

Annual Report



Vergennes Congregational Church

2025

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Warning

The Annual Meeting of the Congregational Church of Vergennes, Vermont will be held in the Sanctuary on Sunday, January 25, 2026, immediately following Worship for the following purposes:

- 1. To receive reports of the Officers and Committees for the year 2025;**
- 2. To hear the report of the Nominating Committee and elect Officers for the coming year;**
- 3. To approve the 2026 church budget;**
- 4. To approve proposed changes to the Bylaws;**
- 5. To transact any other business which may properly come before the meeting.**

Respectfully submitted,

**Hannah Manley, Clerk
January 14, 2026**

Minutes of the Annual Meeting of the Vergennes Congregational Church, United Church of Christ January 26, 2025

Moderator David Tatlock called the meeting to order at 10:47 a.m. following the worship service. Rev. Munn opened with a prayer of gratitude for our close community.

Kitty Oxholm made a motion to reelect David Tatlock as the Moderator. It was seconded by Barbara Ouimette, and the “ayes” were unanimous.

Moderator Tatlock then asked for a motion to elect Hannah Manley as the new Church Clerk. No other nominations for Clerk were made. One ballot was cast in favor of Hannah. Jeanne continued to take notes for this meeting with Hannah attending. Skip Masback led a round of thank yous for Jeanne’s 16 years of service as Clerk.

Moderator Tatlock then called for approval of the minutes of the January 28, 2024, annual meeting. Bill Bowers made a motion to accept the minutes. Chuck Burkins seconded. All were in favor.

Barbara Rathburn and Jeanne Peters counted the number of members present=35. The budget was next on the agenda. Kitty Oxholm made a motion to accept the budget with discussion. Barbara Ouimette seconded. Presentations by members of the Board of Trustees followed.

Heather Gebo spoke about Stewardship goals. \$172,000 was raised, thanks in part to a new matching fund program. Heather explained that every year prices go up and facilities need maintenance. This past year insurance premiums rose and trash disposal cost more. A new higher lease for the Manse helped to offset rising utility costs.

Kim Palmer continued explaining future costs that the Trustees are concerned about such as property care: The roof needs patching, the heating system is old and may need replacement, Fellowship Hall needs improvements. Stock gifts could be an area of future giving.

Dave Tatlock then introduced an amendment to the budget for the Deacon’s Fund. The Deacons have many expenses, such as The Upper Room, devotionals, food for various events. They have not received as many donations to their fund on the first Sunday of the month. The Trustees are recommending an additional \$800 be added to help cover the Deacons needs. The budget with this change was passed unanimously.

Trustee Chair Blair Lyon once again spoke about our endowment funds, which are used to support the budget. New investment goals and policy guidelines will be proposed soon.

Paul Vachon reported that the Food Shelf is running smoothly.

Chuck Burkins reported for the Nominating Committee. He thanked everyone for the 80 different things folks are doing around the church. Jane Spencer was added to the Deacon’s list. Lisa Bessette made a motion to accept the new roster of volunteers. Carolyn Tatlock seconded. The ayes were resounding, and one ballot was cast by the Clerk in approval.

A motion to adjourn was made by Chuck Burkins and seconded by Barb Ouimette at 11:21 a.m. All agreed.

Respectfully submitted, Jeanne Peters, retired Church Clerk

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Minutes of the Special Congregational Meeting held on June 1, 2025

Merger of the Gatow Funds into the Capital and General Endowment Funds of the Church was approved in a duly warned meeting of Congregation on June 1, 2025.

Minutes of the meeting are not currently available.

Nominating Committee Report 2026

**Indicates those to be voted on at the Annual Meeting*

Moderator (1 year term) Dave Tatlock* **Clerk (1 year term)** Hannah Manley*

Treasurer (1 year term) Cathy Fuller* **Assistant Treasurer (1 year term)** Patti Paige*

Deacons

3 years Kevin Coburn*

1 year Bet Dews* Joel Palmer* Jeanne Comouche Jane Spencer Rich Strum

Trustees

3 years Chuck Burkins* Hannah Manley*

2 Years Sunshine Ouimette*

1 year Heather Gebo Jeff Keimer Blair Lyon

Auditors (1 year term) Sharon Dauz* Dave Tatlock*

Conference Delegates (1 year term) _____ *

Member at Large (1 year) Kim Palmer*

Church Historian (1 year) Barbara Rathburn*

Mission Committee (1 year term)

Clarke Keenan* Amy Masback* Alice Maurer *

Marcia Mazeine * Jeanne Peters* Nancy Spencer*

Altar Committee (1 year term)

Shirley Andrews* Sid Bosworth* Karin Hardy *

Denise Martin * Sunshine Ouimette* Barbara Rathburn*

Faith Formation Committee (1 year term)

Susan Curtis* Emily Hawes* Alex Keimer* Anna Rehm*

Hospitality/Coffee Hour (1 year term)

Shirley Andrews* Chuck Burkins* Carol Kress*

Barb Ouimette* Nancy Rehm* _____ *

Thank you to everyone for your participation and leadership,

2026 Nominating Committee,
Chuck Burkins, Jane Spencer, Dave Tatlock

Pastor's Report

God is our refuge and strength,
a very present help in trouble.
Therefore we will not fear, though the
earth should change,
 though the mountains shake in the
 heart of the sea,
 though its waters roar and foam,
 though the mountains tremble with
 its tumult.

