

*the*  
**PRESBYTERIAN**  
CHURCH

Annual Report  
2025



## **Our Mission**

*Led by the Holy Spirit, we glorify God,  
nurture the faith with each other,  
and witness the fullness of Christ's love in the world.*

### **The Presbyterian Church**

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# MESSAGE FROM OUR PASTOR

**“I thank my God for every remembrance of you . . .”** (Philippians 1:3)

As I reflect on a full calendar year plus some months together, I understand why the Apostle Paul opened so many of his letters by giving thanks to God for the relationships he had formed with the earliest church communities. In 2025, I give thanks to God for many rounds of “firsts” together as I experienced the rich traditions and heritage of this congregation along with new opportunities that emerged. Particularly, I enjoyed:

- Celebrating this new call with a service of installation on January 12.
- Joining with a record-breaking number of neighbors for the Coldest Night of the Year Walk in February.
- The privilege of hearing the stories of beloved church members who entered the church triumphant and proclaiming the good news of the resurrection as we gathered for multiple memorial services, along with dedicating the space at the City Cemetery as a part of All Saints’ Day.
- Supporting our dedicated leaders in serving others through Micah-related programs and meals, our community clothesline, Thanksgiving boxes, and more.
- The joyful celebration of all the liturgical seasons and the thoughtful and creative work of our worship leadership as we praise God together, particularly on Maundy Thursday and during Morning Prayer during the Season of Creation and Advent.
- Time to engage in faith and fun beyond our campus, including our congregational retreat at Camp Hanover, Montreat Youth Conference with our high schoolers, Pints and Parables, and the Fall Festival at the Copley’s Farm.
- Connecting with clergy throughout the city through Micah as we support our shared calling to our unhoused neighbors, reflecting on the needs of our greater community, worshiping together at sunrise on Easter morning, commemorating Dr. Martin Luther King, Jr.’s legacy, and celebrating the belovedness of all peoples during pride.
- My family and I continue to give thanks for the joy of calling Fredericksburg home, as we explore the richness this area has to offer and experience the many opportunities literally on our doorstep as a part of a vibrant and rooted community.



Each moment of worship, question in Bible study, smile shared over a dining table, hands together in service, and voices lifted in song are reasons for thanksgiving and celebration. For good reason, Paul ends his letter with the exhortation: **“Rejoice in the Lord always; again I will say, Rejoice.”** (Philippians 4:4). It is in this spirit that I enter 2026 and continue to be honored to serve as your pastor.

Peace,  
Rev. Elizabeth Lovell Milford  
Pastor and Head of Staff



# MESSAGE FROM THE CLERK OF SESSION

Sisters and Brothers, Neighbors and Friends, I am thrilled to share with you the 2025 Annual Report of The Presbyterian Church, Fredericksburg, Virginia. With Rev. Elizabeth Lovell Milford and your Session leading the way, we have been an active force in this congregation, city, region, state, and world, to the glory of God.

Romans 12:4-5 reminds us that *“We have many parts in one body, but the parts don’t all have the same function. In the same way, though there are many of us, we are one body in Christ, and individually we belong to each other.”* (Common English Bible). This truly is the way we operate! You will see a snapshot of this body, working together and individually by the grace of God. Pastor, Staff, Elders, Deacons, Trustees .... I could list the table of contents here, but I want you to read and reflect on the ways the Spirit has led us and is leading us.

Whether in the trenches, from your wallet, on your knees, or by your presence, we are the body, in all our different ways of functioning, with growing pains or creaking knees. Thanks be to God!

Blessings,  
Amy Talmadge  
Clerk of Session  
clerkofsession@fredericksburgpc.org



## THE SESSION

Rev. Elizabeth Lovell Milford, Moderator

Amy Talmadge, Clerk of Session

Ordinarily elders are elected for a three-year term

### **Class of 2026**

Kurt Chewning  
Barb LeRoy  
Betsy Lewis  
Lewis Lowery  
Kathy Pecka  
Sam Valasko  
Jerry Zekert

### **Class of 2027**

Heather Eland  
Joan Gaston  
Will Hendricks  
Paul Kukla  
Elizabeth Rehm  
Jim Toler

### **Class of 2028**

Joan Darby  
Debe Garrison  
Mike Gibson  
Bruce Harvey  
Tom Theado  
Joe Valasko

