<b>Total Grace Fund - 90015</b>	2,766.19	8,382.93	33.0%
<b>Paca Fund - 90009</b>			
Change In Asset Value	1,411.65		
Paca Fund - 90009 - Other	0.00	4,368.69	0.0%
<b>Total Paca Fund - 90009</b>	1,411.65	4,368.69	32.3%
<b>The Investment Fund - 90078</b>			
Change In Asset Value	2,244.84		
The Investment Fund - 90078 - Other	0.00	66,286.80	0.0%
<b>Total The Investment Fund - 90078</b>	2,244.84	66,286.80	3.4%
<b>Backpack Program</b>			
Backpack Program - Expenses	-576.58		
<b>Total Backpack Program</b>	-576.58		
<b>CFM (Children's Food Ministry)</b>			
Children Food Ministry-Income	100.00		
Children Food Ministry-Expenses	-1,187.47		
<b>Total CFM (Children's Food Ministry)</b>	-1,087.47		
<b>Special Event</b>			
Westminster Bell Ringer-Expense	-100.00		
<b>Total Special Event</b>	-100.00		
<b>Total Other Income</b>	5,332.70	104,209.00	5.1%
<b>Other Expense</b>			
Rector's Discretionary Funds	0.00		
<b>Total Other Expense</b>	0.00		
<b>Net Other Income</b>	5,332.70	104,209.00	5.1%
<b>Net Income</b>	<b>15,692.75</b>	<b>0.00</b>	<b>100.0%</b>

**Christ Church Parish Kent Island  
Profit & Loss By Month  
February 2025 through January 2026**

	Feb 25	Mar 25	Apr 25	May 25	Jun 25	Jul 25	Aug 25	Sep 25	Oct 25	Nov 25	Dec 25	Jan 26	TOTAL
<b>Ordinary Income/Expense</b>													
<b>Income</b>													
<b>Building Use</b>													
CECDS	1,370.00	1,370.00	1,370.00	1,370.00	1,370.00	1,370.00	1,370.00	1,370.00	1,370.00	1,370.00	1,370.00	1,370.00	16,440.00
Living Water	1,500.00	1,500.00	1,500.00	1,500.00	1,500.00	1,500.00	1,500.00	1,500.00	1,500.00	1,500.00	1,500.00	1,500.00	18,000.00
Other Building Use	800.00	1,000.00	1,410.00	700.00	660.00	0.00	900.00	0.00	390.00	525.00	650.00	1,100.00	8,135.00
<b>Total Building Use</b>	<b>3,670.00</b>	<b>3,870.00</b>	<b>4,280.00</b>	<b>3,570.00</b>	<b>3,530.00</b>	<b>2,870.00</b>	<b>3,770.00</b>	<b>2,870.00</b>	<b>3,260.00</b>	<b>3,395.00</b>	<b>3,520.00</b>	<b>3,970.00</b>	<b>42,575.00</b>
<b>Fundraisers</b>													
Advent Sales (Nov / Dec)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	103.00	25.00	0.00	128.00
Soup Sales	5,538.39	5,078.58	5,795.55	6,226.21	7,138.44	6,288.98	5,563.62	5,111.58	7,983.39	4,119.61	8,030.07	4,638.31	71,512.73
<b>Total Fundraisers</b>	<b>5,538.39</b>	<b>5,078.58</b>	<b>5,795.55</b>	<b>6,226.21</b>	<b>7,138.44</b>	<b>6,288.98</b>	<b>5,563.62</b>	<b>5,111.58</b>	<b>7,983.39</b>	<b>4,222.61</b>	<b>8,055.07</b>	<b>4,638.31</b>	<b>71,640.73</b>
<b>General Offerings</b>													
Contributions / Pledges	26,422.76	29,751.26	28,931.76	21,617.45	23,304.26	39,037.06	31,015.76	24,950.26	24,005.45	32,523.76	27,892.65	49,810.24	359,262.67
Plate Contributions	592.00	407.00	1,504.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2,503.00
Special Offerings	5.00	683.00	2,180.00	0.00	0.00	0.00	0.00	0.00	0.00	355.00	2,765.00	81.00	6,069.00
<b>Total General Offerings</b>	<b>27,019.76</b>	<b>30,841.26</b>	<b>32,615.76</b>	<b>21,617.45</b>	<b>23,304.26</b>	<b>39,037.06</b>	<b>31,015.76</b>	<b>24,950.26</b>	<b>24,005.45</b>	<b>32,878.76</b>	<b>30,657.65</b>	<b>49,891.24</b>	<b>367,834.67</b>
<b>Miscellaneous Income</b>													
Altar Guild Donations	0.00	935.00	232.00	0.00	0.00	0.00	0.00	0.00	0.00	500.00	770.00	100.00	2,537.00
Interest-Checking/Savings Accts	1.01	1.12	1.09	1.12	1.08	1.12	1.12	1.08	1.12	1.09	1.12	1.12	13.19
Music Fund Donations	200.00	200.00	250.00	150.00	0.00	0.00	100.00	0.00	0.00	0.00	105.00	50.00	1,055.00
Other Income / Donations	0.00	0.00	1,200.00	0.00	360.40	0.00	0.00	0.00	0.00	30.00	1,570.00	303.00	3,463.40
<b>Total Miscellaneous Income</b>	<b>201.01</b>	<b>1,136.12</b>	<b>1,683.09</b>	<b>151.12</b>	<b>361.48</b>	<b>1.12</b>	<b>101.12</b>	<b>1.08</b>	<b>1.12</b>	<b>531.09</b>	<b>2,446.12</b>	<b>454.12</b>	<b>7,068.59</b>
<b>Total Income</b>	<b>36,429.16</b>	<b>40,925.96</b>	<b>44,374.40</b>	<b>31,564.78</b>	<b>34,334.18</b>	<b>48,197.16</b>	<b>40,450.50</b>	<b>32,932.92</b>	<b>35,249.96</b>	<b>41,027.46</b>	<b>44,678.84</b>	<b>58,953.67</b>	<b>489,118.99</b>
<b>Gross Profit</b>	<b>36,429.16</b>	<b>40,925.96</b>	<b>44,374.40</b>	<b>31,564.78</b>	<b>34,334.18</b>	<b>48,197.16</b>	<b>40,450.50</b>	<b>32,932.92</b>	<b>35,249.96</b>	<b>41,027.46</b>	<b>44,678.84</b>	<b>58,953.67</b>	<b>489,118.99</b>
<b>Expense</b>													
<b>Administration</b>													
<b>Development / Communications</b>													
Advertising - Communication	0.00	0.00	0.00	66.81	202.30	0.00	0.00	0.00	0.00	0.00	0.00	0.00	269.11
Gifts / Incentives	500.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	500.00
<b>Total Development / Communications</b>	<b>500.00</b>	<b>0.00</b>	<b>0.00</b>	<b>66.81</b>	<b>202.30</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>769.11</b>
<b>Office Expense</b>													
Bookkeeping Services	1,485.00	1,705.00	1,828.75	1,155.00	1,691.25	1,017.50	1,292.50	1,100.00	1,581.25	1,168.75	1,925.00	1,678.75	17,628.75
<b>Copying / Lease</b>													
Blzhub C450I Lease	443.71	443.71	443.71	443.71	443.71	443.71	443.71	443.71	443.71	443.71	443.71	443.71	5,324.52
<b>Total Copying / Lease</b>	<b>443.71</b>	<b>443.71</b>	<b>443.71</b>	<b>443.71</b>	<b>443.71</b>	<b>443.71</b>	<b>443.71</b>	<b>443.71</b>	<b>443.71</b>	<b>443.71</b>	<b>443.71</b>	<b>443.71</b>	<b>5,324.52</b>
Credit Card Merchant Expense	79.63	116.65	96.53	136.57	102.88	90.89	93.69	95.43	88.22	30.99	138.76	198.06	1,268.30
IT Support	79.00	714.00	79.00	79.00	3,935.56	314.00	1,884.90	2,196.09	699.03	4,497.30	955.25	1,179.08	16,612.21
Office Supplies	3,339.63	403.97	125.00	1,306.45	0.00	294.92	276.54	1,694.94	232.21	312.79	502.50	21.20	8,510.15
Payroll Service	441.43	118.88	146.38	196.72	118.88	118.88	118.88	118.88	193.32	118.88	182.72	261.30	2,135.15
Postage	200.00	9.05	350.00	300.00	0.00	0.00	0.00	0.00	0.00	247.75	0.00	0.00	1,106.80
Stewardship Expense	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,750.00	0.00	363.75	0.00	2,113.75
Telephone - Church	407.50	407.50	407.66	407.66	407.66	406.86	406.86	406.86	407.97	407.97	407.97	407.60	4,890.07
<b>Total Office Expense</b>	<b>6,475.90</b>	<b>3,918.76</b>	<b>3,477.03</b>	<b>4,025.11</b>	<b>6,699.94</b>	<b>2,686.76</b>	<b>4,517.08</b>	<b>6,055.91</b>	<b>5,395.71</b>	<b>7,228.14</b>	<b>4,919.66</b>	<b>4,189.70</b>	<b>59,589.70</b>
<b>Publications</b>													
Publications	0.00	45.00	0.00	0.00	45.00	0.00	45.00	0.00	138.70	0.00	0.00	45.00	318.70
<b>Total Publications</b>	<b>0.00</b>	<b>45.00</b>	<b>0.00</b>	<b>0.00</b>	<b>45.00</b>	<b>0.00</b>	<b>45.00</b>	<b>0.00</b>	<b>138.70</b>	<b>0.00</b>	<b>0.00</b>	<b>45.00</b>	<b>318.70</b>
<b>Vestry / Diocese</b>													
Convention Expenses	3,885.50	-2,764.08	-715.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	200.00	606.42