Psalm 46:1-3

Dear Church,

There is so much to be grateful for as we look back on 2025 in the life of our congregation. While there were stiff winds of change in the world around us, we were steadfast in our commitment to loving God and our neighbors. This was no small achievement.

On the worship front, we manifested this commitment through time-honored traditions and new explorations. Our Deacons worked hard, especially on special services, to re-evaluate our worship practices and tweak them to draw us ever more deeply into the spiritual experience. Regardless of whether it was a joyful Christmas Eve or one of the many tender memorial services for deceased members this year, they offered extraordinary attention to detail and warm hospitality. Our worship is so much richer because of their efforts.

This was also a year of growing faith. In March, Lisa Bessette was officially approved to begin her discernment of ordained ministry by the Vermont Conference of the United Church of Christ. On Pentecost in June, three confirmands affirmed their baptismal vows and joined the church. And, in July, our other Member-in-Discernment Ava Bilton was ordained and installed at First Church in Burlington. The Holy Spirit was certainly busy among us in 2025!

I was delighted that we stretched to fill two long-vacant staff positions critical to the life of our congregation. In July,

we welcomed Rev. Jen Campbell as our Minister for Children and Families. This position had been vacant for several years, and we are blessed to have Rev. Jen take the helm of this critical and growing ministry. As a skilled, creative, and joyful minister to our young families—and frankly the entire congregation—her light shines bright.

In August, we brought Anna Brom on board as our new Organist. Her high standard of musicianship and regular presence brought stability to our music program this fall. After our Christmas Eve services, she headed south to Florida. She plans to return in March, and we will be glad to have her back in time for Holy Week.

I am especially grateful for the loving support you offered me this year. You along with the Deacons threw an incredible celebration to honor my 10th ordination anniversary in November. It included one surprise hymn, two cakes from Otter Creek Bakery, and countless affirmations. That morning was truly one of the highlights of my year.

2026 is a sabbatical year for me. I have worked with the Deacons and Trustees to craft a plan that gives me spiritual nourishment to continue in the pastoral role and meets the needs of the church while I am away from the end of May through August. You are in good hands with Rev. Jen and Skip Masback stepping up to lead worship and pastoral care in my absence. I am so appreciative for their and your support of this special time.

Lastly, I am thankful for my Pastoral Relations Team: Chuck Burkins, Jim Ouimette, Kitty Oxholm, and Dave Tatlock. While we typically only meet every other month, they hear from me much more than that. They are the first ones I call to workshop new ideas, challenges, and opportunities in our congregation. Of course, they are also available to you. Their wise counsel is a blessing.

None of our good work would have been possible without God as our refuge, our "mighty fortress" in peace and turbulent times. The love that we share with one another and our community flows from God, and it is God's love that holds us when we feel as if we have no more love to give. It is a gift to be part of a church that comes together to offer it back to God in praise. I hope you experienced that in 2025, too.

Peace,
Elliott

Clerk's Statistics

Members (12.31.24)	120
New Members Received:	7
(3 Confirmands)	
Members deceased:	4
Moved to Inactive:	8
Transfers to Other Churches	3
Moved from Inactive:	0
Active Members (12.31.25)	112
Baptisms	1
Ordinations	1

2024 Mission Fund Recap

College Expenses	15000
Rent, Lodging, Storage	1500
Utilities	1300
Pool Passes	250
Vehicle Expenses	450
Laundry Love	4245
Hope Fund	1000
Miscellaneous Expenses	578
Total:	\$24323

Mission Committee Report

Members are Alice Maurer, chair, Lisa Bessette, Clarke Keenan, Amy Masback, Marcia Mazeine and Jeanne Peters.

The Mission Committee supports many of our local neighbors with urgent needs. Thank you to Mike O'Daniel for managing this important part of our mission.

Laundry Love has become a major part of the mission of our church. With two sessions on the fourth Tuesday of the month, we are able to help many families in our community with the very expensive cost of laundry at the laundromat. The owner returns a percentage of the cost as a donation. Lisa Bessette manages the program and runs the evening hours and Skip and Amy Masback run the morning program. Neat Repeats gave the program \$1500. Many people and groups have donated in our Tide Bottles or with checks. We are pursuing other grants.

In July and August, we prepared the food for about 100 meals at the Middlebury Congregational Church. The meals are again served in their church hall but take-outs remain an important part of the meals provided. Volunteers prepare the meal and serve the community members.

In September, Ric Cengeri from Vermont HomeShare spoke with the congregation during and after church. We encourage the congregation to learn more about this program which matches people in need of housing with people who have a spare room and a desire for added income or help with personal needs.

The Mission Committee organizes collections that are passed through to Church World Service such as Blanket Sunday on Mothers' Day, One Great Hour of Sharing, and the CROP Walk in October, which includes a faithful group who walk around Middlebury and many people who donate.

The Mission Committee provides a way for church members to support two students with college tuition funds as a

pass-through account. One student graduates this year and another is in her first year.

The Mission Committee has an account at Neat Repeats in Middlebury #142. If you mention that number when you donate used items to Neat Repeats, the Mission Committee receives funds and Neat Repeats also gave a grant to Laundry Love.

As usual we provided the food including homemade pies for The John Graham Shelter Thanksgiving dinner. The Mission Committee also helped the congregation prepare bags of ingredients for over 70 families who receive turkeys from the Food Shelf. In December, we listed 21 gift requests online for our congregation to purchase for the families at the Shelter. Thank you Sue Schaefer for uploading the requests. Thanks to everyone for making the holidays bright for our neighbors.

