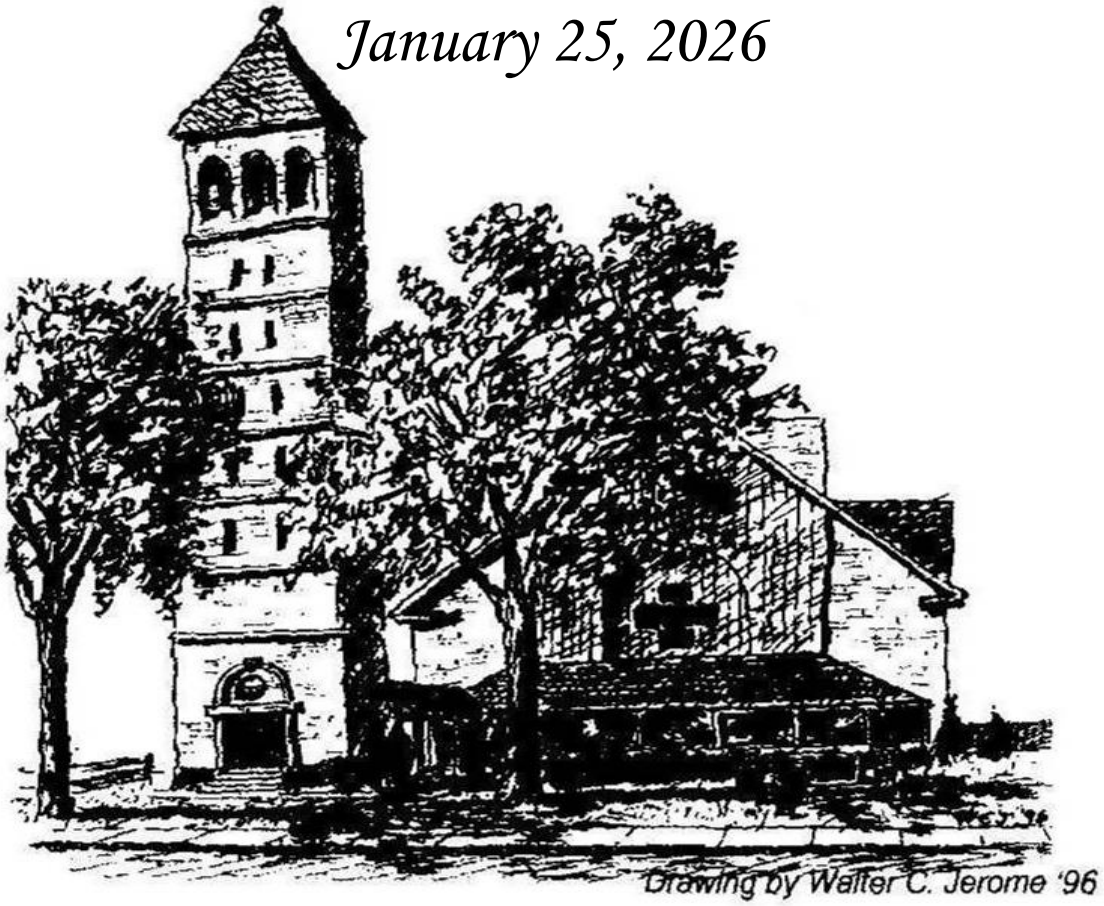
The 174th Annual Meeting

of the

First Congregational United Church of Christ

Gloversville, NY

January 25, 2026



Original Picture of the Church Dated 1892

First Congregational United Church of Christ

"An Open and Affirming Congregation"

Our Covenant

Love is the doctrine of this church;
the quest of truth is our sacrament
and service is our prayer:

To dwell together in peace;
to seek knowledge in freedom;
to serve humankind in fellowship;
to the end that all souls shall grow
into harmony with the Divine.

Thus do we covenant with each other
and with God.

As an Open and Affirming Congregation,
we covenant to welcome all persons,
of all ages, races, backgrounds, orientations
and identities as equal participants
in the life and ministry of this congregation.