**Christ Church Parish Kent Island  
Profit & Loss By Month  
February 2025 through January 2026**

	Feb 25	Mar 25	Apr 25	May 25	Jun 25	Jul 25	Aug 25	Sep 25	Oct 25	Nov 25	Dec 25	Jan 26	TOTAL
<b>Total Vestry / Diocese</b>	3,885.50	-2,764.08	-715.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	200.00	606.42
<b>Total Administration</b>	10,861.40	1,199.68	2,762.03	4,091.92	6,947.24	2,686.76	4,562.08	6,055.91	5,534.41	7,228.14	4,919.66	4,434.70	61,283.93
<b>Facilities</b>													
Alarm System (Fire/Security)	0.00	0.00	350.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	350.00
Camp Wright Lease	0.00	0.00	773.75	0.00	0.00	773.75	0.00	0.00	773.75	0.00	0.00	773.75	3,095.00
Cleaning Supplies	283.80	106.18	70.64	503.02	0.00	0.00	128.52	13.49	539.05	19.26	146.74	34.73	1,845.43
Electric	3,739.92	2,853.96	1,781.71	1,676.18	1,412.63	1,810.15	2,538.53	1,728.02	1,480.09	1,566.17	1,855.67	3,665.73	26,108.76
Gardening Ministry	0.00	111.14	1,400.00	110.18	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,621.32
Kitchen Equipment & Maintenance	375.00	8,530.01	0.00	780.26	848.26	550.00	985.00	0.00	59.76	0.00	0.00	350.00	12,478.29
Lawn Care / Snow Removal	765.00	0.00	0.00	1,750.00	1,000.00	0.00	3,200.00	1,000.00	2,200.00	0.00	720.00	1,749.00	12,384.00
Pest Control	0.00	500.00	0.00	0.00	0.00	500.00	0.00	0.00	0.00	500.00	0.00	0.00	1,500.00
Propane	3,516.44	1,116.53	1,097.21	117.07	161.80	0.00	161.04	207.28	0.00	863.10	3,835.53	3,814.23	14,890.23
Refuse Removal	418.90	418.44	417.02	417.02	414.70	420.06	423.62	422.69	422.24	424.35	475.34	475.34	5,149.72
Repairs & Maintenance - Church	1,333.79	2,300.74	718.80	1,152.77	22,022.13	1,758.29	8,646.72	2,436.96	545.39	2,604.43	566.92	5,281.73	49,368.67
Repairs & Maintenance - Rectory	0.00	1,630.00	0.00	200.00	0.00	1,214.98	200.00	0.00	0.00	0.00	0.00	0.00	3,244.98
Water & Sewer	0.00	0.00	795.56	0.00	0.00	748.28	0.00	0.00	725.56	0.00	0.00	868.85	3,138.25
<b>Total Facilities</b>	10,432.85	17,567.00	7,404.69	6,706.50	25,859.52	7,775.51	16,283.43	5,808.44	6,745.84	5,977.31	7,600.20	17,013.36	135,174.65
<b>Insurance</b>													
Property / Liability Insurance	4,145.50	0.00	0.00	4,145.50	0.00	0.00	0.00	0.00	4,470.00	0.00	4,469.00	0.00	17,230.00
Workers Comp Insurance	0.00	0.00	325.00	0.00	0.00	0.00	111.00	0.00	0.00	0.00	0.00	0.00	436.00
<b>Total Insurance</b>	4,145.50	0.00	325.00	4,145.50	0.00	0.00	111.00	0.00	4,470.00	0.00	4,469.00	0.00	17,666.00
<b>Parish Life</b>													
Christian Education													
Young Children	90.14	60.28	0.00	125.58	38.96	38.84	10.60	0.00	0.00	105.90	0.00	18.55	488.85
Youth	0.00	0.00	60.38	375.00	0.00	0.00	64.86	0.00	0.00	0.00	0.00	0.00	500.24
<b>Total Christian Education</b>	90.14	60.28	60.38	500.58	38.96	38.84	75.46	0.00	0.00	105.90	0.00	18.55	989.09
<b>Music</b>													
Choral Intern	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,250.00	1,250.00
Guest Musicians & Interns	0.00	0.00	900.00	1,000.00	0.00	0.00	0.00	0.00	0.00	375.00	250.00	0.00	2,525.00
Music & Choir Supplies	382.00	124.48	416.89	69.79	529.87	911.03	390.00	9.95	963.43	687.21	4.95	277.99	4,767.59
<b>Total Music</b>	382.00	124.48	1,316.89	1,069.79	529.87	911.03	390.00	9.95	963.43	1,062.21	254.95	1,527.99	8,542.59
<b>Outreach</b>													
Camp Wright	0.00	0.00	250.00	0.00	0.00	250.00	0.00	0.00	250.00	0.00	0.00	250.00	1,000.00
Diocesan Apportionment	3,969.63	3,969.63	3,969.63	3,969.63	3,969.63	3,969.63	3,969.63	3,969.63	3,969.63	3,969.63	3,969.63	4,183.63	47,849.56
Discretionary Fund - Rector	0.00	0.00	250.00	0.00	0.00	250.00	0.00	0.00	250.00	0.00	0.00	250.00	1,000.00
Haven Ministries Church Fund	0.00	0.00	250.00	0.00	0.00	250.00	0.00	0.00	250.00	0.00	0.00	250.00	1,000.00
Haven Ministries Operations	0.00	0.00	250.00	0.00	0.00	250.00	0.00	0.00	250.00	0.00	0.00	250.00	1,000.00
Other Purpose Outside Parish	0.00	0.00	0.00	0.00	1,250.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,250.00
<b>Total Outreach</b>	3,969.63	3,969.63	4,969.63	3,969.63	5,219.63	4,969.63	3,969.63	3,969.63	4,969.63	3,969.63	3,969.63	5,183.63	53,099.56
<b>Parish Ministries</b>													
Coffee Supplies	180.94	72.05	0.72	52.29	49.11	0.00	102.50	-1.21	49.95	65.94	296.48	98.91	967.68
Family Ministry Activities	-23.00	0.00	306.47	0.00	0.00	0.00	0.00	0.00	0.00	29.97	0.00	0.00	313.44
Fellowship	412.37	0.00	40.65	0.00	474.61	0.00	0.00	239.01	47.61	0.00	0.00	1,551.53	2,765.78
Hospitality Ministry/Coordinator	2,140.00	2,675.00	2,140.00	2,675.00	2,140.00	2,140.00	2,675.00	2,140.00	2,140.00	2,675.00	2,640.00	2,975.00	29,155.00
Youth Ministry	28.92	51.68	122.08	50.77	0.00	0.00	0.00	0.00	178.41	27.36	376.37	144.30	979.89
<b>Total Parish Ministries</b>	2,739.23	2,798.73	2,609.92	2,778.06	2,663.72	2,140.00	2,777.50	2,377.80	2,415.97	2,798.27	3,312.85	4,769.74	34,181.79
<b>Worship</b>													
Altar Guild	110.00	0.00	1,012.86	25.98	0.00	215.25	0.00	0.00	0.00	0.00	480.00	214.50	2,058.59
Worship & Sanctuary	1,799.99	65.50	90.00	0.00	0.00	509.00	0.00	90.00	0.00	0.00	75.50	90.00	2,719.99
<b>Total Worship</b>	1,909.99	65.50	1,102.86	25.98	0.00	724.25	0.00	90.00	0.00	0.00	555.50	304.50	4,778.58

**Christ Church Parish Kent Island  
Profit & Loss By Month  
February 2025 through January 2026**

	Feb 25	Mar 25	Apr 25	May 25	Jun 25	Jul 25	Aug 25	Sep 25	Oct 25	Nov 25	Dec 25	Jan 26	TOTAL
<b>Total Parish Life</b>	9,090.99	7,018.62	10,059.68	8,344.04	8,452.18	8,783.75	7,212.59	6,447.38	8,349.03	7,936.01	8,092.93	11,804.41	101,591.61
<b>Personnel</b>													
<b>Continuing Education</b>													
Family Ministry Coordinator	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	550.00	0.00	0.00	295.29	845.29
Minister of Music	0.00	0.00	0.00	0.00	46.85	0.00	127.00	0.00	0.00	0.00	0.00	0.00	173.85
<b>Total Continuing Education</b>	0.00	0.00	0.00	0.00	46.85	0.00	127.00	0.00	550.00	0.00	0.00	295.29	1,019.14
<b>Pay Not Subject to Payroll Tax</b>													
Payroll Tax Expense	605.48	596.89	598.79	960.13	488.90	529.20	521.84	591.98	935.98	690.50	1,079.09	700.70	8,299.48
<b>Rector / Curate Support</b>													
Lawn Care	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	600.00	-200.00	400.00
Membership & Lot Fees	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	235.00	235.00
Pest Control	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Trash Removal	0.00	0.00	0.00	0.00	107.48	-107.48	0.00	0.00	0.00	0.00	0.00	246.00	246.00
Utilities	260.23	156.07	205.97	46.37	47.65	119.49	0.00	0.00	200.09	-200.09	0.00	0.00	835.78
<b>Total Rector / Curate Support</b>	260.23	156.07	205.97	46.37	155.13	12.01	0.00	0.00	200.09	-200.09	600.00	281.00	1,716.78
Stipend - Rector/Interim Rector	2,653.84	2,653.84	2,653.84	5,615.41	3,307.70	3,307.70	3,307.70	3,307.70	4,961.55	3,307.70	3,307.70	3,307.70	41,692.38
Stipend - Asst. to PIC/Curate	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2,307.69	2,307.69
Supply Priest	0.00	0.00	225.00	425.00	0.00	0.00	0.00	0.00	490.00	100.00	0.00	0.00	1,240.00
<b>Total Pay Not Subject to Payroll Tax</b>	3,519.55	3,406.80	3,683.60	7,046.91	3,951.73	3,848.91	3,829.54	3,899.68	6,587.62	3,898.11	4,986.79	6,597.09	55,256.33
<b>Pay Subject to Payroll Tax</b>													
Family Ministry Coordinator													
Minister of Music													
Parish Administrator													
Sexton													
<b>Total Pay Subject to Payroll Tax</b>	7,915.00	7,802.25	7,827.50	11,550.50	6,391.00	6,917.50	6,821.50	7,738.50	12,335.00	9,026.00	14,105.87	7,909.44	106,340.06
<b>Transition Costs</b>													
Interview Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,425.57	0.00	0.00	0.00	0.00	1,425.57
Search Consultant	0.00	0.00	0.00	2,655.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2,655.00
Search Electronic Survey	656.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	656.00
Transition Costs - Other	0.00	0.00	0.00	0.00	250.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	250.00
<b>Total Transition Costs</b>	656.00	0.00	0.00	2,655.00	250.00	0.00	0.00	1,425.57	0.00	0.00	0.00	0.00	4,986.57
<b>Travel and Automobile</b>													
Mileage - Minister of Music	215.40	287.60	277.30	153.50	184.20	287.50	134.00	187.30	214.90	307.50	307.50	287.03	2,843.73
Mileage - Rector/Interim Rector	123.20	186.20	256.20	40.60	141.40	0.00	206.20	430.45	158.20	350.00	162.40	252.30	2,307.15
Mileage - Supply Priest	0.00	0.00	40.60	81.20	0.00	0.00	0.00	0.00	93.80	0.00	0.00	0.00	215.60
<b>Total Travel and Automobile</b>	338.60	473.80	574.10	275.30	325.60	287.50	340.20	617.75	466.90	657.50	469.90	539.33	5,366.48
<b>Total Personnel</b>	12,429.15	11,682.85	12,085.20	21,527.71	10,965.18	11,053.91	11,118.24	13,681.50	19,939.52	13,581.61	19,562.56	15,341.15	172,968.58
<b>Total Expense</b>	46,959.89	37,468.15	32,636.60	44,815.67	52,224.12	30,299.93	39,287.34	31,993.23	45,038.80	34,723.07	44,644.35	48,593.62	488,684.77
<b>Net Ordinary Income</b>	-10,530.73	3,457.81	11,737.80	-13,250.89	-17,889.94	17,897.23	1,163.16	939.69	-9,788.84	6,304.39	34.49	10,360.05	434.22
<b>Other Income/Expense</b>													
<b>Other Income</b>													
<b>BCC Columbarium Fund - 90010</b>													
Change in Asset Value	-178.51	-1,091.56	0.00	932.29	429.84	126.66	257.40	323.10	197.13	41.07	44.33	69.40	1,151.15
New Gifts / Contributions	0.00	0.00	900.00	0.00	0.00	600.00	0.00	0.00	0.00	0.00	900.00	0.00	2,400.00
Released in Current Year	0.00	0.00	0.00	-20,250.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-11,000.00	-31,250.00
Transfer Out	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>Total BCC Columbarium Fund - 90010</b>	-178.51	-1,091.56	900.00	-19,317.71	429.84	726.66	257.40	323.10	197.13	41.07	944.33	-10,930.60	-27,698.85
<b>BCC Perpetual Care Fund - 90011</b>													
Change in Asset Value	-966.67	-5,911.13	33.07	6,451.79	6,490.21	1,914.18	3,899.18	4,894.26	2,986.25	622.13	664.65	3,385.26	24,463.18