Respectfully Submitted,
Alice Maurer, Chair

Deacons' Report

This year, the Board of Deacons continued to focus on our core calling: caring for one another, welcoming all, and helping shape worship experiences that draw us closer to God and to each other.

Throughout the year, we made space for thoughtful reflection after major services—naming what felt deeply meaningful, celebrating moments of beauty and connection, and identifying ways to improve communication, logistics, and sustainability so the work of the deacons remains joyful rather than overwhelming.

The rhythm of the church year drove our work. During Holy Week, we supported and reflected on Ash Wednesday, Palm Sunday, Maundy Thursday, Good Friday, the Vigil, and

Easter. A meaningful highlight was the Maundy Thursday community supper and hand and foot washing. By practicing together ahead of time, we were able to lead the congregation with greater care and confidence, inviting people to reflect on what it means to give and receive love with tenderness, trust, and humility.

During the summer months, the deacons supported the shift of Sunday worship into the fellowship hall to provide a more comfortable space during warmer weather. We also helped plan and support the annual outdoor worship service at Button Bay in July, a unique and beautiful setting.

The Advent season is an obvious highlight for our congregation. The deacons dedicated energy into ensuring that the sanctuary was properly decorated. This included inventory of supplies and recruitment of volunteers. We put significant energy into supporting our pastors in delivering a Christmas Eve service that captured the traditions of the congregation, while allowing for reflection and celebration of Christ's arrival.

The deacons continued our ministry of pastoral care through prayer lists, personal outreach to new and existing members, and support for funerals and celebrations of life. We worked closely with our pastors and staff to ensure coverage during times of transition, clarified communication around communion and special services, and paid attention to practical needs that help everyone feel included and supported in worship. We supported each other in approaching our work with openness, care, and a willingness to learn. We are grateful for the collaboration of our pastors, musicians, volunteers, and congregation, and we remain committed to nurturing a church community rooted in compassion, hospitality, and shared spiritual life.

Food Shelf Report

In 2025 the Vergennes Community Food Shelf (VCFS) focused its mission work on providing food and household staples to income-eligible families, delivering culturally appropriate food to migrant families living in Addison County, and upgrading the food shelf building.

The traditional Food Shelf program provided groceries and other items to over 480 registered households. Those households made 1738 shopping visits to help feed 3832 people. Food expenditures, electricity and other maintenance costs at the Food Shelf totaled \$51,570. Food costs were \$45,390, (88% of total cost). Non-profit organizations, foundations, local businesses, area churches and over 50 individuals donated some \$85,000 last year to support the program. Over 30 volunteers work together each week to keep the Food shelf stocked and open every Tuesday and Thursday afternoon, and on special requests.

The VCFS also expanded its mission to address the food insecurity needs of migrant workers and their families in Addison County. With financial contributions of \$21,550 from local non-profit organizations and individuals, the **Food to Farm Project** spent \$20,360 for special groceries that were delivered to 27 farm households once a month. By year's end the **Project** delivered food to a total of 150 households serving an estimated 1500 people. Many thanks go to a dedicated team of volunteer shoppers, packers, and drivers who are critical to its success in Addison County. Funds to finance the **Project** are held in a special checking account, separate from the Food Shelf checking account.

VCFS sought funds to upgrade the existing infrastructure and replace aging, inefficient equipment. Vergennes Union High School students who are members of the Vergennes

Leos Club wrote and received a \$5,000 grant from Lions Club International Inc. to help fund additional infrastructure improvements to our building. Leos and Lions Club volunteers worked with local contractors to insulate the attic, replace two windows, replace rotting exterior clapboards, repair cracks in the foundation, and clean and repaint the floor. The Trustees helped arrange for the Food Shelf building to be serviced by a dedicated electric meter.

Members of the Food Shelf Management Team welcome new volunteers and donations at any time. If you want to help, even for a few hours a month, please contact Shirley Andrews or Paul Vachon.

Prepared by:

Paul Vachon, Manager VCFS

Financials by Mike O'Daniel, Treasurer

Music Ministry

Finally, after almost a year without a permanent organist, we welcomed Anna Brom to the position. Her musical talents were apparent from the moment she sat at the console. Thank you Anna for blessing our music ministry. Away for the next two months to accompany her mother to Florida, Anna rejoins us in March.

For the first eight months of 2025 a bevy of guest musicians filled our needs for organ and piano accompaniment, including Sue Rakowski, Khanlen Ouimette, Wayne Schneider, Cole Marino, Zachariah Barrows, Ronnie Romano, Anna Wright and Evan Allen.

Bill Bowers and Sue O'Daniel continue to direct our choir which has been growing in numbers. Thanks to those who offer their voices to enhance our Sunday morning worship experience... Heather Gebo, Clarke Keenan, Donna Lalumiere, Jim & Barb Ouimette, Patti Paige, Jeanne Peters, Dave & Carolyn Tatlock with Sue and Bill at the helm.

New voices include Kim Palmer, Tom Borchert, Ann Sage, Jing Williams, Kai Williams and most recently, Steve Sawyer.

For the past three years Sue has petitioned the Congregation for the impromptu formation of an Advent Instrumental Ensemble. This year Donna Lalumiere, Dave & Carolyn Tatlock, Anna Rehm, Tom Borchert, Jing and Kai Williams, Bill Bowers and Sue O'Daniel assembled in the balcony to perform selections of seasonal hymns during Sundays in the Advent Season.