# DEACONS

Carole Nelen, Moderator

Our Deacons lead ministries of congregational care and compassion, connecting with member households from an assigned section of the alphabet to offer support in the joys and challenges of life. Some of the ways our deacons care are:

- delivering sanctuary flowers to members after worship,
- offering visits at home, in the hospital, and care facilities, including the celebration of communion for those who cannot join us for worship regularly,
- celebrating milestones and joys of births, graduations, birthdays, and anniversaries,
- providing additional support during times of difficulty, particularly for those who grieve, coordinating meals and hosting memorial service receptions,



## **Class of 2026**

Anders Bothel  
Paula Loder  
Ginger Oplinger  
Nancy Raines  
Steve Spratt

## **Class of 2027**

Mary Lou Cramer  
Chelsea Land  
Carole Nelen  
Ashley Raska

## **Class of 2028**

Mary Bailey  
Sherman Brown  
Michelle Coffman  
Barbara Howe

*Ordinarily deacons are elected for a three-year term*

# CONGREGATIONAL NOMINATING COMMITTEE

The Congregational Nominating Committee (CNC) is an elected body that performs the search and selection of church officers for election by the congregation. This committee also selects special search committees such as a Pastor Nominating Committee (PNC) or Associate Pastor Nominating Committee (APNC). It is chaired by an elder and comprised of one additional elder and a deacon representative and four to six members (a majority) from the congregation. The second elder on the CNC serves as chair the following year.

The 2025 Congregational Nominating Committee was chaired by Elder Kaden Yealy and included Elder Kathy Pecka, Deacon Carole Nelen, and at-large members Linda Benn, David Bohmke, Mary Katherine Greenlaw, and Jeff Spinnager.

The 2026 Congregational Nominating Committee includes Elder Kathy Pecka (Chair), Elder Joe Valasko, Deacon Nancy Raines, and at-large members Eleanor McCord, Bill Nix, Patty Toler, and Gary Vaughn.

We thank everyone for their commitment, discernment and service.

# WORSHIP AND MUSIC

Our Worship and Music Committee assists our pastor Rev. Elizabeth Lovell Milford, staff, and Session in providing and supporting worship that glorifies God. Members of the committee are Chair Elder Heather Eland, Elder Barb LeRoy, choirmasters Mary Ann Casey and Larry Casey, Sherman Brown, Joan Darby, Mike Gibson, Eleanor McCord, Sharon Humes, Ed Foresman, Doreen Vaughn, Linda Spratt, and Gaye Copley.



With great joy we....

- Planned and prepared communion nine times during the year. In addition, we reinstated a system to provide elements for Deacons providing at home communion.
- Enjoyed musical performance presented by our youth.
- Offered online services on Sundays thanks to the videography team.
- Celebrated the Season of Creation with special creation-centric liturgical readings around the theme “Peace with Creation” based on Isaiah 32:14-18, concluded with Blessing of the Animals
- Celebrated the Lenten/Easter Season to include “Ashes to Go”, a Palm Processional in conjunction with St. George’s, a Maundy Thursday service, and an Easter service
- Celebrated the season of Advent and Christmas with a musical by our Children’s Choir, a Vespers’ Service and 2 Christmas Eve candlelight services.
- Offered early morning prayer services for the Season of Creation and Advent

Many thanks to the members who contribute to the weekly operations of our Worship service. This includes our Usher teams, Sanctuary Guild, attendance monitors, Liturgist, Holiday decor specialists and installation crews, Communion preparations, banner creation and installation team, elevator operators, and greeters.



# MESSAGE FROM OUR FAITH FORMATION COORDINATOR

From my first conversation with the search committee in the fall, I was impressed with the intentionality The Presbyterian Church has in faith formation. There was clearly a focus on Sunday mornings, when folks are already coming to church, but I was amazed at the wide variety of options throughout the rest of the week! It feels like there really is something for everyone, and the semester approach for adult Sunday LIFT classes allows us to explore all sorts of topics and Scripture in interesting ways. I have enjoyed learning more about these opportunities and look forward to experiencing more of them as we continue through the year! While it can be easy to think of our faith as something we ‘do’ at church, it informs how we understand and live in the world. Having multiple ways to grow in and live out our faith helps us better recognize that God calls us to be God’s hands and feet in this world, sharing God’s love and grace with the whole world.

