Vestry Meeting Agenda

October 19, 2026

Opening Prayer	*Lois Vanderbok for Fr. Frank*
Stewardship Small Group Summary	*Molly Cannon*
September 21, 2026 Meeting's Minutes	*Antoinette MacDowell*
Old Business – All require vote **Rectory Funds Use** **Term Limit Proposal**	*Lois Vanderbok*
Treasurer Report • *Financial Reports* • *Analysis* • *Apportionment (vote required* • *Budget Presentation (vote required)*	*Kate McNealy*
Priest in Charge Report • *See report attached to agenda*	*Fr. Frank B. Crumbaugh III*
Sr. Warden Report • *See report attached to agenda* • *Rector Search Timing (vote required*	*Lois Vanderbok*
Jr. Warden Report	*John Reckord*
Strategic Grant Investment Committee	*Mike Parker*
Vestry Liaisons / Conversations Update	
New Business • *Convention Delegates (3 plus alternate)*	*Lois Vanderbok*
Closing Prayer and Adjourn	

Next Meeting – 6:30 pm, Monday, November 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.

Stewardship Listening Sessions — Summary (Sept–Oct 2026)

Christ Church Parish Kent Island · Oct 9, 2026 · @Patti Chandler

Overview

Seven stewardship conversations drew 74 attendances. Six of seven raised the Rector search early — when it will begin and what kind of priest comes next — and every session praised the parish's warmth, music and children's program.

Date	Time	Attendees	Search update given by
Tue, Sept 15	6:00 pm	12	John Gschwend
Sun, Sept 20	12:00 pm	13	Kate McNealy
Sept 23	3:30 pm	15	Marguerite Starsoneck
Sun, Sept 27	12:00 pm	10	Lisa Hurlihy
Mon, Sept 28	6:00 pm	9	Patti Snyder
Wed, Sept 30	3:30 pm	11	Marguerite Starsoneck
Mon, Oct 5	6:00 pm	4	Samantha Hoffman

Molly Cannon attended all seven sessions; Charlie Mead attended six.

Top takeaways

- **The search timeline is the biggest worry.** Parishioners want a clear, communicated plan and see waiting until late 2027 as too long; one group suggested spring 2027. They want an empathetic preacher who makes time for people.
- **Hospitality is the parish's signature.** Coffee hour, food, personal attention and the music came up in every session.
- **Children are thriving; teens and seniors are underserved.** Younger kids' programs are growing, but middle/high schoolers and older adults need more.
- **Newcomers need a clearer path in.** People asked how to become a member and for regular newcomer events.
- **Fellowship wants reviving.** Dinner groups and community dinners were missed in six of seven sessions.
- **Communications aren't landing.** Long e-blasts, the tri-fold and unfiltered announcements leave people uninformed; several asked for upcoming events and ways to serve listed every week.
- **Volunteer depth is thin.** The Altar Guild is losing members, and the same people serve in many ministries.
- **Worship details matter.** Familiar hymns, being able to hear, an unhurried Peace and replacing the aging organ came up in the later sessions.

Clergy transition and Rector search

Fr. Frank will stay until the parish is settled; no start date for the search has been set, and the Vestry will take it up in October 2026. At the Sept 28 session the estimate was to take it up deeper into winter, perhaps January 2027, after Stewardship.

What parishioners were told

- The Diocesan discernment process is separate from Christ Church's search.
- Fall/late 2027 is the current thinking, to let programs develop. Fr. Frank would like the 2027 budget to carry the search expense.
- The posting has gone to the Dioceses of Easton and Delaware (Sept 20). The pool is expected to be small, so curates will be considered.
- A new survey is not planned; search costs are mainly the Search Committee and travel. The State grant is reserved for HVAC.
- Sept 28: Fr. Frank indicated the search expense should be pushed to the 2028 budget.
- Oct 5: the Vestry recapped the last search (around 2024, when Terrance came as curate to Frank before being suddenly called to another post) and the steps ahead: form a Search Committee, send a profile to the Diocese, advertise, interview.

What parishioners asked for

- **Don't wait a year.** Several called a late-2027 start "foolish" and feared it would slip further; "doing nothing doesn't make sense."
- **Be ready early.** Organize the Search Committee well ahead, and consider refreshing the survey, which will be three years old by then.
- **Communicate one plan.** A DOE newsletter reported a late-2027 start while the Vestry said no plan exists, which confused people.
- **Protect stability.** Past transitions cost members; people want Bible-based, inclusive teaching that doesn't divide.
- **Hire a full-time Rector** who handles both spiritual and administrative work — and who is their own person, not a copy of Fr. Frank.
- **Look at seminaries.** Ideas included a curate or rotating seminarian from Virginia Theological Seminary; Bud has VTS connections.
- **Start in spring 2027.** One group proposed pausing through Stewardship and back-to-school, then starting in the spring.
- **Look for empathy and presence.** The next priest should care sincerely about children and the elderly, be calm, give people time, and visit. Strong preaching and communication are "huge."
- **Ask the ministries.** In past searches, each ministry listed its top ten characteristics for a new priest.

Context raised

- The part-time Fr. Frank / overtime Lois model has worked, but Lois is in her 4th year and has signaled she is ready to stop.
- Past searches were hurt by DOE leadership problems. The Diocese of Delaware has since helped Easton and Centreville find priests.

- Parishioners want Fr. Frank's days off protected so he doesn't burn out.
- There aren't enough priests, and the Diocese currently has no bishop. Bishops matter to priests: Terrance left because his bishop found him a post.
- People see Fr. Frank as more enthusiastic and settled, and feel lucky he is staying. "We want Fr. Frank forever!"

What's working

People consistently described Christ Church as warm, welcoming and growing — "there's a lot that's working."

- **Hospitality:** coffee hour, social time after the 10:00 service, and much-improved food that encourages people to stay. People saying "I missed you" is how outreach should feel. Fred and Linda Klingensmith run a great coffee hour; people should bring things and help clean up. Newer members say they feel more at home here than at churches they attended for decades: "no airs or pretenses."
- **Personal attention:** Fr. Frank moving through the congregation, noticing when people are upset, offering blessings, and making hospital visits. Shared birthday and anniversary celebrations for all ages. Fr. Frank is a gifted preacher with a reverent, humorous, genuine style.
- **Music:** traditional music, the choir, handbells, the Children's Choir, and Gary's leadership. The KIHS band link keeps teens engaged. The music is challenging and the choir is improving; Gary plans far ahead and corrects without hurting feelings. Fr. Frank is thrilled with it.
- **Children:** Sunday school, acolytes and youth recognition; teens bringing their parents; many kids at the Backpack Blessing.
- **Learning:** EfM, book studies, Advent poetry with Fr. Frank, Sunday evening Bible study with Fr. Terrance.
- **Facilities:** attractive, well-used grounds (the candlelight concert drew compliments), plus new landscaping help credited to the Jr. Warden.
- **Governance:** a collaborative process; the Finance Committee reduces the Rector's financial load, and the congregation shares responsibility.
- **Pastoral care and outreach:** Juanita Dombkowski, Ken Valentine and Melody visit many people; the Soup Group and community groups (recovery, Scouts, fitness) use the building. Backpacks serves 230 kids a week from three schools with volunteers from across the community — seen as the model for structuring ministries. Lindy and the kitchen draw helpers who don't attend here.
- **Community events:** Trunk or Treat (Lisa does a great job) and the picnic were well attended; Camp Wright Sunday is loved. The YouTube service is valued for reviewing announcements and sermons.

Worship, music and the organ

New in the later sessions: people want worship that is easy to join in and hear, and they want the organ plan explained.

- **Hymns:** prefer familiar, singable hymns; tempo is sometimes slow. One person asked for an occasional contemporary piece (e.g. Phil Wickham).

- **Hearing:** train ushers and greeters on the hearing assistance equipment.
- **The Peace** feels rushed compared with before Covid; people would like more time with friends.
- **Acolytes** should fold their hands when idle (the National Cathedral was cited). Avery was praised as a reverent, capable crucifer.
- **Organ:** it must be replaced. Donors with capacity have been approached, and the congregation will be asked later. Suggestion: have Gary show people what is wrong, since it still sounds good. The choir loft also needs work.
- Fr. Frank preaching from the podium one Sunday prompted questions.

Children and youth

The program for younger children (about 25 kids) is working and needs to grow with them; middle and high schoolers are the gap.

Concerns

- No space or program for middle/high schoolers on Sunday morning. The youth group is about five kids, two of them Alicia's. Families may leave for churches that meet teens' needs.
- "Wiggle Room" undersells what happens there. It has outgrown its name and may need to split into more formal classes.
- Recruiting Sunday School teachers and parent volunteers is hard. Sunday sports compete for families' time.
- Mixing older and younger kids leaves both bored.
- Teens and middle schoolers need parent volunteers and their own space.
- Older kids are getting bored in the Wiggle Room.
- Why don't day school families attend church here? And with many kids in the Wiggle Room and children's choir, what will keep their parents coming?

Ideas raised

- Re-establish Sunday School and rename the Wiggle Room.
- Give kids roles in worship: read the Gospel, a youth-led service on fifth Sundays, a youth acolyte carrying a children's cross, ringing the bell, bringing the elements, lighting the Advent wreath.
- NOAH ("No Older Adults Here") family outings — camping, bowling.
- Screen-free events to compete with sports; Mothers' Day Out, widely advertised.
- Tap Fr. Terrance's ideas for reaching families through sports fields and schools.
- Age-based classes "in a perfect world"; perhaps a children's mass.
- Involve kids in greeting and the kitchen; take them on a trip to Haven Ministries.
- Keep Family Dinners low-key (pizza, game night) — families brought their neighbors.
- A weekday small group for young moms, possibly led by the two young moms on the Vestry, addressing faith and today's culture.

Newcomers, fellowship and volunteers

People want a clearer path from visitor to member, more ways to connect socially, and personal invitations to serve.

Newcomers and membership

- Explain how to become a member (asked in two sessions); being received by the Bishop is a separate step.
- Hold regular newcomer events — a quarterly class and tours led by Greeters and Ushers, not necessarily dinners. It's been a long time since the last one.
- Pair newcomers with a buddy or mentor, and follow up with more structure.
- Publish a photo directory and announce that nametags are available.
- Introduce pledging at newcomer events.

Fellowship

- Revive Dinner Groups, perhaps as a limited run with equal hosting; bring back family and community dinners, which draw people to services. Dinner Groups need commitment — last-minute cancellations and reluctant hosts hurt them; one idea is a dinner group with a spiritual focus.
- Event ideas: Shrove Tuesday pancake supper, fish fries, chili cook-off, a themed party (e.g. Super Bowl), a mystery dinner theater with babysitting (Eileen has scripts), a Mardi Gras fundraiser dinner, monthly covered-dish picnics, more services or a dinner at Camp Wright, and cemetery events (wine and cheese, a Service of Remembrance).
- Small groups for young families; mothers' and men's groups if they form naturally (Stan was named as a creative person who could share his gifts).
- Member-led art and craft classes (Stan Link's watercolor classes were popular); a Little Free Library.
- Consider a part-time "congregational life" coordinator to plan activities and connect people.
- Keep it intergenerational, and don't be discouraged if an idea doesn't work.
- The parish turns 400 in four years — a chance to celebrate, reflect and come together. Members recalled that an earlier leadership 10-year vision is why the church is still here.