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Accrual Basis

**Christ Church Parish Kent Island  
Profit & Loss By Month  
February 2025 through January 2026**

	Feb 25	Mar 25	Apr 25	May 25	Jun 25	Jul 25	Aug 25	Sep 25	Oct 25	Nov 25	Dec 25	Jan 26	TOTAL
<b>Total BCC Perpetual Care Fund - 90011</b>	-966.67	-5,911.13	33.07	6,451.79	6,490.21	1,914.18	3,899.18	4,894.26	2,986.25	622.13	664.65	3,385.26	24,463.18
<b>Blunt Fund - 90007</b>													
Change In Asset Value	-2,237.40	-13,681.58	0.00	14,850.09	14,938.53	4,401.67	8,945.33	11,228.19	6,850.92	1,427.27	1,513.09	7,341.34	55,577.45
Released In Current Year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	22,730.64	0.00	22,730.64
Transfer Out - To Operating Ckg	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-22,730.64	0.00	-22,730.64
<b>Total Blunt Fund - 90007</b>	-2,237.40	-13,681.58	0.00	14,850.09	14,938.53	4,401.67	8,945.33	11,228.19	6,850.92	1,427.27	1,513.09	7,341.34	55,577.45
<b>1999 Endowment Fund - 90008</b>													
Change In Asset Value	-267.41	-1,635.24	0.00	1,774.89	1,785.46	526.09	1,069.15	1,341.98	818.83	170.59	180.87	878.07	6,643.28
Released In Current Year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2,679.96	0.00	2,679.96
Transfer Out	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-2,679.96	0.00	-2,679.96
<b>Total 1999 Endowment Fund - 90008</b>	-267.41	-1,635.24	0.00	1,774.89	1,785.46	526.09	1,069.15	1,341.98	818.83	170.59	180.87	878.07	6,643.28
<b>Grace Fund - 90015</b>													
Change In Asset Value	-842.04	-5,149.01	0.00	5,588.77	5,622.05	1,656.55	3,366.55	4,225.68	2,578.32	537.19	569.70	2,766.19	20,919.95
Grace Fund Contributions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	20.00	0.00	50.00	0.00	70.00
Released In Current Year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	8,382.90	0.00	8,382.90
Transfer Out - To Operating Ckg	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-8,382.90	0.00	-8,382.90
<b>Total Grace Fund - 90015</b>	-842.04	-5,149.01	0.00	5,588.77	5,622.05	1,656.55	3,366.55	4,225.68	2,598.32	537.19	619.70	2,766.19	20,989.95
<b>Paca Fund - 90009</b>													
Change In Asset Value	-430.21	-2,630.73	0.00	2,855.40	2,872.41	846.36	1,720.03	2,158.98	1,317.31	274.44	290.94	1,411.65	10,686.58
Released In Current Year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4,368.66	0.00	4,368.66
Transfer Out	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-4,368.66	0.00	-4,368.66
<b>Total Paca Fund - 90009</b>	-430.21	-2,630.73	0.00	2,855.40	2,872.41	846.36	1,720.03	2,158.98	1,317.31	274.44	290.94	1,411.65	10,686.58
<b>The Investment Fund - 90078</b>													
Change In Asset Value	-614.45	-3,757.33	0.00	4,078.23	4,102.52	1,208.82	2,456.62	3,083.55	1,881.45	391.96	474.82	2,244.84	15,551.03
<b>Total The Investment Fund - 90078</b>	-614.45	-3,757.33	0.00	4,078.23	4,102.52	1,208.82	2,456.62	3,083.55	1,881.45	391.96	474.82	2,244.84	15,551.03
<b>Acolyte Trip / Other Fundraiser</b>													
Acolyte Trip / Other - Income	0.00	0.00	20.00	0.00	1,195.00	385.00	0.00	20.00	0.00	0.00	0.00	0.00	1,620.00
Acolyte Trip / Other - Expense	0.00	-387.96	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-326.07	0.00	-714.03
<b>Total Acolyte Trip / Other Fundraiser</b>	0.00	-387.96	20.00	0.00	1,195.00	385.00	0.00	20.00	0.00	0.00	-326.07	0.00	905.97
<b>Backpack Program</b>													
Backpack Program - Income	0.00	7,402.59	20.00	747.00	700.00	100.00	500.00	1,263.22	1,000.00	900.00	1,390.00	0.00	14,022.81
Backpack Program - Expenses	-770.14	-1,681.00	-1,385.65	-590.52	-362.04	-243.52	-453.92	-354.18	-1,158.44	-760.66	-1,294.86	-576.58	-9,631.51
<b>Total Backpack Program</b>	-770.14	5,721.59	-1,365.65	156.48	337.96	-143.52	46.08	909.04	-158.44	139.34	95.14	-576.58	4,391.30
<b>Bishops Discretionary Fund</b>													
Bishops Discretion Fund -Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	10.00	0.00	0.00	0.00	10.00
Bishops Discretion Fund-Expense	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-10.00	0.00	0.00	0.00	-10.00
<b>Total Bishops Discretionary Fund</b>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>Capital Improvement Fund</b>	0.00	0.00	50.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	50.00
<b>CFM (Children's Food Ministry)</b>													
Children Food Ministry-Income	0.00	0.00	0.00	5,020.00	1,660.00	5,720.00	390.00	670.00	340.00	955.00	6,480.00	100.00	21,335.00
Children Food Ministry-Expenses	0.00	-1,144.46	-854.80	-1,734.84	-1,176.48	-1,047.36	-1,357.48	-1,164.70	-1,128.70	-478.38	-916.96	-1,187.47	-12,191.63
<b>Total CFM (Children's Food Ministry)</b>	0.00	-1,144.46	-854.80	3,285.16	483.52	4,672.64	-967.48	-494.70	-788.70	476.62	5,563.04	-1,087.47	9,143.37
<b>Food Pantry</b>													
Food Pantry Donations	0.00	0.00	0.00	0.00	40.00	0.00	0.00	900.00	65.00	50.00	0.00	0.00	1,055.00
Haven Min. Food Pantry Donation	0.00	0.00	0.00	0.00	-40.00	0.00	0.00	-900.00	-65.00	-50.00	0.00	0.00	-1,055.00
<b>Total Food Pantry</b>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>Grant - Vangard</b>													

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Accrual Basis

**Christ Church Parish Kent Island  
Profit & Loss By Month  
February 2025 through January 2026**

	<u>Feb 25</u>	<u>Mar 25</u>	<u>Apr 25</u>	<u>May 25</u>	<u>Jun 25</u>	<u>Jul 25</u>	<u>Aug 25</u>	<u>Sep 25</u>	<u>Oct 25</u>	<u>Nov 25</u>	<u>Dec 25</u>	<u>Jan 26</u>	<u>TOTAL</u>
Grant - Vanguard - Income	0.00	0.00	0.00	-1,200.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-1,200.00
<b>Total Grant - Vanguard</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>-1,200.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>-1,200.00</b>
<b>Handbells</b>													
Handbell Donations - Income	0.00	4,950.00	50.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5,000.00
Handbell - Expenses	0.00	-5,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-5,000.00
<b>Total Handbells</b>	<b>0.00</b>	<b>-50.00</b>	<b>50.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<b>Special Event</b>													
Westminster Bell Ringer-Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	853.50	0.00	853.50
Westminster Bell Ringer-Expense	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-700.00	-100.00	-800.00
<b>Total Special Event</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>153.50</b>	<b>-100.00</b>	<b>53.50</b>
<b>Total Other Income</b>	<b>-6,306.83</b>	<b>-29,717.41</b>	<b>-1,167.38</b>	<b>18,523.10</b>	<b>38,257.50</b>	<b>16,194.45</b>	<b>20,792.86</b>	<b>27,690.08</b>	<b>15,703.07</b>	<b>4,080.61</b>	<b>10,174.01</b>	<b>5,332.70</b>	<b>119,556.76</b>
<b>Other Expense</b>													
Rector's Discretionary Funds	-100.00	100.00	-25.00	25.00	-25.00	25.00	-100.00	100.00	0.00	0.00	0.00	0.00	0.00
<b>Total Other Expense</b>	<b>-100.00</b>	<b>100.00</b>	<b>-25.00</b>	<b>25.00</b>	<b>-25.00</b>	<b>25.00</b>	<b>-100.00</b>	<b>100.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<b>Net Other Income</b>	<b>-6,206.83</b>	<b>-29,817.41</b>	<b>-1,142.38</b>	<b>18,498.10</b>	<b>38,282.50</b>	<b>16,169.45</b>	<b>20,892.86</b>	<b>27,590.08</b>	<b>15,703.07</b>	<b>4,080.61</b>	<b>10,174.01</b>	<b>5,332.70</b>	<b>119,556.76</b>
<b>Net Income</b>	<b><u>-16,737.56</u></b>	<b><u>-26,359.60</u></b>	<b><u>10,595.42</u></b>	<b><u>5,247.21</u></b>	<b><u>20,392.56</u></b>	<b><u>34,066.68</u></b>	<b><u>22,056.02</u></b>	<b><u>28,529.77</u></b>	<b><u>5,914.23</u></b>	<b><u>10,385.00</u></b>	<b><u>10,208.50</u></b>	<b><u>15,692.75</u></b>	<b><u>119,990.98</u></b>

**Christ Church Parish Kent Island (CCPKI)**  
**February 16, 2026**  
**Vestry Meeting Minutes**

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

**Present:** Father Frank, Lois Vanderbok, Toinette McDowell, Lisa Herlihy, Patti Snyder (via phone), Mike Parker, Jone Taylor, Samantha Hoffman, John Gschwend, Heidi Mlynarski, Kate McNealy, John Reckord, Vicar Terrance Lively

**Absent:** Marguertie Starsoneck, Sue Schaefer,

**Opening Prayer:** Father Frank opened the meeting with a prayer.

**Motion to approve the Agenda was made by Mike Parker. Seconded by Jone Taylor. All were in favor.**

**Last Month's Minutes**

- Review of minutes from January 19, 2026

**Motion to approve the minutes as written was made by Jone Taylor. Seconded by Mike Parker. All were in favor.**

**Father Frank: Rector Report**

- Reviewed his report (see attached)
- Mike Parker raised concerns that some new parishioners may not be feeling fully welcomed or meaningfully engaged by long-time members (Item # 6 in the Rector's Report). A discussion followed regarding ways to strengthen connection and foster a more inclusive parish atmosphere. Suggestions included being more intentional about personal outreach, incorporating a welcome acknowledgment during birthday and anniversary blessings during mass, and considering a return to home visits with new parishioners, as has been done in the past or practiced at other parishes.

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

**Lois Vanderbok: Senior Warden Report**

- Reviewed her report (see attached)

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

### John Reckord: Junior Warden Report

- Welcome John Reckord to the Vestry!
- No report this month.

### Kate McNealy: Treasurer's Report

Reviewed her report (see attached)

- Reviewed Monthly Financial Reports (see attached)
- Annual Meeting Reports – Finance Committee recommended the Monthly Profit & Loss Sheet not be printed in the Annual Meeting Brochure due to the size font needed to get all of the data on one sheet. Father Frank stated we will still need to have that information available during the meeting if anyone asks to see it.
- The electric bill was a big hit the first part of the year.
- Overall, finances are looking good this time of year.
- Kate explained the reports (especially the Holding Money in Operating Account Report) to the new Vesty Members. Kate offered any assistance if they needed any help understanding the reports.

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

### Vestry Liaisons

- Lois explained this section to the new Vestry Members that previously was led by Stan Link. Good for the Vestry to be proactive when supporting the different ministries throughout the parish. This subject tabled until next meeting.