174TH ANNUAL MEETING
SUNDAY, JANUARY 25, 2026
FIRST CONGREGATIONAL UNITED CHURCH OF CHRIST GLOVERSVILLE, NY 12078
REPORTS COVERING THE YEAR 2025

WELCOME AND ANNOUNCEMENTS
CALL TO WORSHIP
WORSHIP – OPENING PRAYER
CONVENING OF MEETING BY PRESIDENT MATTHEW VITTUCCI
PRESENTATION OF 173RD ANNUAL MEETING MINUTES
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CONSIDERATION OF PROPOSED BUDGET

OTHER BUSINESS

ELECTION OF OFFICERS

BENEDICTION & ADJOURNMENT

173rd Annual Meeting Minutes, Sunday, January 26, 2025

Following a well-attended potluck breakfast, the meeting was called to order by church president Matt Vittucci at 10:15 am.

The 2024 annual meeting minutes were approved.

Following a brief president's message, annual reports were presented by each committee lead.

1. Clerk Lenora Evans added the marriage of Dan and Kerry Mossell on June 15 by Rev. John Mabry to her report.
2. Deacon lead Dinah Dittmar reported that average weekly attendance was 20-30 people. Zoom attendance decreased after COVID restrictions removed.
3. Technology lead Steve Clark reported that he assisted at 2 weddings, a funeral, and special Christmas Eve and Maundy Thursday services along with weekly worship services.
4. Fortnightly president Michelle Lautman reported that meetings are on hold until March when meeting date and time will be decided.
5. Search lead Chris Stegel reported that Rev. Mabry has removed himself from consideration as part time minister but will be available as supply pastor.
6. Financial annual report lead Chris Stegel reported that Michele Lennon is assisting the transition from Quicken to QuickBooks and will also perform church audit annually.
7. Chris Stegel presented the proposed 2025 budget. Dan Mossel motioned to accept, seconded by Sharon Cannell. Budget approved with a show of hands.
8. 2025 ballot of leadership team and church officers was approved following motion by Kathy Young and second by David Heacock. Don Young will be added as a deacon. Steve Clark will not continue due to tech responsibilities.

Meeting was adjourned at 11:25 am.
Respectfully submitted, Lenora Evans, church clerk

President's Last Message
1/26/2026
by Matthew Vittucci

It was my honor to be your church president for the past three years. It was a difficult time for our church. Our existence mirrored the uncertainty and confusion of our country. Still, we persevered and kept the faith as best we could.

In my Bible study, I ran across a Hawaiian word that best expresses my hopes and dreams for our church: ***kuleana***. The word has various meanings depending on context, but it mostly refers to our responsibilities. So the parents' responsibility to care for their children is called their ***kuleana***. The responsibility of police officers to protect the public is their ***kuleana***. The responsibility God calls us to take in spreading Christian values and living with faith would be our ***kuleana***. When I consider this word, I often feel it is God speaking to me.

I believe God is still speaking, and I make an effort to hear the Word through inspiration. While my spiritual callings sometimes change, I still feel I must remain involved in our church. While the job of president will be taken on by another person, my role will be visible and I remain dedicated.

Our attendance, donations, and pledges are down. Our contribution to improving our local community is lower than it has historically been. Yet I believe that God is still with us and will guide us out of this turbulent time. If we open our hearts to the Word, God will inspire us. If we translate that inspiration into action, we will overcome.

Dr. Matt Vittucci

Incoming President's Message
By Steve Clark

If you are like me, you listen to your radio in your car. Even if you don't drive, you probably get your musical entertainment someplace else. Recently I was listening to a channel on my Sirius radio that features 80s synth pop. The song "I still believe" by The Call came on. You can listen to it on Youtube here: https://youtu.be/s9EdEfjH4_Y?si=hLfHDfB6IEgsFatB

Even though this is a secular song, it kind of summed up my spiritual life over the 2025 year. If you have been paying any kind of attention to the world around us, things are not great. We are in an era of hate, uncertainty, pending world conflicts, selfishness, greed, and cruelty. To top it off, un-Christian-like behavior has been normalized by those with a lot of influence on society as a whole. Indeed, Christianity has come under attack for those who call themselves Christian but do not follow the teachings of Christ. It is hard to call yourself a Christian when others have put a black stain on the moniker.

Yes, we have gone through a lot this last year. But there have been bright spots in the gloom. Good people who believe in following the teachings of Jesus have stepped into the breach. They have fed the hungry, helped the poor, welcomed the stranger, and loved their neighbor, no matter what. They have pushed back on hate and cruelty, armed with love and kindness. They are representing Christ every day, and every way. Their faith never left them. They are a light in the darkness. Something I hope to achieve in my life.