Volunteers

- Many people serve in several ministries; more people need to be invited in.
- People in their 20s–40s often help when asked directly but don't volunteer on their own.
- **The Altar Guild is at risk.** Fred and Linda Klingensmith are leaving, others are unreliable, and the ministry fair brought no one. Explain what the role involves, recruit people in their 40s–50s, and pair new and experienced members.
- Make it easy to slide into new ministries, and be intentional about developing leaders (the Alpha program was mentioned). Use Backpacks as the model.
- Share who the Vestry members are and who leads or is interested in each ministry, and explain how to move an idea forward.
- A suggestion box was proposed. Afterwards one participant objected by email: it could signal that people can't speak directly with the rector, wardens or Vestry.
- The cemetery committee is aging and relies more on Helfenbein; columbarium income now lets it hire help.

Seniors, formation, communications and safety

Seniors and pastoral care

- Older adults need attention too, not just food. Ideas: a Bible or book study, or a musical visit, at senior housing (Terrapin Grove has a piano); a nursing ministry; daytime programs.
- A phone ministry, with parishioners calling each other, is being considered. Ride requests are rare.
- A van could serve online viewers without transportation as well as youth trips. Medical equipment (via Queenstown Lions Club) and hearing assistance are available.
- Some older members stay home because they feel self-conscious about canes or walkers and need encouragement. Visits mean a lot.

Formation and new ministries

- A support group on finding joy and staying resilient; themed book or discussion groups, possibly on Zoom.
- Classes Jone Taylor suggested: new parents, parent/teen, grief. ESL was also raised.
- The parish already does a lot of outreach; joining other groups' events may matter more than new ministries.
- Episcopal 101 classes, Bible studies and other learning, not always during the day; adult Sunday school right after the service (as at Safe Harbor).
- EfM's wide-angle program (scripture, commentary, church-wide issues) is drawing interest.
- Use Zoom for meetings.

Communications

- E-blasts and the newsletter are too long to read on a phone. Use bullets and pull out the main points.
- Bring back listing who is serving in the bulletin, and list outreach and ways to serve every Sunday. Views on the tri-fold were mixed; most prefer spoken announcements.
- Screen spoken announcements in advance; route personal appeals elsewhere. The Soup Group could use a whiteboard.
- Restore lapsed announcements: communion instructions for visitors, gluten-free wafers, the Wiggle Worship Room.
- Prayer requests from the pews are hard to hear unless Fr. Frank repeats them.
- Post sermon text or audio (podcast-style) and promote the online service. Give Camp Wright more visibility, and explain Trunk or Treat more fully.
- Information gaps: neither the Vestry nor the congregation knew about the Blue Mass (one person saw it on Facebook). Views on communication vary; it is harder for people who work during the day.
- Announce next Sunday's events the Sunday before, list upcoming events in the newsletter, and use every platform more than once.
- A whiteboard for upcoming events and the soup menu; announcements are hard to catch on the video.

Safety

- Assign people to monitor the Narthex during services and manage crowds entering and leaving — "in this day and age, it's a necessity." Once the service starts the Narthex is open and empty,

and as a progressive church in an election season the parish could be a target. Ask Fr. Frank, a retired police officer, for advice.

Suggested follow-ups

- ☐ Vestry: set and publish a search timeline at the October meeting, including when the Search Committee forms
- ☐ Confirm the status of the search paperwork with the Diocese and share one consistent message
- ☐ Recruit for the Altar Guild before the Klingensmiths step down
- ☐ Write up the membership process and schedule the next newcomer event
- ☐ Plan a Sunday offering for middle and high schoolers
- ☐ Pilot a revived Dinner Group season or community dinner
- ☐ Shorten e-blasts, restore the serving list in the bulletin, and set a process for announcements
- ☐ Organize Narthex monitors
- ☐ Ask each ministry for its top characteristics for the next priest
- ☐ Have Gary show the congregation what is wrong with the organ, and share the replacement plan
- ☐ Train ushers and greeters on the hearing assistance equipment
- ☐ List upcoming events and ways to serve in each Sunday's bulletin or newsletter
- ☐ Start planning for the parish's 400th anniversary

Notes to check: the Sept 20 notes say the posting was sent to Easton and Delaware, but the Sept 23 notes say the paperwork has not moved. The Sept 23 notes are headed "Sunday," but Sept 23, 2026 was a Wednesday. The Sept 20 notes say Fr. Frank wants the 2027 budget to carry the search expense; the Sept 28 notes say 2028. The Sept 30 notes are dated 2006 (likely a typo).

Christ Church Parish Kent Island (CCPKI)
September 21, 2026
Vestry Meeting Minutes

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

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

Absent: Sue Schaefer

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

All were in favor to accept the Agenda as written.

Kate McNealy: Treasurer's Report

- Reviewed her report (see attached)
- Reviewed Monthly Financial Reports (see attached)
- Reviewed the Financial Summary (prepared by Mike Parker)
- Kate would like to establish Term Limits for all Leadership Roles. (Senior & Junior Wardens, Treasurer, and Finance Committee). Kate will send something out in more detail for the Vestry to vote on via email.

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

Last Month's Minutes

- Review of minutes of August 17, 2026

Motion to approve the minutes as written was made by Jone Taylor. Seconded by Heidi Mlynarski. All were in favor.

Father Frank: Priest-in-Charge Report

- Reviewed his report (see attached)

Motion to accept the Rector's Report was made by Mike Parker. Seconded by Samantha Hoffman. All were in favor; the report will be placed in the files.

Lois Vanderbok: Senior Warden Report

- Reviewed her report (see attached)
- Lois would like to have a line item added to the Christ Church Parish's Budget for Children's Food Ministry. The need is so great at Haven Ministries. Currently, $400 is being paid weekly to provide the food. An increase to $450 a week would help tremendously. Samantha brought up that she and Aleisa were discussing how to get the youth involved in ministries. This may be a good way for the youth to get involved. (fundraising for this Ministry).

Lois would like to move the Rector's discretionary fund of $500 to Children's Food Ministry and another $500 from the Christ Church. Seconded by Jone Taylor. All were in favor.

- Lois advised the Vestry that this year will be her last year as the Senior Warden. Although, these past years have been the most joyous and blessed, it is time for her to step down from this position.
- During the month of September and into early October we will hold small group sessions for our parish to exchange ideas about the future direction on of Christ Church. Each group to be attended by a Vestry Member.
    - September 23rd Marguerite Starsoneck
    - September 27th Lisa Herlihy
    - September 28th Patti Snyder
    - September 30th Marguerite Starsoneck
    - October 5th Samantha Hoffman

The Senior Warden's report will go on file with our thanks.

John Reckord: Junior Warden Report

- The installation of the new HVAC unit went very well.
- We have a new company taking care of the preventive maintenance of the HVAC system. They are doing very well.
- John walked through the Rectory with Terrance upon his departure.
- The change of lighting is being pushed back a few weeks, due to the contractor's schedule.
- John is working with Bay Trees to trim the branches that are above the area where Day School children enter.
- Getting prices to replace toilets that are no longer efficient.
- John is still working with contractors to see if we can get railings installed at the altar.
- A fun note, Deacon Melody and Pastor Melody of Living Waters realized they had the same name. After talking, they found out they had the same middle name! Page. Both names are Melody Page.

The Junior Warden's report will go on file with our thanks.

Strategic Grant Investment Committee: Mike Parker

- The Committee has not met currently.

Liaison Committees

- John spoke about the discussion in his small group. Good discussion was had. When all groups are completed, we will get all conversations together on one document.
- One discussion was made about Bible study being held at Terrapin Senior Center. Thoughts were had about the children and youth to visit and sing to the residents.

New Business

- Organ Fundraising Questions - Sample letter (see attached) – Lois asked who is heading the organ fundraising? Gary to appoint someone from the organ committee to head the fundraising. Lois will discuss the fundraising ideas with Gary.

- Occupancy Agreement

Lois made a motion to execute the occupancy agreement as written was made by Mike Parker. Seconded by Patti Snyder. All were in favor.

A motion for the donations to be contributed to the organ fun was made by Marguerite Starsoneck. Seconded by Mike Parker. After discussion, this motion was tabled until the next Vestry Meeting.

- Search Timing/Planning – this item is going to be moved to October's Vestry Meeting.

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 8:33 pm.

Next Meeting – 6:30 pm, Monday, October 19, 2026.

Our Mission

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	2024 Actual	2025 Actual	2026 Budget	Actual thru 9.30.26
Revenue				
Offerings	$292,905	$355,258	$377,500	$282,368
Building Use	$40,631	$42,860	$41,944	$34,038
Fund Raisers	$74,818	$73,313	$70,000	$53,731
Miscl. Income	$5,566	$6,723	$5,475	$5,182
Total Revenue	$413,919	$478,154	$494,919	$375,319
Expenses				
Personnel	$136,830	$163,560	$295,197	$200,614
Transition	$1,149	$4,987	$3,000	$0
Facilities	$149,953	$151,927	$144,817	$152,512
Parish Life	$68,152	$97,895	$102,896	$80,276
Administration	$42,030	$61,069	$56,218	$37,206
Total Expense	$398,114	$479,436	$602,128	$470,608
Net /Gain/Loss	$15,805	($1,282)	($107,209)	($95,289)

Variables				
Contributions/ Pledges	$281,568	$346,047	$365,000	$376,490
Soup Sales	$74,711	$71,953	$70,000	$71,642
Minister of Music	$31,416	$33,973	$34,100	$33,492
Administrator	$26,866	$30,225	$30,085	$25,862
Family Ministry Coordinator	$26,866	$30,225	$45,448	$40,833
Bookkeeping Svcs.	$18,480	$17,738	$22,500	$21,370
Stipend-PIC	$34,500	$41,039	$43,000	$41,898
Stipend-Curate	$0	$0	$63,750	$60,282
Health Insurance Premiums	-$746	$0	$10,000	$14,645
HSA Deposits	$0	$0	$0	$0
Pension-Curate	$0	$0	$18,000	$9,867
R & M - Church	$36,350	$46,091	$30,000	$96,953
R & M - Rectory	$14,654	$3,245	$5,000	$4,047
IT Support	$1,386	$15,632	$8,408	$8,302
Hospitality Coord.	$26,750	$28,285	$31,500	$31,260

2027 Budget
$417,000
$50,751
$72,000
$6,430
$546,181
$282,477
$14,000
$164,604
$112,485
$54,485
$628,051
($81,870)
$400,000
$72,000
$68,000
$30,983
$50,232
$23,000
$45,150
$20,000
$16,500
$0
$16,500
$40,000
$3,500
$8,000
$31,500

Christ Church Parish
Kent Island

Finance Committee's 2027 Budget Recommendation to the Vestry

October 18, 2026

The Finance Committee has completed its work on the proposed 2027 budget and recommends the budget with the following observations:

- The 2027 budget reflects a deficit of **$81,870**, which is lower than the amount last year. This deficit will be offset by withdrawals from our Endowment & Investment Funds, parishioner contributions, and other income sources that may develop.
- The Finance Committee has recommended a goal of withdrawing no more than **6%** from our restricted endowment funds. The remainder will be covered through withdrawals from our unrestricted Investment fund.
- Personnel expenses continue to grow allowing for staff pay increases, and increasing the music director's weekly hours will support the continued growth of our music ministry.
- We expect facility expenses in 2027 to be lower because of the significant facility improvements that have been made in recent years; the State grant for capital improvements should also help in this regard. Operating expenses will continue to be closely monitored to conserve cash and manage any unexpected expenses.
- The Soup ministry is estimated to provide approximately **$71,000** to the Operating Account this year, we have budgeted a similar amount in 2027. This ministry is a community builder which continues to attract new parishioners to our church. The team continues to look for volunteers to help sustain the robustness of this ministry and its valuable contribution to our parish.

The Finance Committee believes this is a well-grounded budget and appreciates the hard work and dedication of our parish leadership and the exceptional work of the Stewardship Committee.