### New Business

- **Additional Hours for Gary Van Essen (2027):** Gary currently works approximately 19 hours per week and has approached Lois about increasing his schedule by an additional 10 hours weekly. Lois provided a summary of Gary's current responsibilities. A thorough discussion followed regarding the request, including the scope of his contributions and the potential impact of expanded hours. Vestry members expressed unanimous appreciation for Gary's service, affirming that he is a tremendous asset to the parish and that additional hours would greatly benefit parish operations. Budget considerations were discussed to ensure the increase could be accommodated. Father Frank remarked, "We are dealing with an extraordinary resource."

**Lois: I move that the Vestry of Christ Church Parish Kent Island commit to Dr. Gary Van Essen an additional 10 hours per week for the fiscal year of 2027 and forward, in accordance with the existing personnel policies. Motion seconded by John Gschwend. All were in favor.**

- Election Of John Reckord as Junior Warden.

**Motion to call John Reckord as Junior Warden for Christ Church Parish KI was made by Jone Taylor. Seconded Mike Parker. All were in favor.**

- **John Reckord:** The second columbarium has arrived. Due to the inclement weather, there is a delay installing it. They are storing it until it can be installed safely.

**Motion to adjourn the meeting was made by Jone Taylor. Seconded by Mike Parker. All were in favor**

**Father Frank led us in prayer.**

**Meeting adjourned at 7:57 pm.**

**Next Meeting – 6:30 pm, Monday, March 16, 2026.**

### ***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.***

## Additional Tasks for Minister of Music at CCPKI

Prepare and submit copyright reports weekly

Plan dynamic, varied, and singable hymns and service music by reviewing the lectionary, and then utilizing a variety of resources to select thematic and accessible music

Frequently communicate with staff and parishioners via email and send reminder emails and updates to music ensembles

Direct and rehearse Handbell Choir (including recruiting, bell maintenance, music selection, and coordinating substitute ringers)

Direct and rehearse Concert Band (including recruiting, music selection and distribution)

Coordinate and implement community concerts

Provide technical support and training for live streaming and sound system, including set up and support on Sunday mornings

Provide articles for Newsletter and information for announcements and e-blasts

Supervise and mentor Choral Intern

Proofread bulletins weekly

Nurture and support the members of the Parish Choir and other music ensembles through organizing special social events, personal communication, coordinating response to individual member's life events, and hand-written notes

Plan, schedule, and implement Easter brass, including arranging and transposing music as needed

Prepare for playing for services (8 and 10) by organ practice, repertoire review, and on-site practice and organ setup

Encourage, support, and teach volunteer musicians to present solos and duets in services, including during the summer when the choir does not sing

Lead Organ Team

Coordinate and provide support for Children's music program

Organize and maintain choir room and robes

## UNAPPROVED

### Christ Church Parish Kent Island (CCPKI) February 16, 2026 Vestry Meeting Minutes

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

**Present:** Father Frank, Lois Vanderbok, Toinette McDowell, Lisa Herlihy, Patti Snyder (via phone), Mike Parker, Jone Taylor, Samantha Hoffman, John Gschwend, Heidi Mlynarski, Kate McNealy, John Reckord, Father Terrance Lively

**Absent:** Marguertie Starsoneck, Sue Schaefer,

**Opening Prayer:** Father Frank opened the meeting with a prayer.

**Motion to approve the Agenda was made by Mike Parker. Seconded by Jone Taylor. All were in favor.**

#### Last Month's Minutes

- Review of minutes from January 19, 2026

**Motion to approve the minutes as written was made by Jone Taylor. Seconded by Mike Parker. All were in favor.**

#### Father Frank: Rector Report

- Reviewed his report (see attached)
- Mike Parker raised concerns that some new parishioners may not be feeling fully welcomed or meaningfully engaged by long-time members (Item # 6 in the Rector's Report). A discussion followed regarding ways to strengthen connection and foster a more inclusive parish atmosphere. Suggestions included being more intentional about personal outreach, incorporating a welcome acknowledgment during birthday and anniversary blessings during mass, and considering a return to home visits with new parishioners, as has been done in the past or practiced at other parishes.

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

#### Lois Vanderbok: Senior Warden Report

- Reviewed her report (see attached)

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

### **John Reckord: Junior Warden Report**

- Welcome John Reckord to the Vestry!
- No report this month.

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Reviewed her report (see attached)

- Reviewed Monthly Financial Reports (see attached)
- Annual Meeting Reports – Finance Committee recommended the Monthly Profit & Loss Sheet not be printed in the Annual Meeting Brochure due to the size font needed to get all of the data on one sheet. Father Frank stated we will still need to have that information available during the meeting if anyone asks to see it.
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### **New Business**

- **Additional Hours for Gary Van Essen (2027):** Gary currently works approximately 19 hours per week and has approached Lois about increasing his schedule by an additional 10 hours weekly. Lois provided a summary of Gary's current responsibilities. A thorough discussion followed regarding the request, including the scope of his contributions and the potential impact of expanded hours. Vestry members expressed unanimous appreciation for Gary's service, affirming that he is a tremendous asset to the parish and that additional hours would greatly benefit parish operations. Budget considerations were discussed to ensure the increase could be accommodated. Father Frank remarked, "We are dealing with an extraordinary resource."

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**Meeting adjourned at 7:57 pm.**

**Next Meeting – 6:30 pm, Monday, March 16, 2026.**

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## Vestry Meeting Agenda

February 16, 2026

### Opening Prayer

*Fr. Frank B. Crumbaugh III*

### January 19, 2026 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

### Treasurer Report

*Kate McNealy*

- *Financial Reports*

### Vestry Liaisons

### New Business

- *Additional hours for Gary Van Essen (2027)*
- *Election of John Reckord as Junior Warden*

*Lois Vanderbok*

### Closing Prayer and Adjourn

**Next Meeting – 6:30 pm, Monday, March 16, 2026**

### *Our Mission*

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The Report of The Priest-in-Charge  
*to*  
The February 2026 Meeting of The Rector, Church Wardens and Vestry  
*of*  
Christ Church Parish  
Stevensville, Kent Island, Maryland

Monday, 16 February 2026  
6:30pm

- 1) We welcome John Reckord as incoming Church Warden and look forward to his leadership in maintaining the physical fabric of the parish. And I am glad as well to welcome John Gschwend, Samantha Hoffman and Heidi Mlynarski to the Vestry. This group enjoys one another's company; there is an uncontrived and authentic affection among members of this body that makes our work joyful. It is our custom to reduce to writing any reports we have for the Vestry and circulate those documents ahead of the meeting so that we spend time receiving and discussing the items, rather than reading them cold at the table. This means that we get a lot done in short order.
- 2) In the time since our last meeting, Terrance Lively has been ordained, and the parish held its annual meeting. Both were consequential events in which the parish shone with its accustomed grace, generosity and welcome. I think we did Terrance proud on the day of his ordination. I think we did ourselves proud in the way we conducted the business of the annual meeting and then remained to eat a meal together and visit. I am grateful.
- 3) A new bible study began last evening led by Fr. Terrance – an overview study of Genesis. This follows a bible class he taught in 2025 in which The Gospel of Matthew was examined. These educational opportunities directly answer the survey of 2024 in which expanded education opportunities for persons of all ages was named as an important goal in the near and mid-term life of the parish. Since he graduates from seminary in about twelve weeks, Fr. Terrance brings not only a splendid temperament and teaching style but also the latest theological insights to these offerings.
- 4) Lent commences in two days – Wednesday, 18 February 2026; there will be two observances of The Proper Liturgy of the Day for Ash Wednesday, at 1200 and 1900. Between those two liturgies I have three home calls scheduled; I will be visiting Mike and Ruthanne Herold, Goldey and Helen Van Sant and Carole Fox, bringing to each household seasonal ashes and The Blessed Sacrament.
- 5) Ongoing pastoral concerns include Betsy Sipes, still confined to a nursing/rehabilitation facility across the Bay, and Arline Stephan, recovering at home in Centreville from extensive spinal surgery performed about a month ago. Both are progressing well and looking forward to a full return to their normal routines.
- 6) Recently, I had a conversation with a relatively new parishioner who provided some helpful feedback. This person remarked that in more than a year of attending the weekly liturgy and volunteering in a couple of on-going parish ministries, longer-term members have not engaged either spouse in their household in any significant or substantive conversation. This runs counter to how we view ourselves – as welcoming and inclusive. Surely, no one intends to slight or ignore anyone, and yet there are times when due to the pace of our common life that is precisely how it feels to newcomers. We see visitors appear, and they are initially welcomed and encouraged to find their places in the ministries of the parish; we assume at that point that our job of incorporating newcomers is completed. It's not.

We each and together are friends of Jesus, and the ongoing cultivation of new friendships is part and parcel of our life as the Church. This conversation was helpful feedback to me, and a reminder that we are given an opportunity, and can improve, when people take the courage to give us this kind of feedback. As the parish continues to grow has it has in the last two years, this will become ever-more important. As leaders of the parish please make it a priority to approach and speak with people you don't know, or know well, and begin the longer enduring work of getting to know one another better. This strengthens us each personally, and it strengthens the parish.

- 7) On 4 February 2025, I was privileged to offer the invocation opening that day's session of the Maryland Senate. I am grateful to report that again this year, by invitation of Maryland State Senator Stephen Hershey and confirmed by Mr. Nicholas Garrett in the Office of the Secretary of Senate in Annapolis, I am scheduled to offer the invocation at the commencement of a daily session of the Maryland Senate. That will take place on Wednesday, 25 March 2026, which is The Feast of The Annunciation, and the 42<sup>nd</sup> anniversary of the priestly ordination of The Rev'd Gretchen D. Zimmerman.

Report of the Senior Warden  
To the Vestry  
February 1, 2026

Attendance continues to be quite good for the cold and snowy month of January. The Wiggle Room and Sunday School continue to be busy with happy kids. To enhance her programs, Alesia Grier attended a Forma Conference at Claggett Center. We continue to be grateful to the Diocese of Maryland for including Alesia in their programs.

The Sacristy water heater died with minimal leakage. No damage was noted. Not being able to find when it was installed, we can only assume that age was the issue. Fortunately, our plumber, Thomas Hamilton was able to order and install a new water heater between its failure on Monday and the Ordination on January 24<sup>th</sup>. (\$1,050.00) He also replaced the tubing between the water heater and pipes with flexible metal tubing instead of the existing clear plastic.

The big storm proved to be quite the challenge. Our plow company, Legg's Landscaping did their best to clear our campus. The final cost was \$1,749.00.

The Ordination of Terrance Lively+ went very well with so much assistance from Lindy Coltharp and Molly Canon. The total cost was about \$1,500.00. The budgeted amount for the Ordination was \$3,000.00

The kitchen hood fan is in the process of being repaired. The fan motor is making noise and failing, and needs to be replaced. The cost is estimated as \$1,300.00 and will be completed in February.

I want to thank Patrick Herlihy for serving as an alternate to the Diocese of Easton convention. To avoid any voting conflict, I will serve as a delegate, and Patrick as the alternate with seat and voice.

John Reckord will officially be installed as the Junior Warden by the Vestry on February 16, 2026. I look forward to working with him!

I am also looking forward to working with our newest Vestry members, John Gschwend, Samantha Hoffman and Heidi Mynarski. Our Vestry meetings are a place to share joys, work through challenges and support one another, and I know they will add to our spirit of camaraderie.