Thanks to all who helped make our 2025 music ministry a resounding success.

Bill Bowers and Sue O'Daniel
Choir Directors

Children and Families

Dear Church,
I've been with you for six months now since starting as your Minister for Children and Families in late July 2025. This is a six hour a week position focused on our young children with the particular goal of creating a faith formation program for our 3-5 year olds on Sunday mornings and supporting their families. I've been grateful to work with our Nursery Attendants Bella, Tierney, and Brody and with Susan, who teaches our elementary aged children each Sunday.

I have introduced an age appropriate faith formation approach called Children's Worship and Wonder. This is a curriculum based in biblical storytelling, ritual, and relationship building and our goal is to create space for the children to deepen their relationship with God. I believe it's vitally important for our children to participate in the wider life of the church community also and see this happening in children's messages in worship, in giving our children their

own Bibles during worship in October, in the Christmas Pageant (Thank you, Susan!) and in inviting them to share in the Lord's Supper once a month in the sanctuary with their families. I've held one Parent's Circle to invite feedback and hear parent's hopes for the children in church and plan for more in the new year. I send a weekly email to parents with a brief reflection, plans for the following Sunday in church school, and Faith Practices at Home to try. In addition I am buying snacks for our Saturday Parent's Playgroup and have spent some time on Saturdays welcoming community families in and building relationships. I am grateful to Pastor Elliott who cares deeply about faith formation for our children and families and who has been encouraging and supportive as I've been finding my way. And I am grateful to this congregation. You have welcomed me with open hearts and it is a blessing to be in community with you all.

In Peace, Jen

Women's Fellowship

The women of the church gathered for their Annual Meeting on November 9, 2025. In addition to approving the budget, the group also approved to have Kim Palmer and Heather Gebo take over as co-treasurers. Many thanks to Kitty Oxholm and Carol Mapel for their long-time service and support in these roles.

Through the 2025-2026 budget, the Women's Fellowship has committed more than \$9500 back to the church. This support is through our pledge, decorations, supplies, funeral reception support, sponsorship of the fall pumpkin carving event, and committing additional funding to the Fellowship Hall renovation. Additionally, the group also supports a pastoral student, Laundry Love, and various other requests through the year.

Every third Saturday you can find members gathering for breakfast at 9:00 am at Rosie's in Middlebury. This long-standing tradition is a wonderful opportunity to get together for fellowship and support.

Altar Committee Report

The Altar Committee would like to thank the Church Community for helping celebrate God's glory with floral bouquets each Sunday. We appreciate every arrangement that brings the beauty of God's earth into our church and helps remember all those who touch our lives. Especially, thank you for helping by purchasing Easter Lilies and Christmas Poinsettias to beautify the altar during the holiday season.

I would like to say thank you to Shirley Andrews, Karin Hardy, Sunshine Ouimette, Mel and Jean Simmons and Barbara Rathburn for helping me keep the Communion Sundays covered every month and stepping in when needed. Thank you to Karin for keeping the brass shining and altar linen washed and pressed. A special thanks goes to Shirley for making sure we have bread and juice purchased for our next Communion Sunday. Also, I know throughout the year others have stepped in to help when needed. Thank You! We are so fortunate to be part of such an amazing Church Community.

Please take the time to sign up on the bulletin board in the Fellowship Hall throughout this year to help put flowers on the Altar. I look forward to another year with all of you.

Thank You, Denise Martin

Faith Formation

2025 was another fruitful year in Youth Group. With the exception of the summer months, we met weekly throughout the year. We again welcomed middle and high school students, and attendance numbers

varied from one to a dozen youth depending on the week. We continued to get off site this year to try new things. We went on a ski trip in March at the Middlebury Snowbowl, bowling in May in Colchester, and had an extended woodworking program at Bob Cobb's shop in November. We also got to make visits and carol in December.

Marybeth Partington and Donna Lalumiere once again continued on as dedicated advisors. We also got help earlier in the year from Elliott Abbott, who moved to the west coast this summer.

After attendance began to slow this fall, we began meeting on Sunday nights instead of Mondays. I hope this new time works better for our youth, and we will continue to offer new programs that get us off-site while also making time for the simple fellowship at church that strengthens relationships and faith.

Educational Offerings

Confirmation:

- 8 class sessions
- 4 participants with three choosing confirmation
- Program explored theology, the Bible, practical faith, and church involvement

Wednesday Morning Group

- Lenten Study of the Apostles Creed with Elliott
- Parables of Jesus with Skip in the fall
- Advent Bible Study on Luke's Sacred Songs
- Multiple lay-led programs

Community Events

- Easter Egg Hunt
- Big Pride in the Little City
- VCC Community Pumpkin Carving and Decorating Party with Pizza

Stewardship Summary

	Pledges	Pledged	Received
2000	75	\$75,524	\$71,980
2001	68	77,120	74,328
2002	71	84,100	81,342
2003	70	86,031	85,921
2004	72	89,528	87,500
2005	73	94,046	90,494
2006	70	95,685	91,858
2007	71	91,150	109,062
2008	68	109,211	103,861
2009	73	113,462	115,681
2010	67	109,755	106,491
2011	74	111,505	107,836
2012	64	102,739	101,074
2013	61	101,339	102,062
2014	74	110,716	110,488
2015	62	107,340	105,286
2016	71	117,664	122,970
2017	66	123,100	119,022
2018	67	130,113	120,036
2019	60	122,322	111,202
2020	49	116,821	126,927
2021	56	135,400	147,083
2022	61	147,762	143,459
2023	60	146,909	143,344
2024	65	151,852	137,365
2025	65	155,330	166,789*
2026	62	167,485	

*Includes matching funds: \$15,727

Trustees' Report

The year 2025 was another busy year for the Trustees as we continued our focus on the church operating budget and managing financial assets, addressed policy and administration needs, and managed the maintenance of church buildings and capital improvement projects. Presented below is a summary of our activities.