So my motto for 2026 will be "I still believe". No matter how bad things get. No matter what life has in store. I will not compromise my beliefs. I will follow God and Christ to the best of my ability. How about you? Do you still believe?

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Annual Clerk's report 2025

Annual Clerk's Report 2025
New members: 0
Marriages: 0
Births: 0
Deaths: 0 members
Memorial services: Jean Van Pelt, dear friend of church and Janice Abbott, former member
Total church members: 40

Respectfully submitted, Lenora Evans, clerk

2025 Personnel Lead Report

Nancy Edwards, Administrative Assistant, handles the administrative duties and building & grounds maintenance needs when she is in the office. Current office hours are Wednesday and Thursdays from 7:30am – 10:30am and on Friday from 4:00pm – 5:00pm. She is able to accomplish her duties in the time allotted. The Leadership Team approved a 3% hourly wage increase in 2026. Her hourly is raised to $16.60 per hour with 6 paid sick/vacation days leave annually.

Michelle Lautman's hourly wage has remained the same per her request at $100 per Sunday with three (3) paid sick/vacation days. During 2025, she coordinated the "Joyful Noise" hymn to close of each Sunday service. This has been a welcomed addition to the Sunday service. In addition, she has collaborated with Pastor Michelle for the weekly Sunday hymns.

The Personnel Lead coordinated a meeting with Pastor Michelle in October to review her first 6 months tenure. She, Matt Vitucci, Steve Clark, and Michelle Lautman participated in the meeting. We plan to meet with her again in January 2026.

A new group the Pastoral Support Committee (PSC) was created and met in July and October. Its members are Cindy Vitucci, Caren Papper, and Don Young, and Christine Stegel, who coordinates the meetings. The Committee's purpose is to offer her support in her ministry and leadership within the church, to encourage open communication between the congregation, and to advocate for her within the church, as needed. They act as a liaison between the congregation and the minister.

Respectfully submitted,

Christine Stegel

2025 Building & Grounds Annual Report

The Building & Grounds Lead thanks each of the congregation's members who have assisted her in maintaining the church's building and property. I appreciate each person who reminds me a maintenance job is due, points out when something is wrong, and meets outside maintenance repair persons when she is not available. Our building continues to be used regularly by the Captain Program for Homeless Youth, AA, AA Book Club, and Yoga. It's anticipated that the Captain Program is moving in early 2026.

This past year wasn't as busy as prior years, although, we did have some upgrades to the building. The major building project that was investigated and ultimately not installed was an electronic sign on our front lawn. Our front lawn church sign was damaged by a windstorm in the spring. After inspection, the decision was made to replace the whole sign unit, both the upper part with the church name and the lower section. A discussion began on whether to replace the sign with an electronic version
or a sign similar to what we currently had. After considerable investigation and discussion, installation of an electronic sign was voted down. Sign replacement is currently being investigated and discussed with installation in spring 2026.

In 2025, the Building & Grounds projects were:

- Mickey Boucher replaced three (3) ballasts and installed new lights in the basement Arts and Crafts room. He also changed all the lights bulbs in the Furnace room. In addition, he repaired the front door, so it stopping sticking when opened.
- The black- top holes in the back parking lot were repaired.
- Chris met with representatives from the Glove Theater in regards to access to our back parking property during their planned renovation of the carriage house, expansion of the theater's back stage area and rear entrance. We requested they keep us informed of their plans as they progress and when they need access. We use the entrance monthly for food pantry deliveries & distribution and during the week for parking.
- The front walkway lights were repaired, so they turn on at dusk.
- Our lawn service person retired this year, so DJ's Lawn Service was hired for regular lawn mowing and landscaping.
- The Tower's electrical wiring upgrade was initiated. The circuit box was replaced, the electric wiring was upgraded to meet current building codes, new electrical wiring was installed from the Church building to the tower and extended to the current front sign area. The upgrade included accommodations so if we want to put additional security lighting in front of the tower building, we can.
- Dave Heacock instructed me and completed the task to ensure the church's boundary lines are marked each year.