In my first few weeks, in addition to getting to know the church (the people and the campus!), I have helped lead worship, worked with the Christian Education committee to prepare for Sunday morning LIFT classes as well as our other activities, joined the youth with their now twice-a-month meetings, begun planning summer fun, and – most importantly - begun learning what folks love about TPC and the dreams they have for our ministry together. I have enjoyed watching all the ways you care for and support each other and am grateful for the warm welcome I have received - that I have seen you extend to all. I am excited for all the ways we will play and grow together at The Presbyterian Church!

Peace,  
Natasha Taylor  
Faith Formation Coordinator



# CHRISTIAN EDUCATION

Committee Members: Michele Coffman, Bridget Harvey, Brittany Harvey, Will Hendricks, Lewis Lowery, Michelle Porter, Jen Rowe, Patty Toler, Sam Valasko, Jerry Zekert, Mike Gibson, Jamie Loder, and Natasha Taylor

Christian Education is vital to our ability to serve, as we study God's word and support each other in lifelong learning. The committee met once a month to plan activities and to evaluate the CE needs of our church. We continued to offer opportunities to the adults, youth, and children in our congregation to grow their faith in a variety of ways.

## Children

- Children's LIFT (Living in Faith Together) Classes met Sunday mornings for 3 year olds through 5th grade, and included rotations through lessons, art, and library. The curriculum was Follow Me published by the PC(USA).
- 3rd Graders were presented with Bibles.
- The children were incorporated into other events as well: worship, music, retreats, fellowship, etc.



## Youth

We continued to try to find the best ways to meet the needs of our Youth. Regular offerings for our youth include the following:

- LIFT Class on Sunday mornings
- Monthly Youth Group & Fellowship
- Montreat Youth Conference
- Massanetta Middle School Conference

## Adults

LIFT classes on Sunday mornings offered:

- Heidelberg Catechism
- Holy Troublemakers & Unconventional Saints
- The Wired Word
- Being Reformed: Faith Seeking Understanding
- Story Books and Psalms
- Discover Your Spiritual Type
- Siblings & Scripture

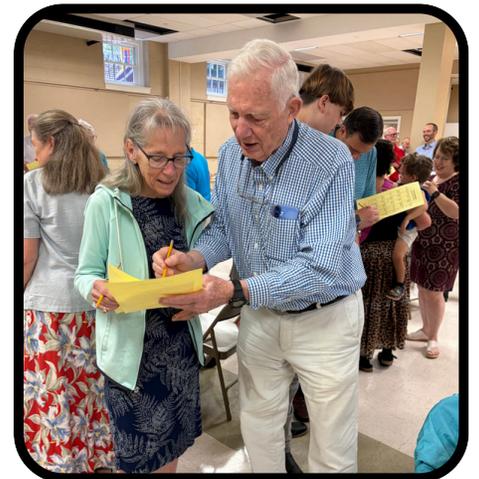
Midweek and monthly opportunities included:

- Keep It Moving: Body & Soul
- Men's Breakfast
- Meditation
- Ladies Thursday Morning Bible Study
- Lectionary Lunch
- Pints & Parables
- Faith & Movies



Presbyterian Women Circles

- Never Ending Circle – Meets the first Sunday of each month in the church parlor following worship. Contact: Doreen Vaughn.
- Faith Circle – Meets the second Monday of each month at 1:00 p.m. in the Fellowship Hall. Contact: Patti Kerns.
- Circle of Prayer – Meets the second Tuesday of each month at 1:00 p.m. in the Education Building. Contact: Jeanne Ramsburg.



## Everyone Together

- All Ages LIFT (first Sunday of the month) gave children, youth, and adults the chance to learn together and created a special time for study and fellowship.
- Church Camp's 'A New Church' was a fun-filled week. Everyone enjoyed dinner together before separating for their respective programming under the theme 'A New Church'.
- The congregation gathered at Camp Hanover for the church retreat where faith was shared and memories were made that will last a lifetime.



**All Ages LIFT is the first Sunday of each month**

# OUTREACH

Committee members: Linda Benn, Nancy Raines, Steve Spratt, Amy Talmadge, Judy Lowman, Connie Barnes, Joel Young, Betsy Mathias, Sherman Brown. Elders: Lewis Lowery and Jim Toler

Church members rallied to support the Outreach Committee's new and ongoing efforts in amazing ways in 2025. We are grateful! Our focus is serving local neighbors in need with community partners.

In May, volunteers began serving bag lunches each Friday for up to 40 homeless neighbors as part of Micah Ecumenical Ministries' Grab-and-Go feeding program. This allows Micah staffers at the Neighbor Care Center to focus on counseling and housing people. TPC groups now make 140 lunches each month that are given out to the homeless and hungry.