Financial:

We are pleased to announce that our investment funds performed well in 2025. The results are shown in the investment performance chart as part of this report. Thank you to Jeff Keimer, chair of the investment team, for his analysis and performance presentations at our monthly meetings. With his focus on fund expenses, we

avoided paying load fees when part of the Gatow Fund (52.4%) was merged into the Endowment Fund.

The Trustees recommended merging the Gatow Fund into the Endowment Fund and the new Capital Fund to reduce the complexity of managing a separate fund, with subset fund buckets, within our investment portfolio. Additionally, there had been no reconciliation of the Gatow subset funds since 12/31/2021 and the required annual accounting had not been performed since that date. The merger was presented to the membership at a duly called meeting on 6/1/2025 and was approved by all attendees. We transferred \$60,146 to the Endowment Fund and \$54,636 to the new Capital Fund, thus closing Gatow with zero balance and completing the merger by the end of June.

The new Capital Fund was opened 2/5/2025 with approximately \$9000 from two anonymous stock donations dating to 2013. A generous donation of \$6000 from Women's Fellowship was added to the Capital Fund and will apply to the remodel of Fellowship Hall. Additionally, part of the Gatow Fund (47.6%) was merged into the Capital Fund as reported in the previous paragraph. The church now has an initial pool of funds for capital improvements.

The Evergreen Preschool lease was renewed for five (5) years beginning July 1, 2025, and terminating June 30, 2030. The annual rental rate was increased by \$4800 to \$19,785 for the first 2025-2026 fiscal year, with annual increases of 2.56% in subsequent lease years. Many thanks to John Spencer for his research into local rental rates and his negotiating skills in securing this new lease agreement that was accepted and signed on 4/14/2025.

The Trustees continue to search for additional income sources to fund the church's operating budget. To that end we are very grateful for the fundraising efforts of Cherie Vachon, the Crafters Group, and Shirley Andrews as they raised the budgeted goal of \$3000 at the Craft Supply Sale and Soup-to-Go last fall. This fundraiser has been very successful and new ideas for a fundraiser this year are greatly appreciated.

Policy & Administration:

The Statement of Purpose for the Endowment Fund was updated and revised to improve guidance for the management of the fund and how it should be used. All the elements of the original purpose (9/30/2008) remain, however they were reordered and edited to improve clarity. The revision includes an available resources section, with limits and conditions on annual draws that were not included in the original document. The revised Statement of Purpose was approved by the membership at our annual meeting of 1/26/2025 and the Trustees have been following the recommended sustainable draw to help fund our operating budget.

The Trustees wrote a Fiscal Management Policy that establishes guidelines for the oversight of the financial resources of the church. This new policy was required by the Underwriters of our Insurance Board insurance policy. The fiscal policy ensures accountability and transparency and is designed to prevent fraudulent activity. It is modeled after a similar policy of the Vermont UCC Conference and describes how we manage our finances, approval processes, and reporting requirements. The policy was approved at our Trustees meeting of 9/30/2025 and shall be reviewed by the Trustees annually.

In May the Trustees convened a meeting with the Deacons to discuss a process for personnel evaluations and

assessments. We invited Vermont UCC Conference minister Lynn Bujnak to guide our discussion and offer her insight into this area. The outcome was the formation of a four-member committee that will develop the methodology. The all-church survey was the first step and will guide the committee as they develop the process. The Building Use Policy & Application was revised as of 8/27/2025 and is on file with the church administrator. There is an increase in rates, and the addition of an hourly rate provision for events lasting more than three (3) hours. Also included is the Vermont Division of Fire Safety maximum occupant load certificate and fire watch log for large events held in the sanctuary. Thank you to Heather Gebo for her editing skills in capturing our multiple changes in the revised document.

Building & Grounds:

Building maintenance required the usual attention throughout the year. Previously, Sid Bosworth and John Spencer found some broken slates and soffit damage on the church roof while cleaning gutters. Last spring we had an initial ballpark estimate that was very expensive and additional estimates are needed. This is not an emergency repair but will be necessary to prevent further potential damage. The Trustees will review this in the coming year.

The exterior brick pointing, in the areas identified as needing repair, started in October and is approximately 80% complete. Weather delays and yellow-jacket nests prevented the completion of the project, and the brick pointing will resume in late spring of 2026.

In June we met with the Vermont Division of Fire Safety to determine the maximum occupant load of the church. The maximum occupancy is 299 for the sanctuary, which is also the maximum for the entire church. Additionally, the

Fire Marshall assigned maximum occupancy loads for Fellowship Hall and the Nursery; these numbers are included in the overall 299 maximum and are listed in the Fire Division's report on file in the church office. Separately, with guidance from the Fire Marshall, the Trustees assigned maximum seating capacity in the sanctuary at 270 to allow for 29 performers and support staff so that the 299 maximum limit is not exceeded.