Faithfully submitted,

The Finance Committee:

Cary Gates, Dick Sells, Bob Thompson, Dave Ellwood, Laurelle McCready

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

Monday, 19 October 2026
6:30pm

1) Gretchen+ and I are *en route* home from Centre's Homecoming, and the Church Warden will be in the Chair tonight.

2) I thought I had several things I wanted to bring up; as I have read reports and heard the debriefs of ZOOM and in person conversations, I find that most of what I had wanted to bring up has been addressed in some fashion or form.

   I am grateful that the Vestry has had a full discussion on the timing of the search process, and I think on balance that it is wise to consider a Spring 2027 start.

3) The advanced gifts letter for the organ has generated a splendid sum, and we should be able to keep the organ build on-track. We hoped that we vetted that mailing list well, and the response proves that we did. The general appeal for the Organ Fund will not occur until after the first of the year, and certainly not until the Annual Stewardship Campaign has had the opportunity to complete its work.

4) Please pray us safely home, and pray as well that we will be able to rest/restore ourselves quickly; our Autmn trips - so much a part of who we are - are concluded for the year and both GDZ+ and I will resume our parochial duties more less without weekend interruptions until well into 2027.

5) You have my grateful thanks, my profound respect and trust, and my deep affection. God bless you.

Report of the Senior Warden
To the Vestry
October 19, 2026

Search timeline per the special meeting of October 12, 2026

November, 2026 - Vestry meeting – Meet with Darcy Williams+, Chair of the Standing Committee to determine the process without a Canon to the Ordinary in the Diocese of Easton. Develop the call which serves as direction to the Search Committee. Identify possible candidates for the Search Committee.

December, 2026 – Finalize the Call and discuss candidates that have agreed and whether additional candidates need to be identified.

January, 2027 – Finalize members of the Search Committee. Announce and the charge the Search Committee at the Annual Meeting.

February – April, 2027 – The Search Committee identify what can and cannot be used from previous search, prepare Parish Profile, complete required paperwork, meet with Ministry leaders, develop interview processes, etc. Post to Episcopal Church and applicable sites.

May, 2027 – Begin receiving applications, interviews, etc. Set up red flag check processing,

September, 2027 - Earliest possible date for bringing someone onboard.

Estimated fourth quarter costs:

Stipend Priest - $20.000
Pension Priest - $3,600.00
Health Insurance Priest - $3,500.00

Other item:

The third annual Trunk or Treat will be held on Saturday, October 24th from 1-3 pm. Please join us for this fun community event. Bring your car, open the trunk and give out some candy, bring your kids or help us out with traffic control, set up and clean up.

The Vestry met to address feedback from parish small-group listening sessions, which unanimously requested a clear plan and timeline for calling a new rector. The group agreed to a tentative search timeline targeting an April or May 2027 job posting, while coordinating with diocesan leadership in November 2026 to clarify administrative support and process requirements. This preliminary schedule will be shared with the Finance Committee to assist with 2027 budgeting and presented for Vestry approval at the upcoming October meeting.

Rector Search Timeline & Planning

The Vestry aligned on establishing a structured search roadmap to maintain leadership momentum and address congregation concerns following the previous search:

• Leadership Transition: Senior Warden Lois is completing her term in January 2027, making it important to establish an organized framework before handing off responsibilities to the incoming Senior Warden. Lois confirmed she will remain available to support the transition afterward.

• Diocesan Coordination: The group agreed to invite Darcy Williams, head of the Standing Committee in the Diocese of Easton, to join the November Vestry meeting via Zoom to define what the Diocese of Delaware can and cannot provide regarding vetting, hosting, and listing.

• Timeline Milestones:

  • November–December 2026: Consult with Darcy Williams, clarify diocesan roles, begin drafting the call, and discuss prospective search committee members.

  • January–February 2027: Transition Senior Warden duties, name search committee members, and finalize committee formation around the annual meeting.

  • February–March 2027: Diocesan convention takes place (late February/early March 2027) to resolve broader diocesan direction; search committee begins meeting to review materials and the parish profile.

  • ~~April~~–May 2027: Formally post the rector call. Apr.

  • Mid-to-Late 2027: Candidate interviews and travel expenses anticipated starting around May or June 2027, with the earliest estimated hire date in late 2027.

MKB

May onward begin interviews.

The agreed search progression follows these sequential phases:

<pocket:timeline title="Rector Search Roadmap">

Nov 2026 | Diocesan Consultation | Meet with Darcy Williams via Zoom; begin drafting the call

Dec 2026 | Committee Scoping | Identify candidates for the search committee

Jan–Feb 2027 | Transition & Formation | Transition Senior Warden role; formally name search committee

Feb–Mar 2027 | Diocese Convention & Committee Review | Await convention clarity; search committee reviews profile and call

Apr–May 2027 | Call Published | Formally post position description

May–Jun 2027 | Candidate Evaluations | Search committee reviews applicants and begins interview travel

Late 2027 | Calling of Rector | Earliest potential hire and start date

</pocket:timeline>

Search Strategy & Lessons Learned

• Reframing the Call: Drawing on Betty Hudson's recent sermon, Lois proposed that the search call avoid reading like a generic corporate job description and instead invite candidates to help lead and share the parish's joy. Lois plans to ask Betty Hudson to assist or advise the search committee.

• Search Committee Structure: The committee will be formed with new members to bring fresh perspectives, while remaining completely independent regarding candidate confidentiality. A Vestry liaison may be considered.

• Position Structure: Lois recommended seeking a rector or priest-in-charge rather than repeating a curacy structure, noting a curacy adds unnecessary delay and places an extended burden on Father Frank. Father Frank is currently 73 years old, and participants noted that while he provides stability, the search must advance to respect his eventual retirement.

Parish Small Group Data & Input

• Molly's Synthesis: Molly compiled a 6–7 page summary of the recent small-group sessions. Follow-up items noted in the report included setting the search timeline, Altar Guild recruitment, newcomer events, youth offerings, dinner group revival, bulletin announcements, hearing assistance training, and 400th-anniversary planning.

• Data Reprocessing: Vestry members noted that the summary lacked nuance and prominent placement of the search priority. You and Patty discussed taking raw notes from listening session leaders to re-run theme analyses and synthesize key topics.

Next Steps

• Lois: Draft the preliminary search timeline and email it to the Vestry tonight.

• Lois: Present the tentative search timeline to the Finance Committee on Wednesday night (October 14, 2026) so they can draft search expenses for the 2027 budget.

• Lois: Invite Darcy Williams to join the November 2026 Vestry meeting via Zoom.

• Lois: Reach out to Betty Hudson to inquire about advising the search committee.

• Lois: Request the electronic version of the small-group feedback notes from Molly for further analysis.

• You & Patty: Coordinate on combining and prompting AI to analyze comprehensive small-group listening notes.

• Full Vestry: Review, formalize, and vote on the official rector search plan during the regular Vestry meeting on Monday, October 19, 2026.

• Vestry Members: Attend the social gathering hosted by Marguerite on Friday, November 6, 2026.

Treasurer's Report

Vestry Meeting October 19, 2026

I first would like to give a special thank you to Dick Sells. He officially retired from the Finance Committee last week. He has been a leader for 17 years and helped get Christ Church through some difficult times. If you see him, feel free to say thank you.

Financials:

Offertory is normal which is good. Soup Group continues to have a big draw and has stayed steady. Plate contributions were unusually low but nothing to be alarmed about.

Other income was high because it included a reimbursement from the diocese for the 2026 Province III Youth Event (PYE) (5 participants x $100 + $150 towards Chaperones travel or per diem expenses.

Music donations included a donation from the Westminster Ringers.

Church maintenance was high but it included the 6 month maintenance fee for Shoreline Comfort who is our HVAC service company. We also are having them do scheduled maintenance on the rectory.

Fellowship had food for the Camp Wright Sunday potluck.

The curate pension was high because it included last of the true up for our contributions to Terrence's pension.

We have had around $80,000 come in so far for the organ with the plan to sign the contract sometime in November--only if we raise enough money for the full deposit.

We are at 79% of pledges for this year and as you heard already have a little over $50,000 this year with the campaign officially kicking off today. That is amazing!

QuickBooks Operating Account 3781 Balance (after all checks have been written this week)	As Of 10/13/2026	$ 65,199.19	
Holding Funds in Operating Account for:			
Children & Family Outreach (started in June, 2021)	$ 4,392.79		
Children's Food Ministry (started in March, 2025)	$ 4,793.61		
Backpack Program	$ 20,408.59		
Organ Fund - Transferred in from Memorial/Organ Fund	$ 2,450.00		
Organ Fund - Donation Income (to be transferred to SUB Organ Fund)	$ 0.00		
Organ Fund - Expenses	$ -2,450.00		
Holding in Operating Account (FYI-SUB Organ Fund balance is $22,300)	$ 0.00		
Acolyte Trip / Other (started 04/30/25)	$ 589.74		
Family Ministry Activities (donation 05/17/26)	$ 357.56		
Funds in Suspense (waiting to be re-allocated) (Sunday 10/11)	$ 4,176.00		
Total Funds Holding in Operating Acct		$ 34,718.29	
Funds Available For Operating Use		$ 30,480.90	

Christ Church Parish Kent Island
Balance Sheet Prev Year Comparison
As of September 30, 2026

	Sep 30, 26	Sep 30, 25
ASSETS		
Current Assets		
Checking/Savings		
Checking / Savings Accounts		
SUB Operating Acct - 3781	76,819.62	83,635.61
Total Checking / Savings Accounts	76,819.62	83,635.61
Total Checking/Savings	76,819.62	83,635.61
Total Current Assets	76,819.62	83,635.61
Fixed Assets		
Buildings & Land		
Buildings	3,629,275.00	3,629,275.00
Land - Broad Creek Cemetery	125,000.00	125,000.00
Total Buildings & Land	3,754,275.00	3,754,275.00
Fixtures, Furniture & Equipment		
Fixtures & Furniture - CECDS	5,850.00	5,850.00
Fixtures & Furniture - Church	102,200.00	102,200.00
Total Fixtures, Furniture & Equipment	108,050.00	108,050.00
Total Fixed Assets	3,862,325.00	3,862,325.00
Other Assets		
EEF Investment Accts.		
BCC Columbarium Fund-90010	4,763.47	12,702.86
BCC Perpetual Care Fund-90011	216,321.48	192,426.17
Blunt Fund		
Julianna Blunt Fund - 90007	438,952.62	441,456.19
Released for Rectory	399,184.78	399,184.78
Total Blunt Fund	838,137.40	840,640.97
Endowment Fund - 90008	52,501.53	52,763.05
Grace Youth Ministry Fund-90015	165,445.17	166,140.37
Paca Fund - 90009	84,404.63	84,883.95
The Investment Fund - 90078	141,131.99	121,235.64
Total EEF Investment Accts.	1,502,705.67	1,470,793.01
Shore United Bank Acct.		
Memorial/Organ Fund - 9769		
Memorial Funds	700.30	0.00
Organ Funds	20,300.00	0.00
Memorial/Organ Fund - 9769 - Other	0.00	13,188.00
Total Memorial/Organ Fund - 9769	21,000.30	13,188.00
Total Shore United Bank Acct.	21,000.30	13,188.00
Total Other Assets	1,523,705.97	1,483,981.01
TOTAL ASSETS	**5,462,850.59**	**5,429,941.62**
LIABILITIES & EQUITY		
Liabilities		
Current Liabilities		
Accounts Payable		
Accounts Payable	11,289.77	-3,085.27
Total Accounts Payable	11,289.77	-3,085.27
Credit Cards		
Church Credit Cards		
Visa #4298 - Lindy Coltharp	894.33	841.06
Visa #9420 - Alesia Grier	190.99	0.00
Visa #9743 - Leona Parker	454.93	0.00