Respectfully,  
Lois Vanderbok

# 2026 Budget

2024 Budget    2025 Budget    2026 Budget    Dollar Difference  
('25 v. '26 budgets)

## DIOCESE OF EASTON Budget Summary

### OPERATING INCOME / EXPENSE

#### INCOME

Total 400000 · APPORTIONMENTS	841,324	902,787	923,490	20,703
Total 401000 · INCOME FROM ENDOWMENTS	271,540	249,027	271,407	22,380
Total 402000 · INCOME FROM DESIGNATED FUNDS	52,000	40,500	38,500	(2,000)
Total 401000 · MISC INCOME	17,500	9,000	9,000	-
<b>TOTAL INCOME</b>	<b>1,182,364</b>	<b>1,201,314</b>	<b>1,242,397</b>	<b>41,083</b>

#### EXPENSES

<b>600000 · EDUCATION, MEETINGS &amp; NURTURE</b>				
Total 601000 · Diocesan Meetings & Convention	74,300	49,000	93,750	44,750
Total 602000 · Nurture	500	500	500	-
<b>600000 - TOTAL EDUCATION, MEETINGS &amp; NURTURE</b>	<b>74,800</b>	<b>49,500</b>	<b>94,250</b>	<b>44,750</b>
<b>610000 · MISSION &amp; MINISTRY</b>				
Total 611000 · Commission on Ministry	20,450	26,615	14,500	(12,115)
Total 612000 · Youth Ministry	14,000	19,200	17,200	(2,000)
Total 613000 · Department of Mission	23,100	29,500	26,000	(3,500)
Total 614000 · Other Ministries	13,800	16,800	32,000	15,200
<b>SUBTOTAL MISSION &amp; MINISTRY (before DFMS)</b>	<b>71,350</b>	<b>92,115</b>	<b>89,700</b>	<b>(2,415)</b>
Total 615000 · DFMS	137,048	134,448	138,033	3,585
<b>610000 - TOTAL MISSION &amp; MINISTRY</b>	<b>208,398</b>	<b>226,563</b>	<b>227,733</b>	<b>1,170</b>
<b>640000 · BISHOP'S OFFICE</b>				
Total 641000 · Regular Expense - Bishop	253,891	288,847	143,960	(144,887)
<b>650000 · MINISTRY SUPPORT SERVICES</b>				
Total 651000 · Staff Expense	488,344	461,490	496,242	34,752
Total 655000 · Support Services	34,413	38,255	38,555	300
Total 656000 · Facilities & Equipment	81,719	85,200	85,780	580
<b>650000 - TOTAL MINISTRY SUPPORT SERVICES</b>	<b>604,476</b>	<b>584,945</b>	<b>620,577</b>	<b>35,632</b>
<b>660000 - TOTAL SERVICE EXPENSE</b>	<b>4,450</b>	<b>4,700</b>	<b>5,238</b>	<b>53</b>

<b>TOTAL EXPENSE</b>	<b>1,146,015</b>	<b>1,154,555</b>	<b>1,091,758</b>	<b>(62,798)</b>
<b>NET OPERATING INCOME (LOSS)</b>	<b>36,349</b>	<b>46,758</b>	<b>150,639</b>	<b>103,881</b>

### SUPPLEMENTAL SCHEDULE

#### SUPPLEMENTAL INCOME

701000 - TOTAL MISCELLANEOUS INCOME	200,400	1,100	301,100	300,000
702000 - TOTAL TRNF FROM DESIGNATED FUNDS	80,000	165,000	100,000	(65,000)
703000 - TOTAL TRNF FROM INVESTMENTS/ACCRUALS	30,000	32,000	432,000	400,000
<b>TOTAL SUPPLEMENTAL INCOME</b>	<b>310,400</b>	<b>198,100</b>	<b>833,100</b>	<b>635,000</b>

#### SUPPLEMENTAL EXPENSE

801000 - TOTAL MISC SUPPLEMENTAL EXPENSES	119,500	199,000	535,000	336,000
802000 - TOTAL TRANSFERS TO RESERVES	41,880	50,280	154,112	103,832
803000 · TRANSFERS TO INVESTMENTS	200,000	0	300,000	300,000
<b>TOTAL SUPPLEMENTAL EXPENSE</b>	<b>361,380</b>	<b>249,280</b>	<b>989,112</b>	<b>739,832</b>

<b>NET SUPPLEMENTAL LOSS</b>	<b>(50,980)</b>	<b>(51,180)</b>	<b>(156,012)</b>	<b>(104,832)</b>
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<b>NET INCOME (LOSS)</b>	<b>(14,631)</b>	<b>(4,422)</b>	<b>(5,373)</b>	<b>(951)</b>
	<b>-0.98%</b>	<b>-0.32%</b>	<b>-0.26%</b>	

# 2026 Budget

2024 Budget    2025 Budget    2026 Budget    Dollar Difference ('25 v. '26 budgets)

## OPERATING INCOME / EXPENSE

### INCOME

#### 400000 · APPORTIONMENTS

	Pledge			Pledge Shortfall
400001 · Berlin-St. Paul's	15,531.70	22,888.92	27,175.00	
400002 · Cambridge-Christ Church	29,245.80	31,893.60	32,984.00	
400003 · Centreville-St. Paul's	43,307.16	47,040.60	46,825.00	
400004 · Chesapeake Cty-Augustine Parish ***	600.00	1,200.00	3,000.00	\$1,613.00
400005 · Chestertown-Emmanuel	47,344.44	51,284.28	52,154.00	
400006 · Chestertown-St. Paul's	30,885.24	35,112.00	32,526.00	
400007 · Church Creek-Old Trinity	15,310.32	15,378.00	21,335.00	
400008 · Church Hill-St. Luke's	9,789.00	9,751.68	8,177.00	
400009 · Cornersville-St. John's Chapel	6,700.68	7,440.48	5,871.00	
400010 · Denton-Christ Church	10,728.48	11,342.04	8,309.00	
400011 · Earleville-St. Stephen's	13,140.48	12,480.60	14,352.00	
400012 · Easton-Christ Church	159,258.84	156,529.92	157,052.00	
400013 · Easton-Trinity Cathedral	37,541.23	39,274.44	35,865.90	
400014 · Elkton-Trinity	12,393.17	9,630.00	10,330.00	\$4,719.00
400016 · Hurlock-St. Andrew's	1,733.71	1,902.24	0.00	
400017 · Kennedyville-Shrewsbury	24,223.08	24,188.88	23,457.00	
400018 · Marion Station-St. Paul's	4,570.08	5,328.00	6,379.00	
400019 · Massey-North Kent	14,345.65	16,983.00	16,340.00	
400020 · North East-St. Mary Anne's	39,130.68	38,109.36	37,017.00	
400021 · Ocean City-Holy Spirit	16,314.72	17,375.52	17,128.00	
400022 · Ocean City-St. Paul's By-The-Sea	19,478.64	36,489.36	0.00	\$45,889.00
400023 · Oxford-Holy Trinity	51,364.56	55,446.60	71,646.00	
400024 · Perryville-St. Mark's	8,616.00	9,883.20	7,425.00	
400025 · Pocomoke-St. Mary the Virgin	14,593.32	13,619.04	12,743.00	
400026 · Princess Anne-St. Andrew's	12,581.52	12,348.48	12,298.00	
400027 · Quantico-St. Philip's	4,833.24	6,108.36	8,183.00	
400028 · St. Michaels-Christ Church	63,344.16	63,034.56	64,864.00	
400029 · Salisbury-St. Alban's	22,857.00	22,179.24	21,271.00	
400030 · Salisbury-St. Peter's	33,504.00	40,000.00	57,282.00	
400031 · Snow Hill-All Hallow's	13,374.60	17,126.52	17,500.00	
400032 · Stevensville-Christ Church	22,500.00	47,635.56	50,204.00	
400033 · Trappe-St. Paul's	6,235.68	7,720.56	8,606.00	
400034 · Tunis Mills-All Faith's Chapel	6,618.36	11,640.60	4,920.00	
400035 · Tyaskin-St. Mary's	2,746.72	3,034.20	2,747.00	
400036 · Vienna-St. Paul's	0.00	0.00	0.00	
400037 · Worton-Christ Church	4,005.60	4,450.80	3,459.00	
400038 · Wye Parish-Old Wye & St. Luke's	22,216.80	16,371.72	23,778.00	
400039 · Sagrada Familia de Jesus	359.28	325.92	287.00	
<b>Total 400000 · APPORTIONMENTS</b>	<b>841,324</b>	<b>902,787</b>	<b>923,490</b>	<b>52,221</b>

#### 401000 · INCOME FROM ENDOWMENTS/INVESTMENTS

				Dollar Difference
401001 · Mo/Qtr Support for Operating Expenses	218,447	233,027	239,407	6,380
401002 · Transfer-Other Operational Exp	10,000	0	0	-
401004 · Transfer-Nonoperational Expense	43,093	16,000	32,000	16,000
<b>Total 401000 · INCOME FROM ENDOWMENTS</b>	<b>271,540</b>	<b>249,027</b>	<b>271,407</b>	<b>22,380</b>

# 2026 Budget

	2024 Budget	2025 Budget	2026 Budget	Dollar Difference (*25 v. '26 budgets)
<b>402000 · TRANSFERS FROM DESIGNATED FUNDS</b>				
402106 · General Convention	40,000	0	0	-
402108 · Maintenance of Real Property	7,000	7,000	5,000	(2,000)
402109 · Search & Recruitment	0	30,000	30,000	-
402119 · Clergy Sabbatical	5,000	2,500	2,500	-
402199 - Misc. Transfer From Designated Funds	0	1,000	1,000	-
<b>Total 402000 · INCOME FROM DESIGNATED FUNDS</b>	<b>52,000</b>	<b>40,500</b>	<b>38,500</b>	<b>-2,000</b>
<b>403000 · MISC INCOME</b>				
403001 · Unrestricted Gifts & Donations	5,500	9,000	9,000	-
403999 · Miscellaneous Income	12,000	0	0	-
<b>Total 401000 · MISC INCOME</b>	<b>17,500</b>	<b>9,000</b>	<b>9,000</b>	<b>0</b>
<b>TOTAL INCOME</b>	<b>1,182,364</b>	<b>1,201,314</b>	<b>1,242,397</b>	<b>72,601</b>
<b>EXPENSES</b>				
<b>600000 · EDUCATION, MEETINGS &amp; NURTURE</b>				
<b>601000 · Diocesan Meetings &amp; Convention</b>				
601010 · Clergy Gatherings	3,300	7,500	9,500	2,000
601020 · Diocesan Convention	10,000	10,000	40,000	30,000
601030 · General Convention/SYNOD	40,000	1,500	2,500	1,000
601060 · Clergy Conference (Clergy & Spouse)	20,000	25,000	25,000	0
601999 - Other Meeting Expense	1,000	5,000	16,750	11,750
<b>Total 601000 · Diocesan Meetings &amp; Convention</b>	<b>74,300</b>	<b>49,000</b>	<b>93,750</b>	<b>44,750</b>
<b>602000 · Nurture</b>				
602050 - Diversity Awareness	500	500	500	0
<b>Total 602000 · Nurture</b>	<b>500</b>	<b>500</b>	<b>500</b>	<b>0</b>
<b>600000 - TOTAL EDUCATION, MEETINGS &amp; NURTURE</b>	<b>74,800</b>	<b>49,500</b>	<b>94,250</b>	<b>44,750</b>
<b>610000 · MISSION &amp; MINISTRY</b>				
<b>611000 · Commission on Ministry</b>				
611010 · Aid to Seminarians	0	8,000	0	-8,000
611040 · General Ordination Exam Fees	5,250	0	0	0
611050 · Leadership Training	0	2,500	2,500	0
611060 · Province III COM Meeting	500	500	0	-500
611080 · Theologic Ed for Clergy & Laity	2,500	2,500	2,500	0
611090 - Sabbatical/Advanced Degree Cert	5,000	2,500	2,500	0
611120 · Clergy & Deacon Formation	2,500	10,615	7,000	-3,615
611130 - Iona Clergy Development	4,700	0	0	0
<b>Total 611000 · Commission on Ministry</b>	<b>20,450</b>	<b>26,615</b>	<b>14,500</b>	<b>-12,115</b>