Respectfully submitted,
Christine Stegel, Buildings and Grounds Lead

Deacons Annual Report 2025

The First Congregational United Church of Christ Board of Deacons for the year 2025.
Deacons this year were Chris Stegel, Kathy Young, Don Young, Steve Clark, Chairperson
Lead Dinah Dittmar

Supply Ministers and Layperson January, February and March
The Reverend John Mabry and Layperson Owen Gilbo

The Sacrament of Holy Communion served the 3rd Sunday of each month.

January 26th 2025 Annual Report Meeting after our Pot Luck Breakfast@ 9:30 AM in our upstairs dining room. No Minister attended.

The Reverend John Mabry is recuperating from serious brain surgery and is not able to return to the Pulpit at this time.
We Welcomed our New Part Time Pastor Michelle Ledesma Baer April 6,2025

April is a busy month. Lent begins 40 days before Easter (does not count the Sundays)
Holy Week April 13 - 20
Palm Sunday, Maundy Thursday, Good Friday, Easter Sunday
A light meal with homemade soup and bread on Maundy Thursday evening
Sacrament of Holy Communion served on Maundy Thursday and Easter Sunday
Deacon Kathy Young had an Easter Egg Hunt for younger disciples after Sundays Service

Decorated in the Sanctuary The 2nd annual Memorial Tree
Names in memory of or in honor of hung on the tree - 2 Tulip Plants in the Sanctuary

Blanket Sunday and Mother's Day are celebrated in May
Carnations are purchased and given to all Mothers, Grandmothers, Ladies on Sunday Morning
On "Blanket Sunday" UCC Congregation collect $10.00 per blanket and sent to CWS

June 29th Pot Luck Breakfast 9:30 AM upstairs dining room w/ Meeting discussing Review Inventory Gifts

We Worshipped for the Month of July in the Lounge. Fans kept the room cooler during the hot summer weather in July.

Church paused for the Month of August - Church resumed September 7th

September 7th 1:00 PM Presentation - One Woman Concert "Strong Voice"

Interfaith Thanksgiving Service "Attitude of Gratitude Service" November 25th

November Advent began November 30th -December 24th Joy, Hope, Peace, Love

Decorated the Sanctuary for Christmas November 29th
Wreaths hung on the windows and Choir Loft
Deacon Steve Clark hung Wreath outside on The Bell Tower & decorated outside lights
In the Sanctuary the Christmas Tree & Decorated the pews & the Crèche Manger

Candlelit Service Christmas Eve 7:00 PM
Lit Luminaries at Church Entrance Ringing Bells, Read Scriptures Sang Carols & Hymns

No Service December 28th

Blessings, Respectively Submitted Dinah Dittmar Chairperson and all Deacons

2025 Stewardship Annual Report

The Stewardship Lead in association with the Leadership Team supports and encourages the congregation in their pursuits reaching out into the community and each other.

Our Stewardship Campaign's theme challenged us in imaging "Dreaming God's Dreams". This year's Campaign netted $13,152 in parishioner pledges which goes to supporting our 2026 Budget. In addition, this year, we contributed to all four Special Mission offerings, Our Church's Wider Mission (OCWM), Blanket Sunday, and the Heifer Project. Supporting OCWM and all 4 special mission contributions designates us as a "5 for 5" church for 2025.

Stewardship activities supported were:

- Our annual trip to Peaceful Valley Farms
- Providing a meal for Captain's youth on the 3rd Wednesday of each month and got their Thanksgiving meal.
- Active participant in the Fulton County Interfaith Council.
- The "Art and Crafts" gathered to color Easter eggs during Easter season.
- In association with Fortnightly a Prayer Shawl ministry was started and five (5) shawls were blessed and distributed to individuals.
- A group of parishioners attended the Annual Interfaith Council Tea.
- In September, we hosted the performance of "Strong Voice: The Tales of Roswitha". The event was an original performance one-woman performance based on a 10th century 1st woman playwright, Roswitha.

The Stewardship Lead has supported weekly Coffee Hours that occur after Sunday's worship service when there has been no one who has volunteered. Coffee Hour provides a time of fellowship for the congregation.

This past year, we found ii necessary to stop being an active participant in the Glove City Coalition. The Coalition advocates for decreased alcohol and drug use among Gloversville's youth. The monthly Arts & Craft sessions were discontinued.