The Trustees worked closely with Evergreen Preschool to quickly approve of Evergreen replacing the entry door into the "Cubby Room" with a push-bar exit system that prevents unauthorized entry yet allows safe emergency egress. Since the previous door opened inward, it could not be locked due to licensing regulations and exit requirements. The push-bar opens outward from the inside and allows safe egress while maintaining locking security to prevent unauthorized entry. This request was due to an incident in late September when a homeless woman in distress entered the preschool without authorization.

All the carbon monoxide and smoke detectors in the church and manse were replaced as of 12/29/2025. This was necessary after two false alarms in Evergreen Preschool required evacuation of the manse and response by the Vergennes Fire Department. The VFD inspection found that all the alarms were over 10 years old and should be replaced as they were past the expiration dates.

Capital Projects:

The flat roof connector is spilling rainwater down the side of the manse, and some initial rot damage is evident. The addition of a pitched roof over the existing flat roof should resolve the problem but some manse siding will likely have to be replaced. A pitched roof is a capital expense that would be funded by our Capital Fund. The

Trustees will investigate further this year.

In late September we met with Peck Electric to have a separate electric meter installed for the Food Shelf. The installation was completed on 11/5/2025 and the \$1136 cost will be paid from our Capital Fund. The Food Shelf now has its own account with Green Mountain Power and can monitor precise electric usage that is separate from the church and the manse.

The Fellowship Hall remodel project was reviewed at every Trustees meeting last year, with much discussion about the scope of the project. Kim Palmer is leading the team with members John Spencer and Blair Lyon. Two contractors, Naylor & Breen and builder John Cole made onsite visits, however they were not interested. In late September we met with Mark Raymond of Raymond Renovation. He specializes in remodels such as this and was willing to engage in the project.

After visual inspection, considering the building's age, and some previous remodeling, Raymond recommended lead and asbestos testing before any remodel steps. The Trustees approved and Alderson Environmental completed the sample testing in late November. The results confirmed the presence of lead and asbestos in several areas. This requires remediation before we can proceed with the remodel.

Raymond Renovations, in conjunction with Alderson Environmental, has provided an estimate whereby they will conduct a controlled demolition of plaster and ceilings within Fellowship Hall and the foyer ceiling at the bottom of the church entry stairs, in accordance with OSHA guidelines. The Trustees approved \$30,000 to cover the estimated cost and will present our recommendation to the membership at the Annual Meeting of 1/25/2026.

Closing Comments:

As stated at the January 2024 Annual Meeting, the Trustees have been managing our financial operations with the goal of presenting a balanced budget. For 2025 we achieved the goal of a balanced budget, following a very successful Stewardship campaign. However, for 2026 there were significant budget challenges due to a shortfall in meeting our Stewardship campaign pledge goal and the increasing costs of church operations. With these factors the budget required extensive adjustments. After many difficult decisions and protracted discussions we are able to present a balanced budget for 2026.

Thank you to the membership for having faith in the Trustees' abilities to manage the financial challenges of the church throughout the year. Your support of our efforts is deeply appreciated. We are also thankful for the experience of Kim Palmer, John Spencer, and Sid Bosworth, who extended their terms two years ago, yet will now step down as their current terms have ended. And finally, we cannot thank our treasurer, Cathy Fuller, enough as she manages cash flows and presents clear financial reports at our monthly meetings; her expertise is immeasurable.

Respectfully,
Blair Lyon, Chair
Kim Palmer, Secretary
Sid Bosworth, John Spencer, Heather
Gebo, Jeff Keimer

Year End Checking Account Balances

	12/31/2025	12/31/2024	12/31/2023	12/31/2022
Food Shelf Account	112,211	95,445	107,667	134,296
Food to Farm Account	42,087	43,197		
Mission Fund	9,678	4,191	16,487	13,480
Deacon's Fund	*	1,172	1,875	3,781
Women's Fellowship	17,024	12,127	13,347	12,047
General Operating Fund	19,149	21,541	16,011	40,162
Totals	180,149	177,673	155,387	203,766

***Deacon's Fund is now a separate line item in the General Budget**

Vergennes Congregational Church - Investment Performance Summary - as of 12/31/2025					
Fund Name	Value (\$)	2025 Return	5 Year return Annualized	10 Year return Annualized	Equities/Fixed Income Ratio
Endowment Fund*	\$ 551,214	18.47%	10.07%	10.60%	85 / 15
Colby Fund	\$ 206,589	17.01%	10.29%	8.44%	65 / 35
Capital Fund	\$ 63,492	3.21%	-	-	100% Money Market
Organ Fund	\$ 4,679	6.68%	3.92%	6.26%	100% Money Market
TOTAL	\$ 825,974	17.41%	9.70%	9.29%	68 / 32

* - Endowment return figures do not account for Gatow Fund returns which was absorbed into the Endowment in 2025

Benchmarks **					
S&P 500		17.83%	14.29%	15.17%	
Bloomberg US Aggregate Bond		7.31%	-0.85%	2.09%	

** Source: Bristol Financial

Women's Fellowship Proposed Budget 25-26

FUNDS AVAILABLE:

24-25 Carry over	\$5,706.
Yearly investment income	\$12,317.
Total	\$18,023.
(reserve \$6,000 for emergencies)	
Available	\$12,023.

EXPENDITURES:

Church budget (pledge)	\$6,000.
Pastoral gift	500.
Funeral receptions	750.
Christmas decorations, flowers	300.
Kitchen supplies	150.
Oct. Pumpkin project	500.
Support of Pastoral student	1,000.
Fellowship Hall (renovation)	2,000.
Laundry Love	500.
Miscellaneous	323.
Total	\$12,023.