# 2026 Budget

	2024 Budget	2025 Budget	2026 Budget	Dollar Difference (*25 v. '26 budgets)
<b>612000 • Youth Ministry</b>				
612010 • Youth Events	4,000	5,000	5,000	0
612010 • Youth Events	5,000	0	0	0
612020 • Youth Task Force	1,000	200	200	0
612050 • Mission Trip	500	4,000	4,000	0
612070 • Leadership Development	2,500	5,000	3,500	-1,500
612080 • Resource Development	500	500	0	-500
612090 • Safe Church	500	500	500	0
612100 • Young Adult Ministry	0	4,000	4,000	0
<b>Total 612000 • Youth Ministry</b>	<b>14,000</b>	<b>19,200</b>	<b>17,200</b>	<b>-2,000</b>
<b>613000 • Department of Missions</b>				
613050 • Mission Summit	7,000	7,000	0	-7,000
613060 • Aid to Parishes	12,500	12,500	16,000	3,500
613070 • Latino/Hispanic Ministry	3,600	10,000	10,000	0
<b>Total 613000 • Department of Mission</b>	<b>23,100</b>	<b>29,500</b>	<b>26,000</b>	<b>-3,500</b>
<b>614000 • Other Ministries</b>				
614010 • Grants - St. Stephen's Fund	13,000	16,000	32,000	16,000
614050 • Ecumenical	300	300	0	-300
614060 • Intergenerational Ministries	500	500	0	-500
<b>Total 614000 • Other Ministries</b>	<b>13,800</b>	<b>16,800</b>	<b>32,000</b>	<b>15,200</b>
<b>615000 • DFMS</b>				
615010 • Gen Conv Apportionment	133,923	131,382	134,886	3,504
615020 • Province III Assessment	3,125	3,066	3,147	81
<b>Total 615000 • DFMS</b>	<b>137,048</b>	<b>134,448</b>	<b>138,033</b>	<b>3,585</b>
<b>610000 - TOTAL MISSION &amp; MINISTRY</b>	<b>208,398</b>	<b>226,563</b>	<b>227,733</b>	<b>1,170</b>
<b>640000 • BISHOP'S OFFICE</b>				
<b>641000 • Regular Expense - Bishop</b>				
641010 • Total Compensation	171,502.36	177,438.48	75,038.00	-102,400
641020 • Church Pension Fund Premium	30,870.43	31,938.93	9,187.00	-22,752
641030 • Health, Life, Disb Insurance	25,518.00	28,470.00	14,235.00	-14,235
641110 • Professional Exp	15,000	20,000	15,500	-4,500
641130 • Continuing Education Leave	1,000	1,000	0	-1,000
641120 • Sabbatical	10,000	0	0	0
642003 • Search & Relocation	0	30,000	30,000	0
<b>Total 641000 • Regular Expense - Bishop</b>	<b>253,891</b>	<b>288,847</b>	<b>143,960</b>	<b>-144,887</b>
<b>650000 • MINISTRY SUPPORT SERVICES</b>				
<b>651000 • Staff Expense</b>				
651001 • Total Compensation	358,771	346,848	372,900	26,052
651004 • Pension	30,219	26,540	29,610	3,069
651005 • Ins - Health, Life, Disab	57,290	46,432	49,888	3,456
651006 • P/R FICA, Medicare, & Fees	30,813	30,169	32,144	1,975
651008 • Professional Development-Staff	4,000	4,000	4,000	0
651009 • Staff Travel	5,500	5,500	5,500	0
651010 • Worker's Compensation Insurance	1,750	2,000	2,200	200
<b>Total 651000 • Staff Expense</b>	<b>488,344</b>	<b>461,490</b>	<b>496,242</b>	<b>34,752</b>

# 2026 Budget

	2024 Budget	2025 Budget	2026 Budget	Dollar Difference ('25 v. '26 budgets)
<b>655000 · Support Services</b>				
655010 · Canon Expenses	3,000	3,000	3,000	0
655020 · Department of Communication	3,700	4,500	4,000	-500
655030 · Auditor's Fee	11,250	13,000	13,000	0
655040 · Office Expense	15,000	16,000	16,000	0
655050 · Postage	1,055	1,055	1,055	0
655110 · Transaction Fees	409	700	1,500	800
<b>Total 655000 · Support Services</b>	<b>34,413</b>	<b>38,255</b>	<b>38,555</b>	<b>300</b>
<b>656000 · Facilities &amp; Equipment</b>				
656002 · Copier Expense	4,780	4,500	5,500	1,000
656003 · Custodial Service & Supplies	11,600	12,000	13,000	1,000
656004 · Electric, Water & Security	9,000	9,000	10,000	1,000
656005 · Gen Liability, Property, & Auto Ins	13,600	14,500	16,300	1,800
656006 · Heating - Fuel Oil/Nat Gas	2,000	2,000	2,000	0
656007 · IT Support	7,100	10,000	10,000	0
656008 · Land and Building Expenses	15,000	10,000	10,000	0
656010 · Software	3,639	6,200	6,200	0
656011 · Telephone & Online Service	9,000	9,000	9,000	0
656012 · Auto Expenses	6,000	8,000	3,780	-4,220
<b>Total 656000 · Facilities &amp; Equipment</b>	<b>81,719</b>	<b>85,200</b>	<b>85,780</b>	<b>580</b>
<b>650000 - TOTAL MINISTRY SUPPORT SERVICES</b>	<b>604,476</b>	<b>584,945</b>	<b>620,577</b>	<b>35,632</b>
<b>660000 · SERVICE EXPENSE</b>				
660010 · Chancellor Expense	1,000	1,000	1,000	0
663020 · Committe & Volunteer Support	200	200	200	0
663030 · Office of the Archivist	3,250	3,500	4,038	538
<b>660000 - TOTAL SERVICE EXPENSE</b>	<b>4,450</b>	<b>4,700</b>	<b>5,238</b>	<b>538</b>
<b>680020 - Unpaid - Writeoffs</b>				
<b>TOTAL EXPENSE</b>	<b>1,146,015</b>	<b>1,154,555</b>	<b>1,091,758</b>	<b>-62,798</b>
<b>NET OPERATING INCOME (LOSS)</b>	<b>36,349</b>	<b>46,758</b>	<b>150,639</b>	<b>135,399</b>
	<b>3.07%</b>	<b>3.89%</b>	<b>12.12%</b>	

# 2026 Budget

2024 Budget    2025 Budget    2026 Budget    Dollar Difference  
('25 v. '26 budgets)

## SUPPLEMENTAL SCHEDULE

### SUPPLEMENTAL INCOME

	2024 Budget	2025 Budget	2026 Budget	Dollar Difference ('25 v. '26 budgets)
<b>701000 - MISCELLANEOUS INCOME</b>				
701001 · Bank Interest	150	100	100	0
701030 · Hall Rental	250	0	0	0
701899 · Miscellaneous Income	200,000	1,000	301,000	300,000
<b>701000 - TOTAL MISCELLANEOUS INCOME</b>	<b>200,400</b>	<b>1,100</b>	<b>301,100</b>	<b>300,000</b>
<b>702000 - TRNF FROM DESIGNATED FUNDS</b>				
702020 · Capital Expenditures - Property	80,000	165,000	100,000	-65,000
<b>702000 - TOTAL TRNF FROM DESIGNATED FUNDS</b>	<b>80,000</b>	<b>165,000</b>	<b>100,000</b>	<b>-65,000</b>
<b>703000 - TRNF FROM INVESTMENTS</b>				
703002 · Van Der Bogart Fund #1039	30,000	32,000	32,000	0
703099 · Misc Investments #90065 Unrestricted Op Reserve			400,000	
<b>703000 - TOTAL TRNF FROM INVESTMENTS/ACCRUALS</b>	<b>30,000</b>	<b>32,000</b>	<b>432,000</b>	<b>0</b>
<b>TOTAL SUPPLEMENTAL INCOME</b>	<b>310,400</b>	<b>198,100</b>	<b>833,100</b>	<b>235,000</b>
<b>SUPPLEMENTAL EXPENSE</b>				
<b>801000 - MISC SUPPLEMENTAL EXPENSES</b>				
801010 · Other Properties Expense	80,000	40,000	20,000	-20,000
801020 · Van Der Bogart Scholarship Fund	30,000	32,000	32,000	0
801030 · Bank Service Charges	0		0	0
801040 · Donations	1,500	2,000	3,000	1,000
801100 · Capital Expense	8,000	125,000	480,000	355,000
<b>801000 - TOTAL MISC SUPPLEMENTAL EXPENSES</b>	<b>119,500</b>	<b>199,000</b>	<b>535,000</b>	<b>336,000</b>
<b>802000 - TRANSFERS TO RESERVES</b>				
802001 · Bishop's Sabbatical	1,200	1,800	2,400	600
802002 · Canon's Sabbatical	0	1,200	1,800	600
802003 · Capital Expenditures	1,200	6,000	12,000	6,000
802006 · General Convention/SYNOD	16,800	20,400	24,000	3,600
802007 · Lambeth	2,880	2,880	6,000	3,120
802008 · Maint. Real Property	0	0	1,200	1,200
802009 · Search & Relocation	16,800	12,000	12,000	0
802019 · Clergy Sabbatical Aid	3,000	6,000	9,000	3,000
802999 · Other Reserves - Bishop's Office	0	0	85,712	85,712
<b>802000 - TOTAL TRANSFERS TO RESERVES</b>	<b>41,880</b>	<b>50,280</b>	<b>154,112</b>	<b>103,832</b>
<b>803000 - TRANSFERS TO INVESTMENTS</b>	<b>200,000</b>		<b>300,000</b>	<b>300,000</b>
<b>TOTAL SUPPLEMENTAL EXPENSE</b>	<b>361,380</b>	<b>249,280</b>	<b>989,112</b>	<b>739,832</b>
<b>NET SUPPLEMENTAL LOSS</b>	<b>-50,980</b>	<b>-51,180</b>	<b>-156,012</b>	<b>-504,832</b>
<b>NET INCOME (LOSS)</b>	<b>-14,631</b>	<b>-4,422</b>	<b>-5,373</b>	<b>-369,434</b>
	<b>-0.98%</b>	<b>-0.32%</b>	<b>-0.26%</b>	

## Treasurer's Report

Finance Committee Meeting February 11, 2026

### Financials:

Offertory is unusually high, but this is due to some people paying off their full pledge at the beginning of the year.

Soup sales are also up at \$4,600 already, which is great!

While Church Maintenance isn't over budget or even high, we did have two big ticket expenses in January. We had the power go out in the church mid-January and the electrician had to replace a couple of parts totaling around \$4,000 which was a great deal by the electrician. We also had to replace something in the hot water heater for \$1,000.

Guest musicians is high because we accidentally forgot to process the second installment payment for Eliana in December, so it was paid the first couple of days of Jan. We signed a contract to pay her \$1,250 two times a year for her internship.

Fellowship is high because it includes all of the expenses from Terrance's ordination—this one I'm going to check on when I'm back to see if there's another category that might be a better fit. Maybe Lois knows the answer to that?

We are covering the expenses for Alesia to go to a retreat at the Claggett center which was almost \$300 but that is covered by her continuing education budget.