Christ Church Parish Kent Island
Balance Sheet Prev Year Comparison
As of September 30, 2026

	Sep 30, 26	Sep 30, 25
Visa #9750 - Kathy Sells	0.00	294.80
Total Church Credit Cards	1,540.25	1,135.86
Total Credit Cards	1,540.25	1,135.86
Other Current Liabilities		
Due To Others (Pass Thru)	300.00	0.00
Payroll Liabilities		
Federal Taxes Withheld	4,065.71	2,513.59
State Taxes Withheld	3,579.05	1,663.25
Total Payroll Liabilities	7,644.76	4,176.84
Total Other Current Liabilities	7,944.76	4,176.84
Total Current Liabilities	20,774.78	2,227.43
Total Liabilities	20,774.78	2,227.43
Equity		
Opening Balance Equity	3,681,662.39	3,681,662.39
Prior Years Net Income	1,372,474.75	1,241,316.84
Rectory - Land / Improvements	399,184.78	399,184.78
Net Income	-11,246.11	105,550.18
Total Equity	5,442,075.81	5,427,714.19
TOTAL LIABILITIES & EQUITY	**5,462,850.59**	**5,429,941.62**

Christ Church Parish Kent Island
Profit & Loss By Month
October 2025 through September 2026

	Oct 25	Nov 25	Dec 25	Jan 26	Feb 26	Mar 26	Apr 26	May 26	Jun 26	Jul 26	Aug 26	Sep 26	TOTAL
Ordinary Income/Expense													
Income													
Building Use													
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	390.00	525.00	650.00	1,100.00	0.00	1,000.00	0.00	950.00	1,880.00	900.00	1,428.00	950.00	9,773.00
Total Building Use	3,260.00	3,395.00	3,520.00	3,970.00	2,870.00	3,870.00	2,870.00	3,820.00	4,750.00	3,770.00	4,298.00	3,820.00	44,213.00
Fundraisers													
Advent Sales (Nov / Dec)	0.00	103.00	25.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	128.00
Soup Sales	7,983.39	4,119.61	8,030.07	4,640.59	4,752.93	7,727.04	5,621.70	6,854.75	3,847.54	6,717.72	7,168.85	6,400.16	73,864.35
Total Fundraisers	7,983.39	4,222.61	8,055.07	4,640.59	4,752.93	7,727.04	5,621.70	6,854.75	3,847.54	6,717.72	7,168.85	6,400.16	73,992.35
General Offerings													
Contributions / Pledges	24,005.45	32,523.76	27,892.65	48,803.24	33,842.64	29,418.55	20,787.24	37,439.95	21,877.24	30,079.74	31,776.05	28,343.22	366,789.73
Plate Contributions	0.00	0.00	0.00	1,007.00	960.00	1,583.00	1,996.00	1,170.00	1,290.00	762.00	1,357.00	260.00	10,385.00
Special Offerings	0.00	355.00	2,765.00	81.00	1,829.00	45.00	2,270.00	0.00	0.00	0.00	0.00	20.00	7,365.00
Total General Offerings	24,005.45	32,878.76	30,657.65	49,891.24	36,631.64	31,046.55	25,053.24	38,609.95	23,167.24	30,841.74	33,133.05	28,623.22	384,539.73
Miscellaneous Income													
Altar Guild Donations	0.00	500.00	770.00	100.00	0.00	1,135.00	20.00	0.00	0.00	0.00	0.00	0.00	2,525.00
Interest-Checking/Savings Accts	1.12	1.09	1.12	1.12	1.01	1.12	1.08	0.99	0.88	0.92	0.91	0.94	12.30
Music Fund Donations	0.00	0.00	105.00	50.00	100.00	100.00	0.00	100.00	0.00	100.00	20.00	238.00	813.00
Other Income / Donations	0.00	30.00	1,570.00	0.00	0.00	0.00	0.00	1,000.00	1,500.00	0.00	40.00	670.00	4,810.00
Total Miscellaneous Income	1.12	531.09	2,446.12	151.12	101.01	1,236.12	21.08	1,100.99	1,500.88	100.92	60.91	908.94	8,160.30
Total Income	35,249.96	41,027.46	44,678.84	58,652.95	44,355.58	43,879.71	33,566.02	50,385.69	33,265.66	41,430.38	44,660.81	39,752.32	510,905.38
Gross Profit	35,249.96	41,027.46	44,678.84	58,652.95	44,355.58	43,879.71	33,566.02	50,385.69	33,265.66	41,430.38	44,660.81	39,752.32	510,905.38
Expense													
Administration													
Development / Communications													
Advertising - Communication	0.00	0.00	0.00	0.00	240.00	0.00	77.63	97.45	17.50	67.18	10.75	11.75	522.26
Total Development / Communications	0.00	0.00	0.00	0.00	240.00	0.00	77.63	97.45	17.50	67.18	10.75	11.75	522.26
Office Expense													
Bank Service Charges	0.00	0.00	0.00	0.00	0.00	0.00	0.00	15.00	0.00	0.00	0.00	0.00	15.00
Bookkeeping Services	1,581.25	1,168.75	1,925.00	1,678.75	1,917.50	1,283.75	2,340.00	2,112.50	1,738.75	1,105.00	1,852.50	1,998.75	20,702.50
Copying / Lease													
Bizhub 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
Total Copying / 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
Credit Card Merchant Expense	88.22	30.99	138.76	198.06	101.04	105.12	92.44	110.02	119.56	126.06	170.94	114.42	1,395.63
IT Support	699.03	4,497.30	955.25	1,179.08	1,579.10	518.65	600.70	324.70	569.08	446.21	386.21	622.49	12,377.80
Office Supplies	232.21	312.79	502.50	0.00	92.28	188.52	545.17	1,210.01	359.15	0.00	480.50	-46.00	3,877.13
Payroll Service	193.32	118.88	182.72	261.30	125.75	136.90	124.80	197.85	125.75	124.80	124.80	131.10	1,847.97
Postage	0.00	247.75	0.00	0.00	0.00	0.00	80.86	0.00	0.00	0.00	0.00	0.00	328.61
Stewardship Expense	1,750.00	0.00	363.75	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2,113.75
Telephone - Church	407.97	407.97	407.97	407.60	407.60	407.60	406.90	406.90	406.90	407.50	407.50	407.50	4,889.91
Total Office Expense	5,395.71	7,228.14	4,919.66	4,168.50	4,666.98	3,084.25	4,634.58	4,820.69	3,762.90	2,653.28	3,866.16	3,671.97	52,872.82
Publications													
Publications	138.70	0.00	0.00	45.00	45.00	0.00	0.00	38.85	0.00	0.00	66.25	0.00	333.80
Total Publications	138.70	0.00	0.00	45.00	45.00	0.00	0.00	38.85	0.00	0.00	66.25	0.00	333.80
Vestry / Diocese													
Convention Expenses	0.00	0.00	0.00	200.00	600.00	359.05	0.00	0.00	0.00	0.00	0.00	0.00	1,159.05

Christ Church Parish Kent Island
Profit & Loss By Month
October 2025 through September 2026

	Oct 25	Nov 25	Dec 25	Jan 26	Feb 26	Mar 26	Apr 26	May 26	Jun 26	Jul 26	Aug 26	Sep 26	TOTAL
Total Vestry / Diocese	0.00	0.00	0.00	200.00	600.00	359.05	0.00	0.00	0.00	0.00	0.00	0.00	1,159.05
Total Administration	5,534.41	7,228.14	4,919.66	4,413.50	5,551.98	3,443.30	4,712.21	4,956.99	3,780.40	2,720.46	3,943.16	3,683.72	54,887.93
Facilities													
Alarm System (Fire/Security)	0.00	0.00	0.00	0.00	0.00	0.00	360.00	0.00	285.00	0.00	0.00	0.00	645.00
Camp Wright Lease	773.75	0.00	0.00	773.75	0.00	0.00	773.75	0.00	0.00	773.75	0.00	0.00	3,095.00
Cleaning Supplies	539.05	19.26	146.74	34.73	624.78	0.00	0.00	188.72	37.68	300.29	335.70	57.00	2,283.95
Electric	1,480.09	1,566.17	1,855.67	3,665.73	3,637.96	3,200.17	1,857.12	1,440.85	1,639.36	2,240.25	2,889.97	2,795.52	28,268.86
Gardening Ministry	0.00	0.00	0.00	0.00	0.00	0.00	52.98	0.00	0.00	1,700.00	0.00	0.00	1,752.98
Kitchen Equipment & Maintenance	59.76	0.00	0.00	350.00	2,333.00	0.00	230.00	2,358.00	771.29	962.74	3,610.42	949.29	11,624.50
Lawn Care / Snow Removal	2,200.00	0.00	1,620.00	1,749.00	450.00	0.00	3,150.00	300.00	1,500.00	3,400.00	1,800.00	1,700.00	17,869.00
Pest Control	0.00	500.00	0.00	0.00	0.00	500.00	0.00	0.00	500.00	0.00	0.00	500.00	2,000.00
Propane	0.00	863.10	3,835.53	3,814.23	5,075.92	2,240.89	377.03	704.21	244.99	0.00	264.50	0.00	17,420.40
Refuse Removal	422.24	424.35	475.34	475.34	454.59	499.87	518.97	518.97	516.40	492.25	504.37	500.65	5,803.34
Repairs & Maintenance - Church	545.39	2,604.43	566.92	5,281.73	13.45	155.02	4,644.79	161.85	70.10	0.00	58,573.13	3,815.00	76,431.81
Repairs & Maintenance - Rectory	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2,700.00	0.00	0.00	335.00	3,035.00
Water & Sewer	725.56	0.00	0.00	868.85	0.00	0.00	934.98	0.00	0.00	976.31	0.00	0.00	3,505.70
Total Facilities	6,745.84	5,977.31	8,500.20	17,013.36	12,589.70	6,595.95	12,899.62	5,672.60	8,264.82	10,845.59	67,978.09	10,652.46	173,735.54
Insurance													
Property / Liability Insurance	4,470.00	0.00	4,469.00	0.00	0.00	4,469.00	0.00	0.00	4,469.00	0.00	0.00	4,596.00	22,473.00
Workers Comp Insurance	0.00	0.00	0.00	0.00	0.00	0.00	351.00	0.00	0.00	0.00	0.00	0.00	351.00
Total Insurance	4,470.00	0.00	4,469.00	0.00	0.00	4,469.00	351.00	0.00	4,469.00	0.00	0.00	4,596.00	22,824.00
Parish Life													
Christian Education													
Young Children	0.00	105.90	0.00	18.55	52.63	255.10	93.03	0.00	75.14	67.59	0.00	0.00	667.94
Youth	0.00	0.00	0.00	0.00	124.43	0.00	44.52	21.19	0.00	0.00	27.34	0.00	217.48
Total Christian Education	0.00	105.90	0.00	18.55	177.06	255.10	137.55	21.19	75.14	67.59	27.34	0.00	885.42
Music													
Choral Intern	0.00	0.00	0.00	1,250.00	0.00	0.00	0.00	1,250.00	0.00	0.00	0.00	0.00	2,500.00
Guest Musicians	0.00	0.00	0.00	0.00	0.00	150.00	900.00	0.00	225.00	-225.00	0.00	0.00	1,050.00
Guest Musicians & Interns	0.00	375.00	250.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	625.00
Music & Choir Supplies	963.43	687.21	4.95	277.99	639.98	393.00	0.00	460.50	0.00	465.99	367.12	313.45	4,573.62
Total Music	963.43	1,062.21	254.95	1,527.99	639.98	543.00	900.00	1,710.50	225.00	240.99	367.12	313.45	8,748.62
Outreach													
Camp Wright	250.00	0.00	0.00	250.00	0.00	0.00	250.00	0.00	0.00	250.00	0.00	0.00	1,000.00
Diocesan Apportionment	3,969.63	3,969.63	3,969.63	4,183.63	4,183.67	4,183.67	4,183.67	4,183.67	4,183.67	4,183.67	4,183.67	4,183.67	49,561.88
Discretionary Fund-Priest InChg	250.00	0.00	0.00	250.00	0.00	0.00	250.00	0.00	0.00	250.00	0.00	0.00	1,000.00
Haven Ministries Church Fund	250.00	0.00	0.00	250.00	0.00	0.00	250.00	0.00	0.00	250.00	0.00	0.00	1,000.00
Haven Ministries Operations	250.00	0.00	0.00	250.00	0.00	0.00	250.00	0.00	0.00	250.00	0.00	0.00	1,000.00
Other Purpose Outside Parish	0.00	0.00	0.00	0.00	0.00	0.00	195.00	0.00	0.00	0.00	0.00	0.00	195.00
Total Outreach	4,969.63	3,969.63	3,969.63	5,183.63	4,183.67	4,183.67	5,378.67	4,183.67	4,183.67	5,183.67	4,183.67	4,183.67	53,756.88
Parish Ministries													
Coffee Supplies	49.95	65.94	296.48	98.91	59.94	104.89	0.00	102.60	107.62	174.61	0.00	119.89	1,180.83
Family Ministry Activities	0.00	29.97	0.00	0.00	0.00	0.00	0.00	140.03	367.46	0.00	134.95	0.00	672.41
Fellowship	47.61	0.00	0.00	106.44	418.59	0.00	0.00	0.00	402.47	0.00	44.96	274.96	1,295.03
Hospitality MinistryCoordinator	2,140.00	2,675.00	2,640.00	2,975.00	2,440.00	2,518.00	2,248.00	2,810.00	2,548.00	2,248.00	2,810.00	2,848.00	30,900.00
Youth Ministry	178.41	27.36	376.37	144.30	47.28	40.25	779.64	128.63	1,844.31	40.57	388.30	256.06	4,251.48
Total Parish Ministries	2,415.97	2,798.27	3,312.85	3,324.65	2,965.81	2,663.14	3,027.64	3,181.26	5,269.86	2,463.18	3,378.21	3,498.91	38,299.75
Worship													
Acolytes	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	150.00	0.00	0.00	0.00	150.00
Altar Guild	0.00	0.00	480.00	214.50	0.00	0.00	990.00	0.00	3.16	0.00	0.00	0.00	1,687.66
Worship & Sanctuary	0.00	0.00	75.50	90.00	0.00	0.00	0.00	70.75	889.74	0.00	0.00	0.00	1,125.99