2026 BUDGET - FINAL

General Fund

2026 BUDGET 2025 ACTUALS 2025 BUDGET 2024 ACTUALS

TOTAL TOTAL TOTAL TOTAL

Surplus from prior year	\$ -	\$ -	\$ -	\$ -
INCOME				
Contributions Income	\$ 180,400	\$ 176,840	\$ 182,800	\$ 159,209
4000 - Contributions Income	\$ -	\$ 1,015	\$ -	\$ 5,200
4010 - Pledge - Current Year	\$ 167,000	\$ 153,574	\$ 172,000	\$ 138,717
4020 - Pledge - Prior Year	\$ 1,500	\$ 9,763	\$ 3,000	\$ -
4030 - Non-Pledge	\$ 4,500	\$ 6,610	\$ 3,800	\$ 11,576
4040 - Plate	\$ 3,000	\$ 3,052	\$ 4,000	\$ 3,691
4050 - Memorials and Other	\$ -	\$ 502	\$ -	\$ 25
4060 - Deacons Income	\$ 2,400	\$ 2,324	\$ -	\$ -
4061 - Deacons Youth Ministry Contributions	\$ 2,000	\$ -	\$ -	\$ -
Rental Income and Facilities Fees	\$ 27,000	\$ 22,007	\$ 21,170	\$ 20,640
4110 - Manse Rent	\$ 20,000	\$ 17,387	\$ 15,170	\$ 14,805
4120 - Other Facilities Fees (AA, WIC, etc.)	\$ 7,000	\$ 4,620	\$ 6,000	\$ 5,835
Other Income	\$ 11,000	\$ 15,497	\$ 13,500	\$ 11,624
4200 - Investment Income	\$ -	\$ -	\$ -	\$ 1,308
4300 - Fundraising	\$ -	\$ 3,065	\$ 3,000	\$ 3,030
4400 - Other Income	\$ -	\$ 1,932	\$ -	\$ 7,286
4900 - Transfers from other Accounts (in)	\$ 11,000	\$ 10,500	\$ 10,500	\$ -
TOTAL INCOME w/o Endowment or pass thru	\$ 218,400	\$ 214,344	\$ 217,470	\$ 191,473
4250 - Funds from Endowment	\$ 19,450	\$ 19,500	\$ 19,500	\$ 25,510
TOTAL INCOME W/ FUNDS FROM ENDOWMENT	\$ 237,850	\$ 233,844	\$ 236,970	\$ 216,983
Pass Thru Income TOTAL	\$ 11,700	\$ 29,607	\$ 11,700	\$ 14,467
4402 - Pass Thru Income	\$ 10,000	\$ 28,256	\$ 10,000	\$ 13,093
4401 - Seasonal Flower Purchases - pass thru	\$ 900	\$ 498	\$ 900	\$ 593
4060 - OGHS contributions - pass thru	\$ 200	\$ 550	\$ 200	\$ 211
4070 - CWS Blanket contributions - pass thru	\$ 600	\$ 303	\$ 600	\$ 570
TOTAL INCOME	\$ 249,550	\$ 263,451	\$ 248,670	\$ 231,450
EXPENSE				
Salaries	\$ 129,504	\$ 119,776	\$ 123,188	\$ 117,170
5010 - Salary - Pastor	\$ 58,916	\$ 59,312	\$ 58,916	\$ 57,479
5020 - Pastoral Housing Allowance	\$ 26,973	\$ 26,922	\$ 26,973	\$ 26,315
5030 - Pastoral FICA Allowance	\$ 6,570	\$ 6,558	\$ 6,570	\$ 6,410
5040 - Salary - Administrative Assistant	\$ 19,689	\$ 19,655	\$ 19,689	\$ 19,209
5050 - Salary - Children and Families	\$ 8,856	\$ 3,929	\$ -	\$ -
5060 - Salary - Organist/Musician	\$ 8,500	\$ 3,400	\$ 11,040	\$ 7,757
Payroll Taxes and Benefits	\$ 23,309	\$ 21,543	\$ 24,124	\$ 20,972
5110 - FICA employee paid	\$ 2,188	\$ 1,717	\$ 2,603	\$ 2,647
5115 - FICA employer paid	\$ 2,808	\$ 1,972	\$ 3,208	\$ 1,120
5120 - Pastor Retirement Annuity	\$ 12,025	\$ 12,049	\$ 12,025	\$ 11,731
5130 - Pastor Life/Disability Insurance	\$ 1,288	\$ 1,291	\$ 1,288	\$ 1,257
5150 - Professional Expenses	\$ 2,500	\$ 3,147	\$ 2,500	\$ 1,985
5160 - Pastoral Travel Reimbursement	\$ 2,500	\$ 1,367	\$ 2,500	\$ 2,232
Other Compensation and Stipends	\$ 14,500	\$ 13,285	\$ 10,300	\$ 13,997
5210 - Guest Minister	\$ 4,000	\$ 1,000	\$ 1,200	\$ 5,896
5220 - Nursery Attendant	\$ 2,800	\$ 2,747	\$ 2,500	\$ 2,563
5230 - Bookkeeping Services	\$ -	\$ -	\$ -	\$ -
5240 - Custodian	\$ 2,500	\$ 1,538	\$ 2,700	\$ 2,238
5250 - Guest Organist/Musician	\$ 2,200	\$ 5,000	\$ 900	\$ 3,300
5260 - Treasurer Stipend	\$ 2,500	\$ 2,500	\$ 2,500	\$ -