In May our church suspended its Good Samaritan Fund, which provided \$100 up to twice a year for low-income residents seeking help with utility bills or other direct needs. Funding requests for aid were not sustainable or life changing for recipients. In addition to committee discernment, we hosted a congregational meal and study in October for further conversation. Discernment of better ways to serve people who fall through service gaps continues in 2026.



## Here are other ways Outreach served God's people in Fredericksburg:

- TPC members served at Micah Cold Weather Shelters on Wednesdays early in 2025 and again when the cold snap hit before Thanksgiving and continued through the end of the year. We hosted Saturday CWS Breakfasts 16 times in the winter and fall of 2025.

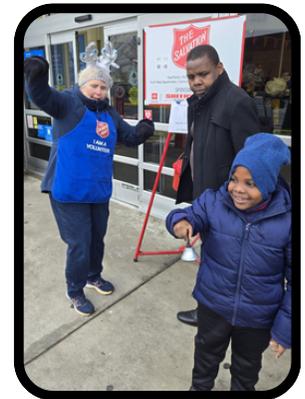


- A team of 25 walkers from The Presbyterian Church took part in Micah's Coldest Night of the Year in late February. Some 43 donors raised \$5,395 to help the unhoused.
- Our church serves Community Dinners every third Saturday of the month to scores of people in need. The Fellowship Hall also hosted the dinners prepared by other churches on the first and fifth Saturdays.
- The Fellowship Hall served as a Micah cooling shelter on July 25 for 22 neighbors as the temperature hit 100 degrees.
- Our "Share the Warmth Clothesline Ministry" returned in early December, allowing anyone in need of gloves, a hat, scarf, or other winter wear to get them from the line on the church fence.
- Because of the greater presence of Micah neighbors on our church campus in 2025, the Outreach Committee worked with the Property Committee and Micah to maintain a healthy, safe and welcoming environment at TPC.
- Outreach teams outfitted three rooms at Micah's Hesus House in 2025 for neighbors transitioning from life on the streets to a structured community in a former city motel.
- The Outreach Committee provided \$2,000 to help feed Fredericksburg City School students who missed meals. Members also packed and delivered weekend food bags to city schools through the nonprofit Spreading Smiles.



### More ways Outreach served:

- The American Red Cross honored the church for hosting blood drives in January and August that exceeded goals.
- About 1,230 students in need received clothing and educational supplies through School Dressing Days in July sponsored by the Interfaith Community Council, which TPC has supported for decades. We also had a “baby shower” for new mothers in need at Mary Washington HealthCare.
- Ten TPC members joined with others from St. Matthias United Methodist Church for a mission trip on Nov. 2-8 to Asheville, N.C. area to rebuild and winterize homes and trailers for victims of Hurricane Helene in 2024.



- The pack-as-we-go Thanksgiving food drive resulted in 135 boxes for food insecure families. The decorated boxes were delivered to Fredericksburg public schools and pre-school in November.
- We partner with the food pantry at Fredericksburg United Methodist Church to feed the hungry.
- Twenty TPC members rang the bells for the Salvation Army’s Red Kettles at the Central Park Walmart on the first Saturday of December.
- Members also placed 102 gifts in the USMC Toys for Tots box in the Education Building.

Our congregation continues to financially support the Campus Christian Community at the University of Mary Washington, Legal Aid Works, the Rappahannock Council on Sexual Assault, Empowerhouse, Camp Hanover, Montreat, Massanetta Springs, the Ghana mission work of Josh Heikkila as well as the Presbytery of the James and PCUSA.



# HOSPITALITY AND FELLOWSHIP

The Hospitality & Fellowship Committee continued its mission in 2025 to cultivate meaningful fellowship and intentional hospitality within our congregation. Through both long-standing traditions and new opportunities for connection, we worked to ensure that all feel welcomed and included in the life of the church.

## Fellowship Events & Congregational Gatherings

This year, the committee organized and supported a wide range of fellowship opportunities:

- Eight Third Sunday Lunches following worship, providing consistent opportunities for intergenerational connection and conversation.
- Suppers for 7, with 10 groups participating, fostering smaller-group fellowship in members' homes and strengthening personal relationships.
- The annual Fall Festival at Copley Farm, a cherished congregational tradition.
- A Church Picnic, offering relaxed outdoor fellowship for all ages.
- Congregational outing to a Fredericksburg Nationals baseball game.
- Group trips to local plays, encouraging shared cultural experiences and community engagement.
- A farewell reception honoring Jen Rowe and Brittany Harvey, allowing the congregation to express appreciation and gratitude.