Respectfully submitted,

Christine Stegel, Stewardship Lead

2025 Search Committee Report

At the end of 2024, the Search committee (Christine Stegel, Lead; Matt Vitucci, Don Young, Dinah Dittmar, and Lenora Evans) was actively interviewing two (2) potential ministerial candidates. One candidate decided to take themselves out of the running. In March the Search Committee brought forward Pastor Michelle Ledesma-Baer for congregational voting. Pastor Michellle was hired as our "settled" part-time minister and began April 1st. At that time, the Search Committee was disbanded.

Food Pantry Report

2025 was a challenging year for the food pantry due to decreased grants USDA produce availability and SNAP being withheld in the fall.

Many thanks to all the volunteers who helped in so many ways donating their time and also products needed to fill the monthly distribution bags.

19,681 pounds of food was ordered from the Regional Food Bank in Latham. Chris Stegel, Don Young, Bill Hays, Caren Pepper, and Amy Carter are to be commended for lugging all of these products to the church, carrying down the stairs, dating, and putting everything away twice a month.

Chris Stegel and Caren Pepper bagged 90-110 bags each month for distribution. An average of 18 people helped each month at distribution. Many are not members/ friends of the church but wanted to help after receiving food at the monthly distributions.

A grand total 2274 people from 737 families comprised of 675 children, 1197 adults, and 402 senior citizens received food from the monthly distributions.

Monetary donations were received from Hannaford Blooms4Good, Owen Gilbo, Merry Dunn Brown, David and Corky Heacock, Charles Reed, Lori Kicinski, the Mazza family, and Elaine Hogue, as well as anonymous donors. We also received food from the annual Nathan Littauer Hospital food drive and the Regional Food Bank after assisting them at their downtown distributions in the past few months.

I am looking forward to another year of reaching out to those who are hungry in our community.

Blessings, Lenora Evans, food pantry coordinator

MEMORIAL FUND REPORT – 2025

Mable Brown Boyles	*Elizabeth Whitaker*	*Edward F Vonderahe*	*Rose E. Vrooman*
Seth C Judson	*Annie S. Windoes*	*George Evans*	*Andrew Smrtic*
Harriet Judson Burton	*Melvin Green*	*Helen B Evans*	*Jane E Sayles*
Lulu Brown	*Mary Green*	*Fay Gifford*	*Rilla Sayles Alfred*
S. Elmore Burton	*Alice E. Brown*	*Carl Evans*	*Richard C Greene*
S.A. Bradford	*Bessie Burr*	*Florence Clark*	*Virginia Stocker*
M.C. Bradford	*Berg & Planter Families*	*Rose V. Evans*	*Beatrice Edick*
L.T. Bradford	*Gertrude S. Steele*	*Catherine E. Steede*	*Harold Clark*
R.E. Bradford	*Frances E. Bauder*	*Joseph J Melita*	*Milton Smith*
Harry A. Covell	*Ernest Jones*	*Morrell Vrooman Jr.*	*Joann Jerome*
Hiram Darling	*Eugene Brown*	*Mabel E. Smith*	*Anneliese S. Vickery*
Estelle Fraker Darling	*Emily Brown*	*Marjorie W Maloney*	*Eleanor Frederick*
George H. Dexter	*Lulu B. Haviland*	*Donald W Fox*	*John Kasson*
Geraldine Drury	*Theodore Haviland*	*Murial Fox*	*Karl Pannaci*
William L. Fleigel	*Raymond Mills*	*William R. Strouts*	*Walter C Jerome*
Electa A Fay (and	*Madeline Heacock*	*George Edick*	*Donald McCoy*
Parsonage)	*Affa Burr*	*Audrey J Mills*	*Bruce Vrooman*
Emily French	*Florance Whitney Fox*	*Robert Mills*	*Joseph Page III*
Edith W. Rowland	*Charles James Fox*	*Thea B. Smith*	*Ruth Whipple*
Alanson Judson	*Eugene S Grover*	*Roger B Haviland*	*Steven Carr*
Clarence P. Willard	*Louise Grover*	*Frances B Haviland*	*John Brown*
Jane Willard	*Antonet Kessler*	*Willard "Bill" Taylor*	*Richard E. Burke*
Blanche C Judson	*William M. Kessler*	*Eleanor M. Reed*	*Eleanor Reppenhagen*
Edward Wall Judson	*Carmi Saunders*	*Marion F. Perkins*	*Earl Hogue*
Charles W. Judson	*J. Howard Saunders*	*Robert Reppenhagen*	*David Cowell*
Caroline Bryce Judson	*Marion Ellegate*	*Catherine S. Waylett*	*Robert E Waylett*
Jacob Karker	*Augusta Hartin*	*Alvan W White*	*Chester Heal*
Herman Knoff	*Agnes Sarah Wood*	*Alice S Smalley*	*James Fox*
Harriet Newell Meyers	*Marjorie Wood*	*Helen Kasson Heagle*	*Evangeline Hogue*
Darium Mills	*Edna Oaksford*	*Edward "Ted" Suffern*	*Alice Suffern*
Andelusia Mills	*Walter P. Dreyer*	*Donald J Sawyer*	*Julia Tropia*
Emma S. Mills	*Melany Dreyer*	*Betsy M Davis*	*Richard Ottalagano*
Charles C. Mills	*Archibald Doubleday*	*Hallock Campbell*	*Nancy White*
Marion Mills	*Dorothy Fox. Doubleday*	*Arthur Page*	*Phyllis J Frederick*
Mary Ogden	*Charles Warren Fox*	*Betty Kasson*	*David V Clough*
Richard B Parsons	*Josephine Brown*	*Betty Lambo*	*Scott H Ruby*
Ruth Adelaide Parsons	*Helen S Powell*	*Hazel Livingston*	*Claire M Hyde*
William Parks	*Mildred Smrtic*	*Katherine Jones*	*Deborah Clark*
Sarah B. Place	*Lulu Van Deusen*	*Catherine Rena Heacock*	*Holden "Honei" Bachner*
John B. Pool	*Dorothy M Marcais*	*Betty Smith*	*Estelle Bachner*
John Richardson	*Edna T Mills*	*Jack M Frederick*	*Eleanor Gifford*
Harriet Richardson	*R Scott Anderson*	*Elbert Heacock*	*Donald Howland Sr*
Martin VanBuren Stetson	*Doris Z. Vonderahe*	*Robert Brown*	*Ann Lee Clough*