Christ Church Parish Kent Island
Profit & Loss By Month
October 2025 through September 2026

	Oct 25	Nov 25	Dec 25	Jan 26	Feb 26	Mar 26	Apr 26	May 26	Jun 26	Jul 26	Aug 26	Sep 26	TOTAL
Total Worship	0.00	0.00	555.50	304.50	0.00	0.00	990.00	70.75	1,042.90	0.00	0.00	0.00	2,963.65
Total Parish Life	8,349.03	7,936.01	8,092.93	10,359.32	7,966.52	7,644.91	10,433.86	9,167.37	10,796.57	7,955.43	7,956.34	7,996.03	104,654.32
Personnel													
Benefits													
Health Insurance Premium-Curate	0.00	0.00	0.00	0.00	0.00	0.00	6,865.00	1,373.00	0.00	1,373.00	1,373.00	0.00	10,984.00
Life/Disability Ins - Curate	0.00	0.00	0.00	0.00	0.00	0.00	97.50	19.50	0.00	19.50	19.50	0.00	156.00
Pension - Curate	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2,730.05	4,669.95	7,400.00
Total Benefits	0.00	0.00	0.00	0.00	0.00	0.00	6,962.50	1,392.50	0.00	1,392.50	4,122.55	4,669.95	18,540.00
Continuing Education													
Family Ministry Coordinator	550.00	0.00	0.00	295.29	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	845.29
Minister of Music	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	127.00	0.00	127.00
Priest in Charge / Curate	0.00	0.00	0.00	0.00	0.00	0.00	275.00	0.00	0.00	0.00	0.00	0.00	275.00
Total Continuing Education	550.00	0.00	0.00	295.29	0.00	0.00	275.00	0.00	0.00	0.00	127.00	0.00	1,247.29
Pay Not Subject to Payroll Tax													
Housing Allowance - Curate	0.00	0.00	0.00	0.00	0.00	0.00	0.00	615.38	615.38	615.38	615.38	307.69	2,769.21
Payroll Tax Expense	935.98	690.50	1,079.09	700.70	1,052.17	673.27	719.50	1,180.77	706.22	733.16	718.52	733.69	9,923.57
Curate Support													
Lawn Care	0.00	0.00	600.00	-200.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	400.00
Membership & Lot Fees	0.00	0.00	0.00	235.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	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	275.00	275.00
Trash Removal	0.00	0.00	0.00	246.00	0.00	-96.00	0.00	0.00	0.00	96.00	0.00	0.00	246.00
Utilities	200.09	-200.09	0.00	0.00	0.00	0.00	0.00	0.00	98.01	294.71	171.95	137.92	702.59
Total Curate Support	200.09	-200.09	600.00	281.00	0.00	-96.00	0.00	0.00	98.01	390.71	171.95	412.92	1,858.59
Stipend - Priest in Charge	4,961.55	3,307.70	3,307.70	3,307.70	3,307.70	3,307.70	3,307.70	4,961.55	3,307.70	3,307.70	3,307.70	3,307.70	43,000.10
Stipend - Curate	0.00	0.00	0.00	2,307.69	4,615.38	4,615.38	4,615.38	7,307.69	5,000.00	5,000.00	5,000.00	6,750.00	45,211.52
Supply Priest	490.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	590.00
Total Pay Not Subject to Payroll Tax	6,587.62	3,898.11	4,986.79	6,597.09	8,975.25	8,500.35	8,642.58	14,065.39	9,727.31	10,046.95	9,813.55	11,512.00	103,352.99
Pay Subject to Payroll Tax													
Family Ministry Coordinator													
Minister of Music													
Parish Administrator													
Sexton													
Total Pay Subject to Payroll Tax	12,335.00	9,026.00	14,105.87	7,909.44	9,475.46	8,801.04	9,405.11	14,184.90	9,231.64	9,583.76	9,392.47	9,590.64	123,041.33
Transition Costs	0.00	0.00	0.00	1,445.09	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,445.09
Travel and Automobile													
Mileage - Family Ministry Coord	0.00	0.00	0.00	0.00	118.90	121.80	0.00	0.00	0.00	65.36	0.00	0.00	306.06
Mileage - Minister of Music	214.90	307.50	307.50	287.03	455.83	399.85	318.25	326.45	199.50	278.94	278.44	304.00	3,678.19
Mileage-Priest in Charge/Curate	158.20	350.00	162.40	252.30	297.25	204.45	261.00	0.00	166.75	68.55	72.11	0.00	1,993.01
Mileage - Supply Priest	93.80	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	93.80
Total Travel and Automobile	466.90	657.50	469.90	539.33	871.98	726.10	579.25	326.45	366.25	412.85	350.55	304.00	6,071.06
Total Personnel	19,939.52	13,581.61	19,562.56	16,786.24	19,322.69	18,027.49	25,864.44	29,969.24	19,325.20	21,436.06	23,806.12	26,076.59	253,697.76
Total Expense	45,038.80	34,723.07	45,544.35	48,572.42	45,430.89	40,180.65	54,261.13	49,766.20	46,635.99	42,957.54	103,683.71	53,004.80	609,799.55
Net Ordinary Income	-9,788.84	6,304.39	-865.51	10,080.53	-1,075.31	3,699.06	-20,695.11	619.49	-13,370.33	-1,527.16	-59,022.90	-13,252.48	-98,894.17
Other Income/Expense													
Other Income													
BCC Columbarium Fund - 90010													
Change in Asset Value	197.13	41.07	44.33	69.40	18.59	-91.45	132.17	71.91	-3.42	-17.56	44.21	-45.77	460.61
New Gifts / Contributions	0.00	0.00	900.00	0.00	0.00	0.00	0.00	0.00	1,500.00	0.00	0.00	4,600.00	7,000.00
Released in Current Year	0.00	0.00	0.00	-11,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-11,000.00

Christ Church Parish Kent Island
Profit & Loss By Month
October 2025 through September 2026