## Ongoing Hospitality Ministries

In addition to special events, the committee sustained several ongoing ministries central to congregational life:

- Providing coffee each Sunday morning and monthly refreshments during gathering times, creating consistent space for informal fellowship.
- Supplying refreshments for two series of Church Conversations/New Member Classes, supporting learning, dialogue, and integration of new members.

## Visitor Engagement & Welcome

A core responsibility of the committee remains intentional welcome. Visitors were contacted weekly and provided with information about our church, ministries, and opportunities for involvement. When possible, follow-up communication helped connect individuals with groups and activities aligned with their interests, supporting their spiritual growth and sense of belonging.



## Looking Ahead

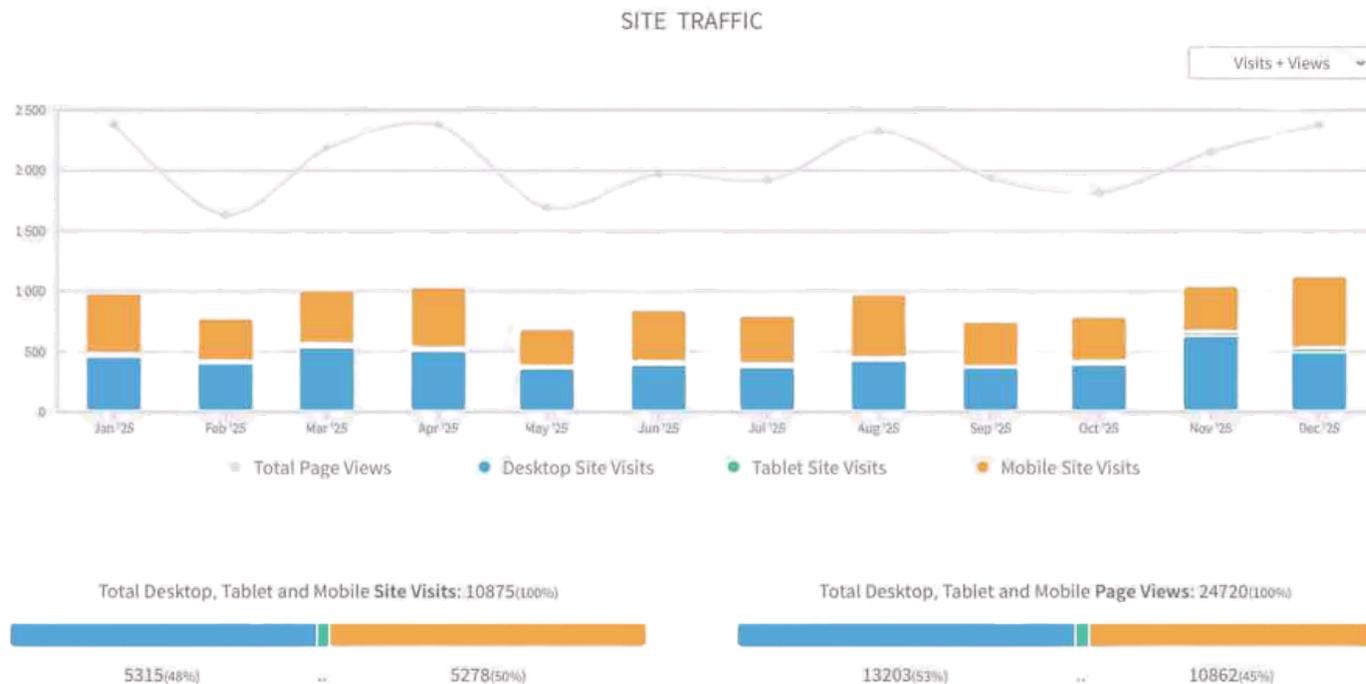
The Hospitality and Fellowship Committee remains committed to strengthening relationships within our congregation and ensuring that all who enter our doors experience genuine Christian welcome. We look forward to expanding fellowship opportunities and deepening community connections in the coming year.