Memorial Fund

2025 Memorial Fund Report
Ending balance 12/31/25……$5721.90
Interest……$1.44
Beginning balance 1/01/26……$5723.34
No deposits or withdrawals in 2025

Respectfully submitted,
Lenora Evans,
Financial Secretary

Balance Sheet 12/31/2025

ASSETS & INVESTMENTS	
CASH AND BANK ACCOUNTS	
Fidelity Money Market Fund	$129,221
NBT Memorial Fund Savings Account	$5,723
NBT Building Fund Savings Account	$4,504
NBT Online Giving Fund Savings Account	$63
NBT Pride Savings Account	$373
NBT Food Pantry Savings Account	$11,183
TOTAL CASH AND BANK ACCOUNTS	$151,067
ENDOWMENT INVESTMENT FUNDS	
Fidelity Total Bond Fund	$265,387
Fidelity Equity Index Fund	$893,232
TOTAL ENDOWMENT INVESTMENT FUNDS	$1,158,619
OTHER ASSETS	
Church Building	$150,000.00
Church Content	$100,000.00
TOTAL OTHER ASSETS	$250,000.00
TOTAL ASSETS & INVESTMENTS	$1,559,686
LIABILITIES	
**Minister's Sabbatical Fund	$700
**Youth Fund	$1400
***Heifer Fund	$127
NBT Food Pantry Savings Account	$11,183
NBT Pride Savings Account	$274
*** Indicates Liabilities in NBT Building Fund Savings Account*	$13,684
**** Indicates Liabilities in NBT Checking Account*	
TOTAL LIABILITIES	$13,684
TOTAL EQUITY	$1,559,686
TOTAL LIABILITIES & EQUITY	$1,573,370

(The Value on 12/31/2024 was $1,470.836)

2025 Financial Annual Report

In 2025, we entered the year with an anticipated $17,379 budget shortfall. We had savings in the Ministry auto allowance & education, instruments/music, stewardship, administrative asst. salary, office equipment/repair, cleaning, and water usage. There were overages in Building insurance, ministerial Annuity/Life insurance, diaconate & worship supplies, ministerial substitutes, evangelism, postage, telephone, payroll service, gas & electric, and appliances/maintenance. The actual total income and expenses for 2025 were $83,698 and $99,124 for a deficit of $15,426. The overage in ministerial substitutes was that the minister didn't begin until April 2025. In addition, we had two unbudgeted Capital projects, the back driveway repair for $2,100 and the Tower electricity upgrade for $9,370; totaling $11,470. We are carrying over a checking account balance of $8,448 into 2026 compared to $35,081 in 2025. We anticipate that we may require and additional deposit from our Fidelity MM fund in 2026 to meet expenses.