It seems our HOA fee at the rectory has gone up but I think it's paid only once a year so we should be good there. I'm not totally sure why the trash removal was so high, so I'll check in about that.

**Christ Church Parish Kent Island**  
**Balance Sheet Prev Year Comparison**  
**As of January 31, 2026**

	Jan 31, 26	Jan 31, 25
<b>ASSETS</b>		
<b>Current Assets</b>		
<b>Checking/Savings</b>		
Checking / Savings Accounts		
SUB Operating Acct - 3781	132,067.80	85,119.79
<b>Total Checking / Savings Accounts</b>	132,067.80	85,119.79
<b>Total Checking/Savings</b>	132,067.80	85,119.79
<b>Total Current Assets</b>	132,067.80	85,119.79
<b>Fixed Assets</b>		
<b>Buildings &amp; Land</b>		
Buildings	3,629,275.00	3,629,275.00
Land - Broad Creek Cemetery	125,000.00	125,000.00
<b>Total Buildings &amp; Land</b>	3,754,275.00	3,754,275.00
<b>Fixtures, Furniture &amp; Equipment</b>		
Fixtures & Furniture - CECDS	5,850.00	5,850.00
Fixtures & Furniture - Church	102,200.00	102,200.00
<b>Total Fixtures, Furniture &amp; Equipment</b>	108,050.00	108,050.00
<b>Total Fixed Assets</b>	3,862,325.00	3,862,325.00
<b>Other Assets</b>		
<b>EEF Investment Accts.</b>		
BCC Columbarium Fund-90010	2,054.79	32,153.64
BCC Perpetual Care Fund-90011	200,984.46	174,121.28
<b>Blunt Fund</b>		
Julianna Blunt Fund - 90007	435,858.17	403,011.36
Released for Rectory	399,184.78	399,184.78
<b>Total Blunt Fund</b>	835,042.95	802,196.14
<b>Endowment Fund - 90008</b>	52,131.45	48,168.13
<b>Grace Youth Ministry Fund-90015</b>	164,278.87	151,671.82
<b>Paca Fund - 90009</b>	83,809.63	77,491.71
<b>The Investment Fund - 90078</b>	133,277.33	110,677.68
<b>Total EEF Investment Accts.</b>	1,471,579.48	1,396,480.40
<b>Shore United Bank Accts.</b>		
Memorial Fund - 9769	13,192.45	13,179.26
<b>Total Shore United Bank Accts.</b>	13,192.45	13,179.26
<b>Total Other Assets</b>	1,484,771.93	1,409,659.66
<b>TOTAL ASSETS</b>	<b>5,479,164.73</b>	<b>5,357,104.45</b>
<b>LIABILITIES &amp; EQUITY</b>		
<b>Liabilities</b>		
<b>Current Liabilities</b>		
Accounts Payable		
Accounts Payable	832.33	2,161.03
<b>Total Accounts Payable</b>	832.33	2,161.03
<b>Credit Cards</b>		
<b>Church Credit Cards</b>		
Visa #4298 - Lindy Coltharp	2,355.45	872.49
Visa #7838 - Brenda Faulkner	313.38	1,357.64
Visa #8117 - Warren Prender	0.00	179.00
Visa #8166 - Lois Vanderbok	1,085.35	0.00
Visa #8877 - Mike Chrisopher	0.00	356.11
Visa #9743 - Leona Parker	892.29	0.00

**Christ Church Parish Kent Island**  
**Balance Sheet Prev Year Comparison**  
As of January 31, 2026

	Jan 31, 26	Jan 31, 25
<b>Total Church Credit Cards</b>	4,646.47	2,765.24
<b>Total Credit Cards</b>	4,646.47	2,765.24
<b>Other Current Liabilities</b>		
<b>Payroll Liabilities</b>		
<b>Federal Taxes Withheld</b>	3,023.60	1,819.25
<b>State Taxes Withheld</b>	747.66	435.24
<b>Total Payroll Liabilities</b>	3,771.26	2,254.49
<b>Total Other Current Liabilities</b>	3,771.26	2,254.49
<b>Total Current Liabilities</b>	9,250.06	7,180.76
<b>Total Liabilities</b>	9,250.06	7,180.76
<b>Equity</b>		
<b>Opening Balance Equity</b>	3,681,662.39	3,681,662.39
<b>Prior Years Net Income</b>	1,373,374.75	1,241,316.84
<b>Rectory - Land / Improvements</b>	399,184.78	399,184.78
<b>Net Income</b>	15,692.75	27,759.68
<b>Total Equity</b>	5,469,914.67	5,349,923.69
<b>TOTAL LIABILITIES &amp; EQUITY</b>	<b>5,479,164.73</b>	<b>5,357,104.45</b>

QuickBooks Operating Account 3781 Balance

(after all checks have been written this week)

As Of 2/10/2026 \$ 125,193.48

Holding Funds in Operating Account for:

Children & Family Outreach (started in June, 2021)	\$ <u>4,392.79</u>
Children's Food Ministry (started in March, 2025)	\$ <u>8,838.87</u>
Backpack Program	\$ <u>16,751.88</u>
Due to Others	\$ <u>0.00</u>
Grace Fund	\$ <u>0.00</u>
Memorial Fund	\$ <u>0.00</u>
Youth Group Trips (04/21/25)	\$ <u>1,200.00</u>
Acolyte Trip / Other (04/30/25)	\$ <u>905.97</u>
Funds in Suspense (waiting to be re-allocated)	\$ <u>3,527.00</u>

Total Funds Holding in Operating Acct \$ 35,616.51

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Funds Available For Operating Use \$ 94,076.97

**Christ Church Parish Kent Island**  
**Profit & Loss Budget vs. Actual - Current Year**  
**January 2026**

	Jan 26	Budget	% of Budget
<b>Ordinary Income/Expense</b>			
<b>Income</b>			
<b>Building Use</b>			
CECDS	1,370.00	16,444.00	8.3%
Living Water	1,500.00	18,000.00	8.3%
Other Building Use	1,100.00	7,500.00	14.7%
<b>Total Building Use</b>	3,970.00	41,944.00	9.5%
<b>Fundraisers</b>			
Soup Sales	4,638.31	70,000.00	6.6%
<b>Total Fundraisers</b>	4,638.31	70,000.00	6.6%
<b>General Offerings</b>			
Contributions / Pledges	49,810.24	365,000.00	13.6%
Plate Contributions	0.00	7,500.00	0.0%
Special Offerings	81.00	5,000.00	1.6%
<b>Total General Offerings</b>	49,891.24	377,500.00	13.2%
<b>Miscellaneous Income</b>			
Altar Guild Donations	100.00	1,800.00	5.6%
Interest-Checking/Savings Accts	1.12	75.00	1.5%
Music Fund Donations	50.00	600.00	8.3%
Other Income / Donations	303.00	3,000.00	10.1%
<b>Total Miscellaneous Income</b>	454.12	5,475.00	8.3%
<b>Total Income</b>	58,953.67	494,919.00	11.9%
<b>Gross Profit</b>	58,953.67	494,919.00	11.9%
<b>Expense</b>			
<b>Administration</b>			
<b>Development / Communications</b>			
Advertising - Communication	0.00	500.00	0.0%
Expense Allowance - Rector	0.00	500.00	0.0%
Gifts / Incentives	0.00	250.00	0.0%
Planned Giving - 1631 Society	0.00	500.00	0.0%
<b>Total Development / Communications</b>	0.00	1,750.00	0.0%
<b>Office Expense</b>			
Bank Service Charges	0.00	10.00	0.0%
Bookkeeping Services	1,678.75	22,500.00	7.5%
Copying / Lease			
Bizhub C450I Lease	443.71	6,000.00	7.4%
<b>Total Copying / Lease</b>	443.71	6,000.00	7.4%
Credit Card Merchant Expense	198.06	1,400.00	14.1%
IT Support	1,179.08	8,408.00	14.0%
Office Supplies	21.20	5,000.00	0.4%
Payroll Service	261.30	2,350.00	11.1%
Postage	0.00	1,800.00	0.0%
Stewardship Expense	0.00	1,200.00	0.0%
Telephone - Church	407.60	5,000.00	8.2%
<b>Total Office Expense</b>	4,189.70	53,668.00	7.8%
<b>Publications</b>			
Publications	45.00	300.00	15.0%
<b>Total Publications</b>	45.00	300.00	15.0%
<b>Vestry / Diocese</b>			
Convention Expenses	200.00	500.00	40.0%
<b>Total Vestry / Diocese</b>	200.00	500.00	40.0%

**Christ Church Parish Kent Island**  
**Profit & Loss Budget vs. Actual - Current Year**  
**January 2026**

	Jan 26	Budget	% of Budget
<b>Total Administration</b>	4,434.70	56,218.00	7.9%
<b>Facilities</b>			
Alarm System (Fire/Security)	0.00	700.00	0.0%
Camp Wright Lease	773.75	3,095.00	25.0%
Cleaning Supplies	34.73	2,000.00	1.7%
Electric	3,665.73	24,000.00	15.3%
Gardening Ministry	0.00	5,770.00	0.0%
Kitchen Equipment & Maintenance	350.00	10,000.00	3.5%
Lawn Care / Snow Removal	1,749.00	10,000.00	17.5%
Pest Control	0.00	2,275.00	0.0%
Propane	3,814.23	26,000.00	14.7%
Refuse Removal	475.34	5,200.00	9.1%
Repairs & Maintenance - Church	5,281.73	30,000.00	17.6%
Repairs & Maintenance - Rectory	0.00	5,000.00	0.0%
Water & Sewer	868.85	2,500.00	34.8%
<b>Total Facilities</b>	17,013.36	126,540.00	13.4%
<b>Insurance</b>			
Property / Liability Insurance	0.00	17,877.00	0.0%
Workers Comp Insurance	0.00	400.00	0.0%
<b>Total Insurance</b>	0.00	18,277.00	0.0%
<b>Parish Life</b>			
<b>Christian Education</b>			
Adults	0.00	200.00	0.0%
Young Children	18.55	300.00	6.2%
Youth	0.00	500.00	0.0%
<b>Total Christian Education</b>	18.55	1,000.00	1.9%
<b>Music</b>			
Choral Intern	1,250.00	2,692.00	46.4%
Guest Musicians	0.00	2,000.00	0.0%
Music & Choir Supplies	277.99	3,000.00	9.3%
<b>Total Music</b>	1,527.99	7,692.00	19.9%
<b>Outreach</b>			
Camp Wright	250.00	1,000.00	25.0%
Diocesan Apportionment	4,183.63	50,204.00	8.3%
Discretionary Fund - Rector	250.00	1,000.00	25.0%
Haven Ministries Church Fund	250.00	1,000.00	25.0%
Haven Ministries Operations	250.00	1,000.00	25.0%
Other Purpose Outside Parish	0.00	750.00	0.0%
<b>Total Outreach</b>	5,183.63	54,954.00	9.4%
<b>Parish Ministries</b>			
Coffee Supplies	98.91	500.00	19.8%
Connections-Welcoming	0.00	100.00	0.0%
Family Ministry Activities	0.00	1,200.00	0.0%
Fellowship	1,551.53	1,600.00	97.0%
Hospitality Ministry Coordinator	2,975.00	31,500.00	9.4%
Youth Ministry	144.30	1,500.00	9.6%
<b>Total Parish Ministries</b>	4,769.74	36,400.00	13.1%
<b>Worship</b>			
Acolytes	0.00	150.00	0.0%
Altar Guild	214.50	2,000.00	10.7%
Worship & Sanctuary	90.00	700.00	12.9%
<b>Total Worship</b>	304.50	2,850.00	10.7%
<b>Total Parish Life</b>	11,804.41	102,896.00	11.5%
<b>Personnel</b>			