	Oct 25	Nov 25	Dec 25	Jan 26	Feb 26	Mar 26	Apr 26	May 26	Jun 25	Jul 26	Aug 26	Sep 26	TOTAL
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
Total BCC Columbarium Fund - 90010	197.13	41.07	944.33	-10,930.60	18.59	-91.45	132.17	71.91	1,496.58	-17.56	44.21	4,554.23	-3,539.39
BCC Perpetual Care Fund - 90011													
Change In Asset Value	2,986.25	622.13	664.65	3,385.26	1,818.01	-8,944.98	12,928.05	7,034.39	-329.16	-1,729.15	4,354.90	-3,295.04	19,495.31
Total BCC Perpetual Care Fund - 90011	2,986.25	622.13	664.65	3,385.26	1,818.01	-8,944.98	12,928.05	7,034.39	-329.16	-1,729.15	4,354.90	-3,295.04	19,495.31
Blunt Fund - 90007													
Change In Asset Value	6,850.92	1,427.27	1,513.09	7,341.34	3,942.57	-19,398.21	28,036.00	15,254.88	-727.46	-3,723.59	9,587.21	-6,728.65	43,375.37
Released In Current Year	0.00	0.00	22,730.64	0.00	0.00	0.00	0.00	0.00	0.00	0.00	23,148.30	0.00	45,878.94
Transfer Out - To Operating Ckg	0.00	0.00	-22,730.64	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-23,148.30	0.00	-45,878.94
Total Blunt Fund - 90007	6,850.92	1,427.27	1,513.09	7,341.34	3,942.57	-19,398.21	28,036.00	15,254.88	-727.46	-3,723.59	9,587.21	-6,728.65	43,375.37
1999 Endowment Fund - 90008													
Change In Asset Value	818.83	170.59	180.87	878.07	471.56	-2,320.15	3,353.29	1,824.58	-87.01	-445.37	1,146.68	-804.80	5,187.14
Released In Current Year	0.00	0.00	2,679.96	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2,768.70	0.00	5,448.66
Transfer Out	0.00	0.00	-2,679.96	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-2,768.70	0.00	-5,448.66
Total 1999 Endowment Fund - 90008	818.83	170.59	180.87	878.07	471.56	-2,320.15	3,353.29	1,824.58	-87.01	-445.37	1,146.68	-804.80	5,187.14
Grace Fund - 90015													
Change In Asset Value	2,578.32	537.19	569.70	2,766.19	1,485.99	-7,311.35	10,567.02	5,749.70	-274.18	-1,403.45	3,613.49	-2,536.12	16,342.50
Grace Fund Contributions	20.00	0.00	50.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	70.00
Released In Current Year	0.00	0.00	8,382.90	0.00	0.00	0.00	0.00	0.00	0.00	0.00	8,724.80	0.00	17,107.70
Transfer Out - To Operating Ckg	0.00	0.00	-8,382.90	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-8,724.80	0.00	-17,107.70
Total Grace Fund - 90015	2,598.32	537.19	619.70	2,766.19	1,485.99	-7,311.35	10,567.02	5,749.70	-274.18	-1,403.45	3,613.49	-2,536.12	16,412.50
Paca Fund - 90009													
Change In Asset Value	1,317.31	274.44	290.94	1,411.65	758.09	-3,730.00	5,390.94	2,933.31	-139.87	-715.99	1,843.47	-1,293.85	8,340.44
Released In Current Year	0.00	0.00	4,368.66	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4,451.10	0.00	8,819.76
Transfer Out	0.00	0.00	-4,368.66	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-4,451.10	0.00	-8,819.76
Total Paca Fund - 90009	1,317.31	274.44	290.94	1,411.65	758.09	-3,730.00	5,390.94	2,933.31	-139.87	-715.99	1,843.47	-1,293.85	8,340.44
The Investment Fund - 90078													
Change In Asset Value	1,881.45	391.96	474.82	2,244.84	1,205.57	-5,931.61	8,572.89	4,664.66	-222.44	-1,138.60	2,867.59	-2,163.40	12,847.73
Total The Investment Fund - 90078	1,881.45	391.96	474.82	2,244.84	1,205.57	-5,931.61	8,572.89	4,664.66	-222.44	-1,138.60	2,867.59	-2,163.40	12,847.73
Acolyte Trip / Other Fundraiser													
Acolyte Trip / Other - Expense	0.00	0.00	-326.07	0.00	0.00	0.00	0.00	0.00	-316.23	0.00	0.00	0.00	-642.30
Total Acolyte Trip / Other Fundraiser	0.00	0.00	-326.07	0.00	0.00	0.00	0.00	0.00	-316.23	0.00	0.00	0.00	-642.30
Backpack Program													
Backpack Progam - Income	1,000.00	900.00	1,390.00	303.00	0.00	100.00	7,905.78	0.00	200.00	70.00	140.00	1,420.00	13,428.78
Backpack Program - Expenses	-1,158.44	-760.66	-1,294.86	-576.58	-1,439.86	-1,523.76	-735.18	-749.64	-865.69	0.00	-445.92	-628.00	-10,178.59
Total Backpack Program	-158.44	139.34	95.14	-273.58	-1,439.86	-1,423.76	7,170.60	-749.64	-665.69	70.00	-305.92	792.00	3,250.19
Bishops Discretionary Fund													
Bishops Discretion Fund -Income	10.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	10.00
Bishops Discretion Fund-Expense	-10.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-10.00
Total Bishops Discretionary Fund	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
Capital Improvement Fund													
Organ - Income Donations	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	10,250.00	10,250.00
Organ - Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-2,450.00	0.00	0.00	0.00	0.00	-2,450.00
Total Capital Improvement Fund	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-2,450.00	0.00	0.00	0.00	10,250.00	7,800.00
CFM (Children's Food Ministry)													
Children Food Ministry-Income	340.00	955.00	6,480.00	100.00	500.00	250.00	350.00	100.00	6,075.00	510.00	500.00	470.00	16,630.00

Christ Church Parish Kent Island
Profit & Loss By Month
October 2025 through September 2026

	Oct 25	Nov 25	Dec 25	Jan 26	Feb 26	Mar 26	Apr 26	May 26	Jun 26	Jul 26	Aug 26	Sep 26	TOTAL
Children Food Ministry-Expenses	-1,128.70	-478.38	-916.96	-1,187.47	-1,178.30	-1,215.54	-1,439.06	-1,988.40	-1,162.82	-1,717.96	-1,728.86	-1,812.25	-15,954.70
Total CFM (Children's Food Ministry)	-788.70	476.62	5,563.04	-1,087.47	-678.30	-965.54	-1,089.06	-1,888.40	4,912.18	-1,207.96	-1,228.86	-1,342.25	675.30
Food Pantry													
Food Pantry Donations	65.00	50.00	0.00	0.00	0.00	100.00	0.00	0.00	0.00	0.00	150.00	270.00	635.00
Haven Min. Food Pantry Donation	-65.00	-50.00	0.00	0.00	0.00	-100.00	0.00	0.00	0.00	0.00	-150.00	-270.00	-635.00
Total Food Pantry	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
Special Event													
Westminster Bell Ringer-Income	0.00	0.00	853.50	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	853.50
Westminster Bell Ringer-Expense	0.00	0.00	-700.00	-100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-800.00
Total Special Event	0.00	0.00	153.50	-100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	53.50
Total Other Income	15,703.07	4,080.61	10,174.01	5,635.70	7,582.22	-50,117.05	75,061.90	32,445.39	3,646.72	-10,311.67	21,922.77	-2,567.88	113,255.79
Other Expense													
Rector's Discretionary Funds	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
Total Other Expense	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
Net Other Income	15,703.07	4,080.61	10,174.01	5,635.70	7,582.22	-50,117.05	75,061.90	32,445.39	3,646.72	-10,311.67	21,922.77	-2,567.88	113,255.79
Net Income	**5,914.23**	**10,385.00**	**9,308.50**	**15,716.23**	**6,506.91**	**-46,417.99**	**54,366.79**	**33,064.88**	**-9,723.61**	**-11,838.83**	**-37,100.13**	**-15,820.36**	**14,361.62**

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

	Jan - Sep 26	Budget	% of Budget
Ordinary Income/Expense			
Income			
Building Use			
CECDS	12,330.00	16,444.00	75.0%
Living Water	13,500.00	18,000.00	75.0%
Other Building Use	8,208.00	7,500.00	109.4%
Total Building Use	34,038.00	41,944.00	81.2%
Fundraisers			
Soup Sales	53,731.28	70,000.00	76.8%
Total Fundraisers	53,731.28	70,000.00	76.8%
General Offerings			
Contributions / Pledges	282,367.87	365,000.00	77.4%
Plate Contributions	10,385.00	7,500.00	138.5%
Special Offerings	4,245.00	5,000.00	84.9%
Total General Offerings	296,997.87	377,500.00	78.7%
Miscellaneous Income			
Altar Guild Donations	1,255.00	1,800.00	69.7%
Interest-Checking/Savings Accts	8.97	75.00	12.0%
Music Fund Donations	708.00	600.00	118.0%
Other Income / Donations	3,210.00	3,000.00	107.0%
Total Miscellaneous Income	5,181.97	5,475.00	94.6%
Total Income	389,949.12	494,919.00	78.8%
Gross Profit	389,949.12	494,919.00	78.8%
Expense			
Administration			
Development / Communications			
Advertising - Communication	522.26	500.00	104.5%
Expense Allowance - PIC/Curate	0.00	500.00	0.0%
Gifts / Incentives	0.00	250.00	0.0%
Planned Giving - 1631 Society	0.00	500.00	0.0%
Total Development / Communications	522.26	1,750.00	29.8%
Office Expense			
Bank Service Charges	15.00	10.00	150.0%
Bookkeeping Services	16,027.50	22,500.00	71.2%
Copying / Lease			
Bizhub C450I Lease	3,993.39	6,000.00	66.6%
Total Copying / Lease	3,993.39	6,000.00	66.6%
Credit Card Merchant Expense	1,137.66	1,400.00	81.3%
IT Support	6,226.22	8,408.00	74.1%
Office Supplies	2,829.63	5,000.00	56.6%
Payroll Service	1,353.05	2,350.00	57.6%
Postage	80.86	1,800.00	4.5%
Stewardship Expense	0.00	1,200.00	0.0%
Telephone - Church	3,666.00	5,000.00	73.3%
Total Office Expense	35,329.31	53,668.00	65.8%
Publications			
Publications	195.10	300.00	65.0%
Total Publications	195.10	300.00	65.0%
Vestry / Diocese			
Convention Expenses	1,159.05	500.00	231.8%
Total Vestry / Diocese	1,159.05	500.00	231.8%

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

	Jan - Sep 26	Budget	% of Budget
Total Administration	37,205.72	56,218.00	66.2%
Facilities			
Alarm System (Fire/Security)	645.00	700.00	92.1%
Camp Wright Lease	2,321.25	3,095.00	75.0%
Cleaning Supplies	1,578.90	2,000.00	78.9%
Electric	23,366.93	24,000.00	97.4%
Gardening Ministry	1,752.98	5,770.00	30.4%
Kitchen Equipment & Maintenance	11,564.74	10,000.00	115.6%
Lawn Care / Snow Removal	14,049.00	10,000.00	140.5%
Pest Control	1,500.00	2,275.00	65.9%
Propane	12,721.77	26,000.00	48.9%
Refuse Removal	4,481.41	5,200.00	86.2%
Repairs & Maintenance - Church	72,715.07	30,000.00	242.4%
Repairs & Maintenance - Rectory	3,035.00	5,000.00	60.7%
Water & Sewer	2,780.14	2,500.00	111.2%
Total Facilities	152,512.19	126,540.00	120.5%
Insurance			
Property / Liability Insurance	13,534.00	17,877.00	75.7%
Workers Comp Insurance	351.00	400.00	87.8%
Total Insurance	13,885.00	18,277.00	76.0%
Parish Life			
Christian Education			
Adults	0.00	200.00	0.0%
Young Children	562.04	300.00	187.3%
Youth	217.48	500.00	43.5%
Total Christian Education	779.52	1,000.00	78.0%
Music			
Choral Intern	2,500.00	2,692.00	92.9%
Guest Musicians	1,050.00		
Music & Choir Supplies	2,918.03	3,000.00	97.3%
Total Music	6,468.03	5,692.00	113.6%
Outreach			
Camp Wright	750.00	1,000.00	75.0%
Diocesan Apportionment	37,652.99	50,204.00	75.0%
Discretionary Fund-Priest InChg	750.00	1,000.00	75.0%
Haven Ministries Church Fund	750.00	1,000.00	75.0%
Haven Ministries Operations	750.00	1,000.00	75.0%
Other Purpose Outside Parish	195.00	750.00	26.0%
Total Outreach	40,847.99	54,954.00	74.3%
Parish Ministries			
Coffee Supplies	768.46	500.00	153.7%
Connections-Welcoming	0.00	100.00	0.0%
Family Ministry Activities	642.44	1,200.00	53.5%
Fellowship	1,247.42	1,600.00	78.0%
Hospitality MinistryCoordinator	23,445.00	31,500.00	74.4%
Youth Ministry	3,669.34	1,500.00	244.6%
Total Parish Ministries	29,772.66	36,400.00	81.8%
Worship			
Acolytes	150.00	150.00	100.0%
Altar Guild	1,207.66	2,000.00	60.4%
Worship & Sanctuary	1,050.49	700.00	150.1%
Total Worship	2,408.15	2,850.00	84.5%
Total Parish Life	80,276.35	100,896.00	79.6%
Personnel			