Our conversion to Quickbooks was not completed this year, so we have reverted back to Quicken and plan to continue with that accounting program

In 2025, our Endowment/Investment fund increased in value from $1,054,048 to $1,158,619. A gain of $104,571, the gain was due to an increase in both our Bond & Index (stocks) funds. The Leadership Team will consider transferring some of this gain into our MM fund at their February meeting.

In 2025, our Special Mission contributions are as follows:

*OCWM -	$4,224.
*Neighbors in Need -	$178.
*One Great Hour of Sharing -	$50.
*Strengthen Our Church -	$158.
*Christmas Fund -	$50.
Blankets -	$248.
Heifer Project -	$126.50
Total Mission Giving -	**$5,034.50**

We contribute to the five UCC Special Missions programs (designated above with an *) sponsored by the United Church of Christ which makes us a "5 for 5" church. In 2025, we did achieve this goal. The Blanket fund goes to Church World Service to be distributed where needed. The Heifer fund is our younger disciple's project. We'll be sending in the donation in early February.

Endowment/Investment Annual Report 2025

The balances in our Endowment funds as of 12/31/25 are:

	12/31/24	12/31/25	Gain/(Loss)
Fidelity Index Fund	$ 807,146	$ 893,232	$ 86,086
Fidelity Total Bond	$ 246,902	$ 265,387	$ 18,485
TOTAL INDEX & BOND FUNDS	$1,054,048	$1,158,619	$ 104,571
Fidelity Money Market (MM)	$ 127,577	$ 129,221	$ 2,215
TOTAL ENDOWMENT FUND	$1,181,625	$1,287,840	$ 106,786

In 2025, we received our quarterly funds from our Fidelity MM account of $13,500. Since we had a healthy NBT checking acct. balance moving into 2025, we have not needed an additional monetary transfer from our Fidelity MM account. Currently, the Index Fund is 69%, the Bond Fund is 21%, and the MM is 10% of our Total Endowment Fund.

We began this year with an Endowment balance of $1,181,625 and ended with a balance of $1,287,840 for a gain of $106,786. In February, the Leadership Team approved transferring the $50,000 of profits earned in 2024 into the Fidelity MM Fund. This helped us end the year with a gain of $2,215 in the MM Fund. Again, this year, the Leadership Team will consider transferring some of the gain into our MM fund.

In the past, we have kept 3 years of the total budget amount in the MM fund. We didn't in 2025 and don't plan to keep that amount in 2026.

In 2026, the Endowment budget contribution is 4.2% of the total Endowment fund, including the MM Fund. In addition, the Endowment Fund budget contribution ($57000) is 81% of the 2026 projected income ($74,752) for our church. We anticipate requiring an additional MM transfer into our NBT checking account to meet our budgetary needs in 2026.

Draft Budget 2026

First Congregational United Church of Christ ~ Gloversville, New York - 2026Draft Budget Report

CASH & INCOME	2025 Budget	Year to date Actual	2026 Proposed
Pledges			
Restricted	500	1,590	500
Unrestricted	17,102	15,290	13,152
Endowment from Fidelity MM	54,000	54,000	57,000
Total pledges	**$71,602**	**$70,880**	**$70,652**
Gifts & Bequests			
Designated	0	0	0
Undesignated	0	250	0
Total Gifts & Bequests	**$0**	**$250**	**$0**
Extraordinary			
Loose Offerings	3,000	3,143	3,000
Fund Raising	0	0	0
Interest Income	0	0	0
Building Use	8,100	8,641	1,600
Total Extraordinary	**$11,100**	**$11,784**	**$4,600**
TOTAL INCOME Raised	**$82,702**	**$82,914**	**$75,252**
NBT Building Fund includes Youth & Sabatical Funds ($1400 & $700, respecfully)			
Balance on 12/31/25		$0	
Cash Used		$0	
Current Total Building Balance		**$9,501**	**$0**
NBT Memorial Fund			
Balance on 12/31/2025		$0	
Cash Used		$0	
Current Total NBT Memorial Fund Balance		**$11,395**	**$0**
NBT Captain's Fund			
Balance on 12/31/2025		$0	
Cash Used		$0	
Current NBT Captain's Fund Balance		**$3,319**	**$0**
NBT Food Pantry Fund			
Balance on 12/31/2025		$0	
Cash In/Used		$0	
Current Food Pantry Fund Balance		**$6,197**	**$0**
NBT PRIDE Fund			
Balance on 12/31/2025		$273	
Cash In/Used		$0	
Current PRIDE Fund Balance		**$273**	
NBT Checking Account			
Balance on 12/31/2025		$8,448	
Current NBT Checking Account Balance (1/13/2026)		$7,947	
TOTAL INCOME & CASH USED	**$82,702**	**$82,914**	**$75,252**