Elizabeth Rehm and Bruce Harvey,  
Chairs of the Hospitality and Fellowship Committee



# COMMUNICATIONS

This year, the Communications Committee strengthened the church’s visibility, clarity, and connection both online and in our community. Our website welcomed 10,875 visits and generated 24,720 page views, demonstrating strong engagement with events and ministry updates. We also saw meaningful interaction beyond browsing, including 504 email clicks, 29 click-to-call connections, 70 form submissions, and direct map and contact engagement—evidence that our digital presence is helping people take the next step toward involvement.



Beyond analytics, we focused on building sustainable communication systems. We created new street banners to increase community awareness, refreshed congregational emails, website content, and bulletin announcements for greater consistency and clarity, and developed a comprehensive Style Guide to ensure a unified voice and visual identity across The Presbyterian Church ministries.



To streamline ministry coordination, we introduced a standard event request form to improve planning and communication workflows. We also supported the Personnel Committee in its search for a Communications Assistant, helping position our church for continued growth and effectiveness. Together, these efforts strengthen how we inform, invite, and inspire our congregation and community.

# PERSONNEL

The purpose of the Personnel Committee is to assist the head of staff in personnel needs and appropriate budget guidelines, in consultation with the finance committee.

In 2025, primary activities and actions of the Personnel Committee during 2025 included:

- Drafted and updated the TPC Employee Handbook that was adopted by Session in December, effective for 2026
- Organized farewell reception and appreciation gifts for our Faith Formation Coordinators, Jen Rowe and Brittany Harvey
- Conducted an exit interview of the outgoing Faith Formation coordinators
- Formed a search committee for the Interim Faith Formation Coordinator
- Worked with the pastor and Property Committee to cover duties of our custodian Frank Johnson while he was on medical leave
- Welcomed new Faith Formation Coordinator, Natasha Taylor
- Organized an appreciation breakfast for staff, held on Epiphany (January 6, 2026)



Members of the Personnel Committee are appointed by the Session, and include:

Chair: Elder Betsy Lewis,  
Joan Darby, Marjolijn Bijlefeld,  
Erik Fino, and Kaden Yealy



# OUR STAFF



Rev. Elizabeth Lovell Milford  
Pastor and Head of Staff  
emilford@fredericksburgpc.org



Natasha Taylor  
Faith Formation Coordinator  
ntaylor@fredericksburgpc.org



Deanna Ferares  
Administrative Assistant  
office@fredericksburgpc.org



Mary Ann Casey  
Choirmaster  
lmacasey@fredericksburgpc.org



Larry Casey  
Choirmaster  
lmacasey@fredericksburgpc.org



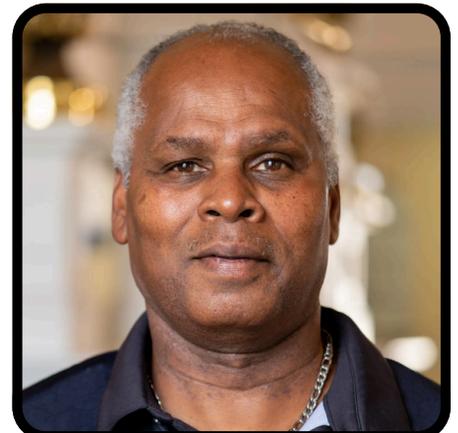
Amy Shirk  
Organist



John Howe  
Financial Secretary  
jhowe@fredericksburgpc.org



John Copley  
Maintenance Supervisor  
jcopley@fredericksburgpc.org



Frank Johnson  
Custodian

# PROPERTY: OUR BUILDINGS AND GROUNDS

The Property Committee oversees the care and nurture of The Presbyterian Church of Fredericksburg campus. Our buildings are well used, and provide wonderful spaces for Worship, Christian education, outreach, church Fellowship and the surrounding community.

The Property Committee ensures the campus is safe, well-maintained, and up to date. In partnership with Maintenance Supervisor John Copley, the committee oversees essential systems—including electrical, lighting, water, sewer, HVAC, insulation, and cleaning—to maintain reliable operations. The committee also focuses on long-term improvements to keep facilities aligned with current standards and technology.



The campus consists of the historic sanctuary, an education building and three row houses, one of which is the manse.



Our Key Activities include repairing, refurbishing, and replacing parts of campus by using our time and talents, as well as contracting out broader scale projects

Our committee is broken down into subcommittees that focus on campus physical security, gardens and grounds, and a city cemetery group, which oversees the care and operation of the city cemetery plot. With these functional areas and the overall committee, we collaborate with others to facilitate all types of facility opportunities that support our broad Church's ministry.