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

	Jan - Sep 26	Budget	% of Budget
Benefits			
Health Insurance Premium-Curate	10,984.00	10,000.00	109.8%
Life/Disability Ins - Curate	156.00	450.00	34.7%
Pension - Curate	7,400.00	18,000.00	41.1%
Total Benefits	18,540.00	28,450.00	65.2%
Continuing Education			
Family Ministry Coordinator	295.29	400.00	73.8%
Minister of Music	127.00	400.00	31.8%
Priest In Charge / Curate	275.00	500.00	55.0%
Total Continuing Education	697.29	1,300.00	53.6%
Pay Not Subject to Payroll Tax			
Housing Allowance - Curate	2,769.21	8,000.00	34.6%
Payroll Tax Expense	7,218.00	7,400.00	97.5%
Curate Support			
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	275.00	200.00	137.5%
Trash Removal	246.00	500.00	49.2%
Utilities	702.59	3,800.00	18.5%
Total Curate Support	1,258.59	6,400.00	19.7%
Stipend - Priest In Charge	31,423.15	43,000.00	73.1%
Stipend - Curate	45,211.52	63,750.00	70.9%
Supply Priest	0.00	780.00	0.0%
Total Pay Not Subject to Payroll Tax	87,880.47	129,330.00	68.0%
Pay Subject to Payroll Tax			
Family Ministry Coordinator			
Minister of Music			
Parish Administrator			
Sexton			
Total Pay Subject to Payroll Tax	87,574.46	127,417.00	68.7%
Transition Costs	1,445.09	3,000.00	48.2%
Travel and Automoblle			
Mileage - Famlly Ministry Coord	306.06	300.00	102.0%
Mileage - Minister of Music	2,848.29	2,500.00	113.9%
Mileage-Priest In Charge/Curate	1,322.41	2,400.00	55.1%
Mileage - Supply Priest	0.00	500.00	0.0%
Total Travel and Automobile	4,476.76	5,700.00	78.5%
Total Personnel	200,614.07	295,197.00	68.0%
Total Expense	484,493.33	597,128.00	81.1%
Net Ordinary Income	-94,544.21	-102,209.00	92.5%
Other Income/Expense			
Other Income			
BCC Columbarium Fund - 90010			
Change In Asset Value	178.08		
New Gifts / Contributions	6,100.00		
Released in Current Year	-11,000.00		
Transfer Out	0.00		
Total BCC Columbarium Fund - 90010	-4,721.92		
BCC Perpetual Care Fund - 90011			
Change In Asset Value	15,222.28		

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

	Jan - Sep 26	Budget	% of Budget
Total BCC Perpetual Care Fund - 90011	15,222.28		
Blunt Fund - 90007			
Change In Asset Value	33,584.09		
Released In Current Year	23,148.30		
Transfer Out - To Operating Ckg	-23,148.30		
Blunt Fund - 90007 - Other	0.00	22,490.63	0.0%
Total Blunt Fund - 90007	33,584.09	22,490.63	149.3%
1999 Endowment Fund - 90008			
Change In Asset Value	4,016.85		
Released in Current Year	2,768.70		
Transfer Out	-2,768.70		
1999 Endowment Fund - 90008 - Other	0.00	2,679.95	0.0%
Total 1999 Endowment Fund - 90008	4,016.85	2,679.95	149.9%
Grace Fund - 90015			
Change In Asset Value	12,657.29		
Released In Current Year	8,724.80		
Transfer Out - To Operating Ckg	-8,724.80		
Grace Fund - 90015 - Other	0.00	8,382.93	0.0%
Total Grace Fund - 90015	12,657.29	8,382.93	151.0%
Paca Fund - 90009			
Change In Asset Value	6,457.75		
Released In Current Year	4,451.10		
Transfer Out	-4,451.10		
Paca Fund - 90009 - Other	0.00	4,368.69	0.0%
Total Paca Fund - 90009	6,457.75	4,368.69	147.8%
The Investment Fund - 90078			
Change In Asset Value	10,099.50		
The Investment Fund - 90078 - Other	0.00	66,286.80	0.0%
Total The Investment Fund - 90078	10,099.50	66,286.80	15.2%
Acolyte Trip / Other Fundraiser			
Acolyte Trip / Other - Expense	-316.23		
Total Acolyte Trip / Other Fundraiser	-316.23		
Backpack Program			
Backpack Progam - Income	10,138.78		
Backpack Program - Expenses	-6,964.63		
Total Backpack Program	3,174.15		
Bishops Discretionary Fund			
Bishops Discretion Fund-Expense	0.00		
Total Bishops Discretionary Fund	0.00		
Capital Improvement Fund			
Organ - Income Donations	10,250.00		
Organ - Expenses	-2,450.00		
Total Capital Improvement Fund	7,800.00		
CFM (Children's Food Ministry)			
Children Food Ministry-Income	8,855.00		
Children Food Ministry-Expenses	-13,430.66		
Total CFM (Children's Food Ministry)	-4,575.66		
Food Pantry			
Food Pantry Donations	520.00		
Haven Min. Food Pantry Donation	-520.00		

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

	Jan - Sep 26	Budget	% of Budget
Total Food Pantry	0.00		
Special Event			
Westminster Bell Ringer-Expense	-100.00		
Total Special Event	-100.00		
Total Other Income	83,298.10	104,209.00	79.9%
Other Expense			
Rector's Discretionary Funds	0.00		
Total Other Expense	0.00		
Net Other Income	83,298.10	104,209.00	79.9%
Net Income	**-11,246.11**	**2,000.00**	**-562.3%**

CHRIST CHURCH PARISH KENT ISLAND

Financial Summary Report

Period: January – September 2026 (Year to Date) | Balance Sheet as of September 30, 2026 | Prepared October 14, 2026

Executive Summary

Nine of twelve months of the fiscal year have elapsed (75.0% of the year). Income continues to run ahead of that pace, but so do expenses, and the year-to-date bottom line turned negative for the first time this year, largely on a decline in investment fund values during September.

- Total income YTD is $389,949.12 against a budget of $494,919.00 (78.8%), running ahead of the 75.0% calendar-year pace.
- Total expense YTD is $484,493.33 against a budget of $597,128.00 (81.1%), about $36,647 ahead of the 75.0% pace. Excluding Repairs & Maintenance – Church, total expenses would be about $36,068 under pace instead.
- Net Ordinary Income (operating result before investment activity) is –$94,544.21, compared with a budgeted deficit of –$102,209.00. That is 92.5% of the planned full-year deficit, with only 75.0% of the year elapsed — just $7,664.79 of budgeted deficit cushion remains with three months to go.
- Net Income including investment gains and other income is –$11,246.11 against a budget of $2,000.00 — the first month this year the year-to-date bottom line has gone negative, a $16,266.28 swing from August's +$5,020.17. September alone lost about $15,820 (an operating shortfall of $13,252 plus roughly $2,568 of investment losses), versus a positive result in August.
- Operating cash continues to narrow. The account held $76,819.62 at September 30 (down from $108,040.99 at August 31) and $65,199.19 as of October 13, with $30,480.90 available for operating use after setting aside designated funds (down from $33,830.75 on September 14). Accounts payable fell from $29,214.77 to $11,289.77 over the month, consistent with August's outstanding repair bills being paid down.
- The curate's expected end-of-August departure is not clearly reflected in September's figures: Stipend, Housing Allowance, and Curate Support all continued to rise, and Supply Priest costs remain at $0.00. The pension deposit anticipated since July did post this month ($7,400.00, now 41.1% of budget) — see "Compliance & Monitoring Items" below.
- Two bright spots: $10,250.00 in new organ fund donations were received in September, and Repairs & Maintenance – Church added only $3,815.00 in new charges this month, versus $58,573.13 in August — a return to a far more typical pace after last month's spike.

Income & Expense Summary — Major Categories

Color reflects percent of annual budget consumed year-to-date, applied to expense categories (green under 65%, yellow 65–85%, red above 85%). Income categories are shown for reference without color, since running ahead of budget on income is favorable.

Income

Category	Actual (YTD)	Budget (Annual)	% of Budget
Building Use	$34,038.00	$41,944.00	**81.2%**
Fundraisers	$53,731.28	$70,000.00	**76.8%**
General Offerings	$296,997.87	$377,500.00	**78.7%**
Miscellaneous Income	$5,181.97	$5,475.00	**94.6%**
Total Income	**$389,949.12**	**$494,919.00**	**78.8%**

Expense

Category	Actual (YTD)	Budget (Annual)	% of Budget
Administration	$37,205.72	$56,218.00	**66.2%**
Facilities	$152,512.19	$126,540.00	**120.5%**
Insurance	$13,885.00	$18,277.00	**76.0%**
Parish Life	$80,276.35	$100,896.00	**79.6%**
Personnel	$200,614.07	$295,197.00	**68.0%**
Total Expense	**$484,493.33**	**$597,128.00**	**81.1%**

Net Ordinary Income: –$94,544.21 actual vs. –$102,209.00 budgeted | Net Income (with investment activity): –$11,246.11 actual vs. $2,000.00 budgeted

Items Requiring Attention / Monitoring

The following line items are flagged because they have exceeded their annual budget, or because they represent recurring monitoring items from prior reports.

Over Budget (Red)

Line Item	Actual (YTD)	Budget (Annual)	% of Budget
Repairs & Maintenance – Church	$72,715.07	$30,000.00	**242.4%**
Lawn Care / Snow Removal	$14,049.00	$10,000.00	**140.5%**
Youth Ministry	$3,669.34	$1,500.00	**244.6%**
Guest Musicians (no budget line)	$1,050.00	—	**n/a**
Curate Health Insurance Premium	$10,984.00	$10,000.00	**109.8%**
Convention Expenses (Vestry/Diocese)	$1,159.05	$500.00	**231.8%**
Kitchen Equipment & Maintenance	$11,564.74	$10,000.00	**115.6%**
Worship & Sanctuary	$1,050.49	$700.00	**150.1%**
Water & Sewer	$2,780.14	$2,500.00	**111.2%**
Christian Education – Young Children	$562.04	$300.00	**187.3%**
Coffee Supplies	$768.46	$500.00	**153.7%**
Mileage – Minister of Music	$2,848.29	$2,500.00	**113.9%**

Repairs & Maintenance – Church added only $3,815.00 in September, versus $58,573.13 in August. Coffee Supplies and Mileage – Minister of Music are newly added to this table this month. Five smaller lines are also over budget, each by less than $250.00 (Advertising – Communication, Bank Service Charges, Membership & Lot Fees, Pest Control – Curate Support, and Mileage – Family Ministry Coordinator).

Resolved / Finalized This Month

- Curate Pension — the $7,400.00 one-time deposit anticipated since July has now posted in full ($2,730.05 had posted through August; the remaining $4,669.95 posted in September). Pension now stands at 41.1% of its $18,000.00 budget, and per July's report, no further pension charges are expected.

Compliance & Monitoring Items (Carried Forward)

- Repairs & Maintenance – Church (updated) — $72,715.07 YTD against a $30,000.00 budget (242.4%). Facilities as a whole is now $25,972.19 over its $126,540.00 annual budget (120.5%) with three months remaining. Recommend confirming the funding source for this work and whether a budget amendment is needed.

- Curate transition status (new) — July's report anticipated the curate's position would end in August, and Health Insurance and Workers Comp closed out accordingly and remain unchanged since. However, Stipend – Curate rose from $38,461.52 (August) to $45,211.52 (September), Housing Allowance – Curate rose from $2,461.52 to $2,769.21, and Curate Support rose from $845.67 to $1,258.59 — all continuing to accrue in September. Supply Priest remains at $0.00 (0.0% of its $780.00 budget), which would be unusual if interim coverage had already begun. Recommend confirming the curate's actual departure date and whether September's charges reflect continued service, an accrued payout, or a timing correction.
- The Investment Fund (90078) — still no distribution has been recorded against the $66,286.80 budgeted for operations (0.0%, unchanged from July and August). The $10,099.50 shown YTD is change in asset value, not a draw, and is lower than August's $12,262.90 figure — a paper loss of roughly $2,163 in September. With operating cash continuing to decline, recommend confirming the intended draw schedule with the Investment Committee without further delay.
- CFM (Children's Food Ministry) — deficit has widened further to $4,575.66 YTD ($8,855.00 income vs. $13,430.66 expense), up from $3,233.41 in August. Continue to monitor for the remainder of the year.
- Organ Fund — $10,250.00 in new organ donations were received in September (Capital Improvement Fund). The Shore United Memorial/Organ account (9769) now holds $21,000.30 ($20,300.00 organ funds, $700.30 memorial funds), up from $10,749.36 at August 31. The organ fund held within the operating account still carries a net $0.00 balance. Worth noting as a positive development if an organ project is moving forward.
- Electric (new) — now at 97.4% of its $24,000.00 annual budget ($23,366.93 YTD), up from 85.7% in August, with three months remaining. Based on last year's October–December usage (about $4,900), this line is on track to finish roughly $4,000–$4,500 over its annual budget.