EXPENSES	2025 Budget	Year to date Actual	2026 Proposed
Ministry			
Salary (Includes housing)	20,045	19,544	20,646
OASDI & Medicare Offset	1,993	379	2,040
Health Insurance	0	0	0
Housing Allowance	6,013	0	6,194
Annuity/Life Insurance	3,648	4,112	4,026
Auto Allowance	1,500	0	500
Education/Conferences	500	229	1,500
Other	500	0	500
Total Ministry	**$34,199**	**$24,264**	**$35,406**
Worship Service			
Accompanist	4,500	4,648	4,600
OASDI & Medicare	344	356	350
Diaconate/Worship Supplie	400	657	400
Pastor Discretionary Fund	200	200	1,000
Instruments/Music/Other	200	111	200
Ministry Substitutes	1,000	2,200	1,000
Total Worship Service	**$6,644**	**$8,172**	**$7,550**
Outreach			
Evangelism	1,000	1,698	2,000
Stewardship/Fellowship	2,000	758	1,000
Hudson Mohawk	360	360	360
OCWM	4,224	4,224	4,224
Total Outreach	**$7,584**	**$7,040**	**$7,584**
Administration			
Administrative Assistant	5,916	5,972	6,092
OASDI & Medicare	453	957	463
Office Equipment/Repair	600	0	600
Office Supplies	300	424	400
Payroll Service	700	743	720
Postage	300	377	400
Telephone/Internet	1,800	1,958	1,900
Total Administration	**$10,069**	**$10,431**	**$10,575**
Building and Grounds			
Cleaning/Rugs/Recycle Bin	6,800	6,691	6,850
Gas/Electric	6,200	6,332	6,200
Building Insurance	18,755	20,838	21,456
Appliances/Maintenance	5,000	12,859	3,500
Snow/Mow	2,500	2,460	3,000
Water/Sewer	300	196	300
Total Building and Grounds	**$39,555**	**$49,376**	**$41,306**
General			
Conferences (for the Laity)	100	0	100
Workers Compensation (for a	300	263	300
Disability Insurance (for all)	200	128	200
Total General	**$600**	**$391**	**$600**
TOTAL EXPENSES	**$98,651**	**$99,674**	**$103,021**
Fav/-Unfav = Total Income - Total Expenses	-$15,949	-$16,760	-$27,769

2026 Church Ballot

Church Officers and Leadership Team Members

( ) President (Trustee)	(1 Year)	Steve Clark
( ) Vice-President (Trustee)	(1 Year	Matt Vittucci
( ) Church Clerk (Trustee)	(1 Year)	Christine Stegel
( ) Church Treasurer (Trustee)	(1 Year)	Christine Stegel
( ) Assistant Treasurer	(1Year)	Sharon Cannell
( ) Financial Secretary (Trustee)	(1 Year)	Lenora Evans
( ) Trustee at Large	(1 Year)	Don Young
( ) Trustee at Large	(1 Year)	
( ) Congregational Member	(1 Year)	
( ) Delegates to Interfaith Council of Fulton County		Matt Vittucci Christine Stegel

**Please note:

- All terms are for one (1) year and terms run from Annual Meeting to Annual Meeting
- All Trustees and Congregational member(s) are members of the Leadership Team

At the 1st 2026 meeting of the Leadership Team, the following Leads will be appointed:

Deacon	Food Pantry
Budget & Investment	Personnel
Building & Grounds	Technology
Stewardship	
Fortnightly	