Some of the most outstanding efforts accomplished this year are:

- New boilers for Row houses and Manse completed,
- Repair of the middle house front porch, including deteriorating wood columns and beams, and painting.
- Dedicated new city cemetery church memorial with installment of a Celtic cross and established program to ensure the grounds are cleaned and beautified.
- Repaired leaks and air conditioning in the education building with installed new dehumidifiers in the fellowship hall.
- Repaired squirrel damage to the educational building and repaired roof soffits and gutters.
- For physical security on the grounds, we had a church security assessment completed, and are championing new security protocols for electronic access, grounds' surveillance, key security, and money security.
- Property committee also oversees management of our service contracts for custodial services, lawn care, snow and ice removal, painting and refurbishing interiors and exteriors of the buildings.



# ENDOWMENT

INVESTMENT and FIDUCIARY GROUPS

## **CHURCH TREASURER:**

Paul Kukla

## **ENDOWMENT COMMITTEE**

Accomplishments in 2025

The Endowment committee again voted to support a variety of church capital projects up to \$115,000 in 2025. These funds assisted with numerous capital improvements and repairs. The endowment funds increased by \$371,000 thousand dollars in 2025 from \$3,995,000 million dollars invested at the start of the year to a total of \$4,366,000 in the various funds as of December 31, 2025. These numbers include the Pittman, FOA and Watts funds. Excluding those three funds, the endowment total is \$4,112,000.

## **2025 Endowment Committee:**

Pete Humes, Chair

Endowment Class of 2026: Maryann Piersall

Endowment Class of 2027: Elizabeth Saunders-Morris

Endowment Class of 2028: Barry Hall

Tom Theado, Elder

Trustee: Patty Toler

Dave Bohmke

Robert Fidler

Ralph Lewis

Ex Officio: John Howe, Financial Secretary

Rev. Elizabeth Lovell Milford

## **TRUSTEES**

Trustee Class of 2026: George G. Cralle, Jr.

Trustee Class of 2027: Patty Toler

Trustee Class of 2028: Leonard Watson

## **PITTMAN AND LUDWIG FUNDS**

These special funds provide grants to assist qualified members of the church and/or planning district 16 in times of need. Requests are reviewed and approved by the following elected group:

Vicky Wilder (class of 2026)

Paul Leimer (class of 2027)

Steve Eubank (class of 2028)

Ex-officio: John Howe, Financial Secretary and Rev. Elizabeth Lovell Milford, Pastor