Balance Sheet Snapshot — As of September 30, 2026

	Sep 30, 2026	Sep 30, 2025
Total Checking / Savings	$76,819.62	$83,635.61
Total Fixed Assets	$3,862,325.00	$3,862,325.00
Total Other Assets (Investment/Memorial Funds)	$1,523,705.97	$1,483,981.01
TOTAL ASSETS	**$5,462,850.59**	**$5,429,941.62**
Total Liabilities	$20,774.78	$2,227.43
Total Equity	$5,442,075.81	$5,427,714.19

Liabilities rose year over year ($2,227.43 → $20,774.78), but fell within the month: accounts payable dropped from $29,214.77 at August 31 to $11,289.77 at September 30, consistent with August's outstanding repair bills being paid down. Payroll tax withholdings were higher ($7,644.76 vs. $4,176.84 a year ago), a routine month-end timing item, while credit card balances were modestly higher ($1,540.25 vs. $1,135.86).

Cash Position Detail

As of October 13, 2026 (per bookkeeper's cash sheet):

	Amount
Operating Account Balance (after checks written this week)	$65,199.19
Less: Funds Held for Designated Purposes	–$34,718.29
Funds Available for Operating Use	**$30,480.90**

Designated funds held in the operating account include Children & Family Outreach ($4,392.79), Children's Food Ministry ($4,793.61), Backpack Program ($20,408.59), Acolyte Trip/Other ($589.74), Family Ministry Activities ($357.56), and $4,176.00 in Sunday offerings from October 11 awaiting allocation. The organ fund held in the operating account carries a net balance of $0.00; the separate SUB Organ Fund sub-account holds $22,300.00.

For comparison, funds available for operating use were $33,830.75 on September 14 (last report), a decline of $3,349.85. The operating account fell from $108,040.99 on August 31 to $76,819.62 on September 30 and further to $65,199.19 on October 13 — a combined decline of $42,841.80 over six weeks. Average monthly expenses for January–September ($53,832.59/month) continue to run well above the $37,544.89 a month the remaining October–December budget allows, so funds available for operating use are likely to keep narrowing without a change in pace or a cash infusion, such as the still-undrawn $66,286.80 Investment Fund distribution.

CHURCH OF CHRIST PARISH, KENT ISLAND (CCPKI)

Vestry Meeting Minutes
October 19, 2026

Time: Meeting called to order at 6:32 p.m. Called to order without objection.
Location: Parish Wiggle Room

Attendance:

Present: LoisVanderbok, Marguerite Starsoneck, Jone Taylor, Mike Parker, Kate McNealy, Heidi Mlynarski, Lisa Herlihy (online), Samantha Hoffman, Patti Snyder, and John Reckord.

Absent: Toniette McDowell, John Gschwend, Sue Schaefer, and Father Frank

Opening Prayer: Lois Vanderbok
Quorum Declared: Lois Vanderbok

Approval of Previous Minutes

September 21, 2026 Vestry Meeting Minutes

The minutes of the September 21, 2026 meeting were reviewed. No corrections or amendments were proposed.

Motion: Jone Taylor
Second: Heidi Mlynarski
Vote: Approved unanimously

Stewardship Conversation Feedback

Molly Cannon presented a summary of the congregational stewardship conversations. Approximately 74 parishioners participated, representing roughly half (50%) of the active congregation. Feedback was overwhelmingly positive and focused on parish priorities, communication, and future planning.

Key Themes Discussed

Rector Search

- The Congregation expressed a strong desire to begin the rector search process.
- Members requested transparency and regular updates throughout the process.
- Broad support was voiced for Fr. Frank's ministry and leadership.

Children, Youth and Family Ministry

- Continued growth in the number of young families was celebrated.
- Questions were raised regarding the future of Sunday School programming.
- Interest was expressed in middle-school and youth ministry opportunities.
- Additional family-focused fellowship activities were recommended.

Senior Ministry
- Participants requested more opportunities specifically geared toward older adults.
- Interest was expressed in daytime programming and fellowship opportunities.

Communication
- Feedback on the parish newsletter was mixed.
- Concerns were raised about lengthy weekly email communications.
- Parishioners requested the return of verbal announcements during worship services.

Worship and Music
- Positive feedback was shared regarding worship leadership.
- Several parishioners requested greater use of familiar hymns and increased congregational participation in music selection.

Security
- Concerns were raised regarding building security and emergency preparedness.
- Lisa Herlihy agreed to investigate ALICE training opportunities and certified instructors.

Priority Areas Identified
1. Parish security and safety
2. Rector search process
3. Music ministry and congregational participation
4. Stewardship and pledge development

Action: Feedback will be considered as part of vestry planning and rector search preparation.

Old Business

Rectory Fund Allocation

The vestry reviewed the use of proceeds from the rectory rental. Finance Committee projections indicated a significant operating deficit for 2027. Members discussed whether funds should be redirected to organ replacement or retained in operations.

Following discussion, consensus supported maintaining the current designation to offset operating expenses.

Action: No motion required. Funds remain allocated to operations.

Bylaw Amendment: Senior and Junior Warden Term Limits

The vestry discussed the importance of leadership continuity while creating opportunities for future parish leaders. Several models were considered before reaching consensus.

Motion
To establish the following term limits for Senior and Junior Wardens:
- Four-year initial term
- One optional two-year extension
- One-year mandatory break after six consecutive years
- Maximum of eight years of service within a nine-year period
- Effective January 2028 following congregational approval

Motion: Jone Taylor
Second: Mike Parker
Vote: Approved unanimously

Bylaw Amendment: Finance Committee Term Limits

Discussion focused on balancing institutional knowledge with the need for new perspectives and broader participation in parish financial leadership.

Motion

To establish the following Finance Committee term structure:

- Five-year term
- One optional two-year extension
- Additional emergency extension when necessary
- Maximum service of nine years
- Effective January 2028

Motion: Mike Parker
Second: Patti Snyder
Vote: Approved unanimously

Bylaw Amendment: Treasurer Term Limits

Members agreed that the Treasurer position should follow the same structure as Finance Committee membership to support succession planning and leadership development.

Motion

To establish Treasurer term limits identical to those approved for the Finance Committee:

- Five-year term
- One optional two-year extension
- Additional emergency extension when necessary
- Maximum service of nine years
- Effective January 2028

Motion: Samantha Hoffman
Second: Patti Snyder
Vote: Approved unanimously

Treasurer's Report

Diocesan Apportionment

The vestry reviewed diocesan apportionment obligations and discussed the importance of remaining current with diocesan commitments.

Motion
To continue monthly apportionment payments in the amount of approximately $4,644.

Motion: Jone Taylor
Second: Patti Snyder
Vote: Approved unanimously

2027 Budget Review

The proposed 2027 budget was presented and reviewed in detail.

Discussion Highlights
- Staff salary increases of approximately 5% were proposed.
- Fr. Frank's compensation was reviewed and compared with diocesan standards and local market conditions.
- Future clergy compensation requirements for a permanent rector were discussed.
- Members expressed appreciation for Fr. Frank's leadership and agreed his compensation should better reflect his responsibilities.

Motion
To return the 2027 budget to the Finance Committee with direction to increase Fr. Frank's salary to $50,000 and revise the budget accordingly.

Motion: Jone Taylor
Second: Mike Parker
Vote: Approved unanimously

Financial Status Update

The Treasurer reported:
- A projected operating deficit for 2026.
- Ongoing State of Maryland grant reimbursement efforts.
- Receipt of approximately $60,000 in organ fund contributions.
- Significant facilities and HVAC-related expenditures.

Motion
To accept the Treasurer's Report as presented.

Motion: Jone Taylor
Second: Mike Parker
Vote: Approved unanimously

Rector Search Planning

A tentative rector search timeline was presented for discussion.

Proposed Timeline

November-December 2026

- Identify potential Search Committee members
- Clarify diocesan expectations and procedures

January-February 2027

- Appoint Search Committee
- Finalize committee charge and responsibilities

February-March 2027

- Develop parish profile
- Prepare search materials

March-April 2027

- Publish rector position

May 2027 and Beyond

- Conduct interviews and discernment process

Target Start Date for New Rector: September 2027

Members agreed that the timeline should be shared with the congregation and included in upcoming parish communications.

Motion

To approve the proposed rector search timeline.

Motion: Mike Parker
Second: Heidi Mlynarski
Vote: Approved unanimously

Reports:

Priest-in-Charge Report

The report was received and reviewed. Discussion focused on parish operations, ministry activities, and ongoing pastoral initiatives.

Motion

To accept the Priest-in-Charge Report.
Motion: Jone Taylor
Second: Mike
Vote: Approved unanimously

Senior Warden Report

The Senior Warden provided updates on parish administration and current vestry priorities.

Motion

To accept the Senior Warden Report.

Motion: Jone Taylor
Second: Heidi Mlynarski
Vote: Approved unanimously

Junior Warden Report

Updates included:

- Gutter replacement project scheduling
- Tree maintenance proposals
- Sidewalk safety concerns, back of building. Tripping hazards.
- Railing replacement project progress discussed.
- Routine facilities management activities

Members also discussed volunteer appreciation efforts related to Coffee Hour ministry and parish hospitality.

Motion
To accept the Junior Warden Report.

Motion: Jone Taylor
Second: Heidi Mlynarski
Vote: Approved unanimously

Strategic Investment Grant Update

An update was provided regarding:

- State grant reimbursement efforts
- Historic preservation requirements
- Project timelines
- Organ fundraising progress

The vestry expressed appreciation for the continuing work related to these initiatives.

Action: Information only. No motion is required.

Vestry Liaison Reports

Committee and ministry updates included:

- Stewardship campaign progress
- Promotion of electronic pledge opportunities
- Utility cost monitoring
- Expanded use of social media and digital communications

Action: Information only. No motion is required.

New Business

Diocesan Convention Delegates

The vestry discussed representation for the upcoming diocesan convention and reviewed proposed delegates.

Motion
To appoint the following convention representatives:

Delegates
- Patti Snyder
- Jeff Pike
- Lisa Herlihy

Alternate
- Kate McNeely

Motion: Mike Parker
Second: Jone Taylor
Vote: Approved unanimously

Adjournment

There being no further business; the meeting was adjourned following a closing prayer.

Motion to Adjourn: Mike Parker
Second: Heidi Mlynarski
Vote: Approved unanimously

Closing Prayer: Lois Vanderbok

Adjournment Time: Approximately 8:50 p.m.

Summary of Actions Approved

1. September 21, 2026 minutes approved.
2. Senior and Junior Warden term limits approved.
3. Finance Committee term limits approved.
4. Treasurer term limits approved.
5. Monthly diocesan apportionment payments approved.
6. 2027 budget returned to Finance Committee with direction to increase Fr. Frank's salary to $50,000.
7. Treasurer's Report accepted.
8. Rector Search Timeline approved.
9. Priest-in-Charge Report accepted.
10. Senior Warden Report accepted.
11. Junior Warden Report accepted.
12. Diocesan Convention delegates appointed.
13. Meeting adjourned.

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.