## Christ Church Parish Kent Island Profit & Loss Budget vs. Actual - Current Year January 2026

	Jan 26	Budget	% of Budget
<b>Benefits</b>			
Health Insurance Premium-Curate	0.00	10,000.00	0.0%
Life/Disability Ins - Curate	0.00	450.00	0.0%
Pension - Curate	0.00	18,000.00	0.0%
<b>Total Benefits</b>	<b>0.00</b>	<b>28,450.00</b>	<b>0.0%</b>
<b>Continuing Education</b>			
Family Ministry Coordinator	295.29	400.00	73.8%
Minister of Music	0.00	400.00	0.0%
Rector	0.00	500.00	0.0%
<b>Total Continuing Education</b>	<b>295.29</b>	<b>1,300.00</b>	<b>22.7%</b>
<b>Pay Not Subject to Payroll Tax</b>			
Housing Allowance-Rector/Curate	0.00	8,000.00	0.0%
Payroll Tax Expense	700.70	7,400.00	9.5%
<b>Rector / Curate Support</b>			
Cell Phone	0.00	1,000.00	0.0%
Lawn Care	-200.00	700.00	-28.6%
Membership & Lot Fees	235.00	200.00	117.5%
Pest Control	0.00	200.00	0.0%
Trash Removal	246.00	500.00	49.2%
Utilities	0.00	3,800.00	0.0%
<b>Total Rector / Curate Support</b>	<b>281.00</b>	<b>6,400.00</b>	<b>4.4%</b>
Stipend - Rector/Interim Rector	3,307.70	43,000.00	7.7%
Stipend - Asst. to PIC/Curate	2,307.69	63,750.00	3.6%
Supply Priest	0.00	780.00	0.0%
<b>Total Pay Not Subject to Payroll Tax</b>	<b>6,597.09</b>	<b>129,330.00</b>	<b>5.1%</b>
<b>Pay Subject to Payroll Tax</b>			
Family Ministry Coordinator			
Minister of Music			
Parish Administrator			
Sexton			
<b>Total Pay Subject to Payroll Tax</b>	<b>7,909.44</b>	<b>127,417.00</b>	<b>6.2%</b>
<b>Transition Costs</b>	<b>0.00</b>	<b>3,000.00</b>	<b>0.0%</b>
<b>Travel and Automobile</b>			
Mileage - Family Ministry Coord	0.00	300.00	0.0%
Mileage - Minister of Music	287.03	2,500.00	11.5%
Mileage - Rector/Interim Rector	252.30	2,400.00	10.5%
Mileage - Supply Priest	0.00	500.00	0.0%
<b>Total Travel and Automobile</b>	<b>539.33</b>	<b>5,700.00</b>	<b>9.5%</b>
<b>Total Personnel</b>	<b>15,341.15</b>	<b>295,197.00</b>	<b>5.2%</b>
<b>Total Expense</b>	<b>48,593.62</b>	<b>599,128.00</b>	<b>8.1%</b>
<b>Net Ordinary Income</b>	<b>10,360.05</b>	<b>-104,209.00</b>	<b>-9.9%</b>
<b>Other Income/Expense</b>			
<b>Other Income</b>			
<b>BCC Columbarium Fund - 90010</b>			
Change In Asset Value	69.40		
Released In Current Year	-11,000.00		
Transfer Out	0.00		
<b>Total BCC Columbarium Fund - 90010</b>	<b>-10,930.60</b>		
<b>BCC Perpetual Care Fund - 90011</b>			
Change In Asset Value	3,385.26		
<b>Total BCC Perpetual Care Fund - 90011</b>	<b>3,385.26</b>		

**Christ Church Parish Kent Island**  
**Profit & Loss Budget vs. Actual - Current Year**  
**January 2026**

	Jan 26	Budget	% of Budget
<b>Blunt Fund - 90007</b>			
Change In Asset Value	7,341.34		
Blunt Fund - 90007 - Other	0.00	22,490.63	0.0%
<b>Total Blunt Fund - 90007</b>	7,341.34	22,490.63	32.6%
<b>1999 Endowment Fund - 90008</b>			
Change In Asset Value	878.07		
1999 Endowment Fund - 90008 - Other	0.00	2,679.95	0.0%
<b>Total 1999 Endowment Fund - 90008</b>	878.07	2,679.95	32.8%
<b>Grace Fund - 90015</b>			
Change In Asset Value	2,766.19		
Grace Fund - 90015 - Other	0.00	8,382.93	0.0%
<b>Total Grace Fund - 90015</b>	2,766.19	8,382.93	33.0%
<b>Paca Fund - 90009</b>			
Change In Asset Value	1,411.65		
Paca Fund - 90009 - Other	0.00	4,368.69	0.0%
<b>Total Paca Fund - 90009</b>	1,411.65	4,368.69	32.3%
<b>The Investment Fund - 90078</b>			
Change In Asset Value	2,244.84		
The Investment Fund - 90078 - Other	0.00	66,286.80	0.0%
<b>Total The Investment Fund - 90078</b>	2,244.84	66,286.80	3.4%
<b>Backpack Program</b>			
Backpack Program - Expenses	-576.58		
<b>Total Backpack Program</b>	-576.58		
<b>CFM (Children's Food Ministry)</b>			
Children Food Ministry-Income	100.00		
Children Food Ministry-Expenses	-1,187.47		
<b>Total CFM (Children's Food Ministry)</b>	-1,087.47		
<b>Special Event</b>			
Westminster Bell Ringer-Expense	-100.00		
<b>Total Special Event</b>	-100.00		
<b>Total Other Income</b>	5,332.70	104,209.00	5.1%
<b>Other Expense</b>			
Rector's Discretionary Funds	0.00		
<b>Total Other Expense</b>	0.00		
<b>Net Other Income</b>	5,332.70	104,209.00	5.1%
<b>Net Income</b>	<b>15,692.75</b>	<b>0.00</b>	<b>100.0%</b>

**Christ Church Parish Kent Island**  
**Balance Sheet Summary**  
**January 31, 2026 (Compared to January 31, 2025)**

**Overview**

This balance sheet provides a snapshot of the parish's financial position at January 31, 2026, compared to the same date last year. It shows what the church owes (liabilities) and the overall financial strength of the parish (equity/net worth).

**Liabilities (What We Owe)**

- Total Current Liabilities:
  - Jan 31, 2026: \$9,250
  - Jan 31, 2025: \$7,181
  - Increase: ~\$2,069

The increase is primarily due to higher credit card balances and payroll tax withholdings at month-end. These are routine operating items that fluctuate month to month. Overall liability levels remain low relative to the parish's total financial position.

**Equity (Net Worth of the Parish)**

- Total Equity:
  - Jan 31, 2026: \$5,469,915
  - Jan 31, 2025: \$5,349,924
  - Increase: ~\$119,991

This increase reflects accumulated prior years' net income and stable long-term assets, including parish property. The parish's overall financial foundation continues to grow modestly.

**Year-to-Date Net Income**

- January 2026 Net Income: \$15,693
- January 2025 Net Income: \$27,760

Net income is positive to begin 2026. January results can vary based on timing of income and expenses and do not indicate any structural concern.

**Overall Financial Position**

As of January 31, 2026, Christ Church remains financially stable. Liabilities are low and manageable, equity continues to grow year over year, and the parish maintains a strong overall financial position.

## **Christ Church Parish Kent Island — Vestry Executive Handout**

**Profit & Loss (Accrual) | Feb 2025 - Jan 2026 | Report date: 02/10/26**

### **Bottom Line**

- Operating result (Net Ordinary Income): +\$434 → essentially break-even; operating budget balanced.
- Total operating expenses: \$488,684.77
- Other income (primarily investments & designated fund activity): +\$119,556.76
- Overall result including funds/investments: ~+\$120K positive

### **Operating Expenses by Major Area (Total = \$488,684.77)**

#### **1) Personnel – \$172,968.58 (largest cost center)**

- Core payroll/stipends remain the primary fixed cost.
- Notable items:
  - Payroll tax expense: \$8,299
  - Transition/Search costs: \$4,987 (contained)

#### **2) Facilities – \$135,174.65 (most volatility)**

- Main drivers:
  - Repairs & Maintenance – Church: \$49,369 (largest variable; major spikes in June/Aug/Jan)
  - Electric: \$26,109
  - Propane: \$14,890
  - Kitchen equipment/maintenance: \$12,478
  - Lawn/snow: \$12,384

### **3) Parish Life - \$101,591.61**

- Outreach: \$53,099 (includes Diocesan Apportionment: \$47,850)
- Parish Ministries: \$34,182
- Music: \$8,543
- Worship: \$4,779
- Christian Education: \$989

### **4) Administration - \$61,283.93 (steady monthly baseline)**

### **5) Insurance - \$17,666 (paid in periodic spikes)**

#### Monthly Operating Pattern (Net Ordinary Income)

- Strong months: July +\$17.9K, April +\$11.7K, January +\$10.4K
- Weak months: June -\$17.9K, May -\$13.3K, October -\$9.8K
- Primary swing factors: Facilities repairs + insurance timing + seasonality in giving.

### **Designated Funds / Investments (Non-Operating Highlights)**

Market recovery and fund activity materially improved overall results:

- Blunt Fund: +\$55.6K
- Perpetual Care: +\$24.5K
- Grace Fund: +\$21.0K
- Investment Fund: +\$15.6K
- 1999 Endowment: +\$6.6K
- Paca Fund: +\$10.7K

**Net Program Operating Income:**

- Backpack Program: +\$4.4K
- Children's Food Ministry: +\$9.1K

**Vestry Takeaways / Focus Areas**

- Operating budget balanced (year ended essentially at break-even).
- Personnel costs are stable; transition costs controlled.
- Facilities repairs are the main risk/volatility driver → consider reserve/capital planning to smooth spikes.
- Outreach and diocesan obligations maintained.
- Investments/designated funds performed strongly, strengthening the overall financial position.

## **Christ Church Parish Kent Island**

### **January 2026 Financial Summary (Budget vs. Actual)**

This report summarizes financial activity for January 2026 compared to the annual 2026 budget. January represents approximately one month (about 8.3%) of the fiscal year.

#### **Overall Financial Position**

- Total Expenses (January): \$48,594
- Annual Expense Budget: \$599,128
- Percent of Budget Spent: 8.1%
- Net Ordinary Income (Operating Surplus): \$10,360
- Total Net Income (Including Investment Activity): \$15,693

January closed with a positive financial position. Spending levels are generally aligned with where we should be at approximately one month into the year.

#### **Key Expense Areas**

Administration: Tracking normally for early-year timing.

Facilities: At 13.4% of annual budget. Winter utility usage and church repairs drove January spending. No structural concerns at this time.

Parish Life & Ministries: At 11.5% of budget. Fellowship expenses were front-loaded due to early-year events. Hospitality and ministry compensation pacing appropriately.

Personnel: At 5.2% of annual budget. Compensation and payroll costs remain stable and within expectations. Benefits lines reflect timing and have not yet been incurred.

#### **Other Income & Funds**

Investment and designated funds reflect normal market fluctuations. January showed modest positive changes in most funds. Special ministries (Backpack and Children's Food Ministry) reflect normal timing differences between income and expenses.

#### **Vestry Takeaways**

- January ended with a surplus.
- Spending is aligned with early-year expectations.
- Personnel costs remain controlled and predictable.
- Facilities expenses reflect winter timing and routine maintenance.
- The parish remains financially stable entering 2026.