2026 BUDGET - FINAL

General Fund

2026 BUDGET 2025 ACTUALS 2025 BUDGET 2024 ACTUALS

	TOTAL	TOTAL	TOTAL	TOTAL
5270 - Asst Treasurer Stipend	\$ 500	\$ 500	\$ 500	\$ -
Building Occupancy and Maintenance	\$ 49,850	\$ 56,866	\$ 52,196	\$ 56,364
5310 - Water, Sewer & Electric	\$ 9,500	\$ 10,218	\$ 8,700	\$ 8,141
5320 - Fuel Oil & Propane	\$ 15,000	\$ 15,283	\$ 14,000	\$ 13,754
5330 - Repairs & Maintenance	\$ 5,000	\$ 11,768	\$ 10,000	\$ 9,424
5340 - Telephone / Internet	\$ 1,850	\$ 1,833	\$ 1,836	\$ 2,718
5350 - Building Supplies (cleaning, tools, etc)	\$ 500	\$ 215	\$ 500	\$ 469
5360 - Lawnmowing & Snow Removal	\$ 4,700	\$ 4,585	\$ 4,200	\$ 4,145
5370 - Rubbish Removal	\$ 800	\$ 786	\$ 768	\$ 1,025
5380 - Property Insurance	\$ 12,500	\$ 12,178	\$ 12,192	\$ 16,688
Mission	\$ 3,850	\$ 11,079	\$ 11,464	\$ 11,327
5410 - General Local Mission	\$ -	\$ 5,000	\$ 5,000	\$ 5,037
5420 - UCC Basic Support	\$ 2,000	\$ 4,245	\$ 4,664	\$ 4,497
5430 - Per Capita Dues	\$ 1,850	\$ 1,834	\$ 1,800	\$ 1,793
Other Expenses	\$ 16,837	\$ 16,473	\$ 13,661	\$ 11,284
5505 - Business Administration Expenses	\$ 1,300	\$ 1,117	\$ 1,260	\$ 960
5508 - Other Expenses	\$ -	\$ 977	\$ -	\$ 379
5510 - Audio Video System	\$ -	\$ -	\$ -	\$ -
5515 - Choir Music	\$ 200	\$ 153	\$ 250	\$ 247
5520 - Church Hospitality	\$ 300	\$ 932	\$ 600	\$ 587
5525 - Conference & Retreat	\$ 390	\$ 195	\$ 390	\$ -
5530 - Confirmation	\$ 200	\$ 181	\$ 100	\$ 100
5535 - Copier Lease	\$ 2,500	\$ 2,134	\$ 2,500	\$ 2,442
5540 - Office Supplies & Equipment	\$ 800	\$ 406	\$ 1,200	\$ 1,135
5545 - Organ Maintenance & Piano Tuning	\$ 350	\$ 520	\$ 300	\$ 760
5550 - Printing & Postage	\$ 1,000	\$ 994	\$ 1,000	\$ 929
5555 - Software Subscriptions	\$ 1,900	\$ 1,890	\$ 1,800	\$ 1,676
5560 - Stewardship Expenses	\$ 250	\$ -	\$ 250	\$ 236
5565 - Education Program Development	\$ 1,000	\$ 104	\$ 500	\$ 39
5570 - Egiving Fees	\$ 850	\$ 877	\$ 800	\$ 1,031
5575 - Administrative Fees	\$ 800	\$ 858	\$ 661	\$ 698
5577 - Contingency	\$ 1,067	\$ -	\$ 2,000	\$ -
5580 - Bank Fees	\$ 80	\$ 161	\$ 50	\$ 65
5585 - Service Expenses (Deacons)	\$ 1,600	\$ 2,734	\$ -	\$ -
5595 - Youth Ministry (Deacons)	\$ 2,250	\$ 240	\$ -	\$ -
5900 - Transfer Expense (out)	\$ -	\$ 2,000	\$ -	\$ -
TOTAL EXPENSE w/o pass thru	\$ 237,850	\$ 239,022	\$ 234,933	\$ 231,114
Pass Thru Expenses TOTAL	\$ 11,700	\$ 29,474	\$ 11,700	\$ 11,257
5509 - Pass Thru Expenses	\$ 10,000	\$ 28,331	\$ 10,000	\$ 9,593
5522 - Seasonal Flower Payment (pass thru)	\$ 900	\$ 263	\$ 900	\$ 883
5422 - OGHS payment - pass thru	\$ 200	\$ 550	\$ 200	\$ 211
5424 - CWS Blanket payment - pass thru	\$ 600	\$ 330	\$ 600	\$ 570
TOTAL EXPENSE w/ pass thru	\$ 249,550	\$ 268,496	\$ 246,633	\$ 242,371
NET	\$0	(\$5,045)	\$2,037	(\$10,921)
NET w/o endowment	(\$19,450)	(\$24,545)	(\$17,463)	(\$36,431)



Youth Group Ski Trip



Lunch at Button Bay



Youth Group Bowling



Jen speaking at Button Bay



Youth Group Ski Trip



Children's Moment with Elliott



Pumpkin Carving at Halloween



Christmas Eve



Youth Group Woodworking at Bob's



Ashes to Go in the Park



The Choir at the Candlelight Service



Easter