# 2025 FINANCIAL REPORT

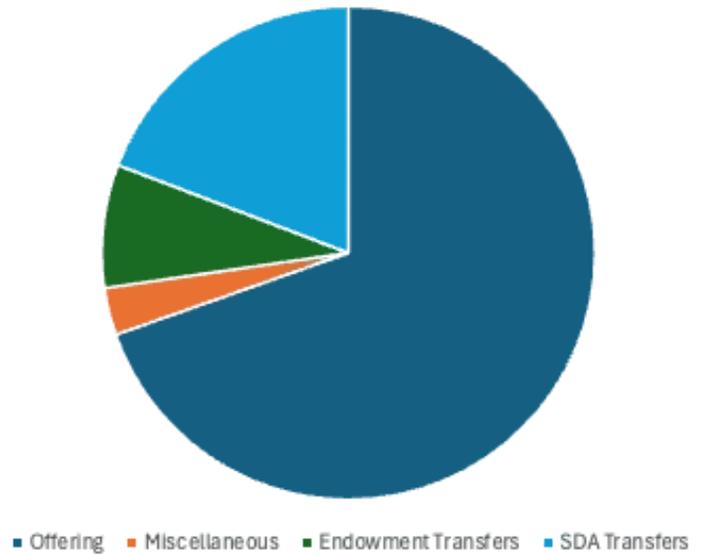
Financial Secretary: John Howe

Treasurer: Paul Kukla

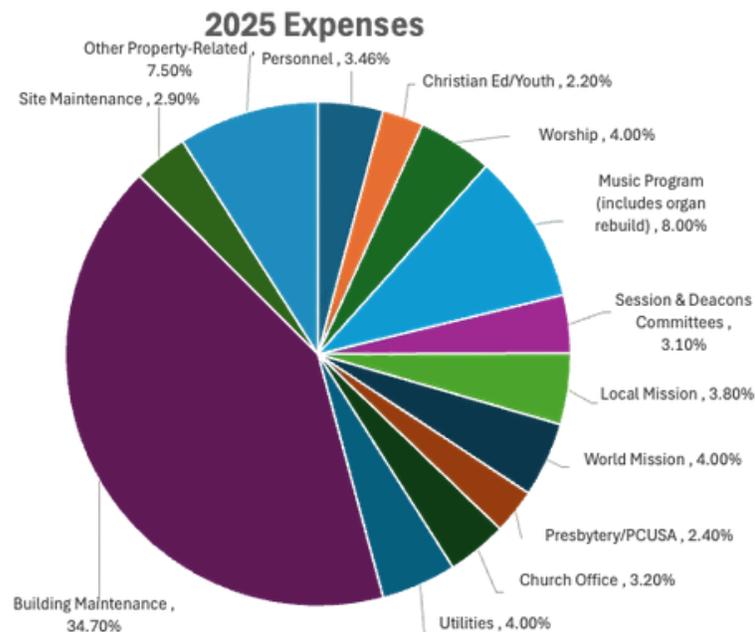
For more explanation of the numbers below, see the narrative summary on the next page.

2025 Sources	Revenue
Offering	\$677,267
Miscellaneous	\$30,025
Endowment Transfers	\$78,603
SDA Transfers	\$186,874
Total General Funds	\$972,770
Total Expenses	(\$1,072,987)
Net	(\$100,216)

## 2025 Income



Expenses	2025
Personnel	\$371,162
Christian Ed/Youth	\$23,278
Worship	\$4,046
Music Program (includes organ rebuild)	\$8,807
Session & Deacons Committees	\$33,031
Local Mission	\$40,639
World Mission	\$4,000
Presbytery/PCUSA	\$26,112
Church Office	\$34,468
Utilities	\$42,718
Building Maintenance	\$372,844
Site Maintenance	\$30,878
Other Property-Related	\$81,003
<b>Total Expenses</b>	<b>\$1,072,987</b>



# FINANCE AND STEWARDSHIP

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It is the mission of the Finance Committee “to serve as fiduciary and steward of the financial resources and budget of The Presbyterian Church in Fredericksburg, Va”. The Committee prepares the budget for each year, monitors that budget, and provides regular communication to the Session and congregation.

2025 proved to be a challenging year with the budget being strained by multiple property expenditures; some which were done through the normal course of property management and some that had been deferred. Finance Committee worked closely with the Property Committee and the Endowment Committee to ensure adequate funds were available.

Some actions and accomplishments of the Finance Committee for the 2025 year include:

- Honored the long and great service of Harry Farley, Jerry Parsons and George Cralle as they transitioned off the committee.
- Welcomed Elder Tom Theado to the committee
- Given the increased amounts and frequency of funding requests related to property issues, representatives from the Property Committee became regular attendees for Finance Committee meetings
- Multiple recommendations to Session to support various desired and necessary improvements to the Pastor’s residence, the Education Building and Sanctuary
- Requested committees reduce budgets by 20-25% due to budget pressures resulting from necessary property expenditures
- Worked with Endowment Committee relating to needed transfers to support property expenditures
- Prepared motions to Session for approval of funds transfers and funds reallocations
- Changed insurance companies to Brotherhood Mutual
- Sought to accelerate the budgetary process with establishment of timing goals.
- Began to utilize enhanced banking services (Positive Pay) to reduce fraud risk
- Worked with Personnel Committee regarding funding for new positions including Faith Formation Coordinator
- Financial reporting was enhanced by inclusion of a Brief Operating Statement in the monthly financial reporting document.
- Made efforts to enhance record keeping and information access through use of Shared Drive.
- Consulted on revisions to the process of collecting and securing money and checks given during Sunday services.

The 2026 Budget was approved by Session on February 8, 2026.

Finance Committee is thankful to the congregation and to others who are beyond our gates who have provided their financial support of our ministry. Given the increased fund transfer activities for property related expenses and other activities, our Financial Secretary extended great efforts to manage funds activities.

## **2025 Finance Committee**

Chair & Treasurer: Elder Paul Kukla

John Bailey, Pete Humes, Thomas Theado (elder),

Trustee George Cralle, Lamoine Knefelkamp, Lynn J. Simms

Ex Officio: John Howe, Financial Secretary and Rev, Elizabeth Lovell Milford

And let us consider how we may spur one another on toward love and good deeds, not giving up meeting together...but encouraging one another.

-Hebrews 10:24-25

