



second presbyterian church

Ministry & Mission Reports for the Year 2025 And Financial Report for 2026



528 Garland Drive • Carlisle, Pa 17013 • 717-243-4571 • GrowWithSecond.org

Second Presbyterian Strategic Guides

June 2023-June 2026

• **Vision**

With God's love and grace,
Welcoming all
Growing relationships
Serving joyfully
Being a Second Family

• **Mission**

Making disciples who make a difference

• **Strategic Goals**

With patient endurance, love, and faithfulness, imagine, discover, and evaluate and reshape all ministries to reach the most people most effectively for the church of tomorrow

Put systems in place that enable us to have all the resources to thrive

Led by Jesus' teachings, love and serve our community through personal involvement and leadership by taking deliberate action to address and advance safety, diversity, and inclusion for all people

• **Values and Principles**

Guided by the law of love¹

Guided by the Spirit²

Committed to the Greater Carlisle community to which God has called us to minister

Committed to be part of the Presbyterian Church (U.S.A.)

Rooted in the sovereignty of God, the incarnation of God in Jesus, the necessity of grace through faith

¹Luke 10:27, "You shall love the Lord your God with all your heart, and with all your soul, and with all your strength, and with all your mind; and your neighbor as yourself." (NRSV)

²Galatians 5: 22-23 "But the fruit of the Spirit is love, joy, peace, patience, kindness, generosity, faithfulness, gentleness, and self-control." (NRSV)

REPORT OF THE PASTOR: LOOKING BACK AT 2025 AND AHEAD TO 2026

Rev. Dr. Jeffrey W. Gibelius

Our congregation's 192nd year may well be remembered for the stability and relationships that flourished in a variety of ways within our Second Family.

After many years of comings and goings on our Staff team, I'm pleased to report that we began and ended the year with the same group of devoted, trustworthy, highly competent professionals. Our core staff of employees includes

- Vicki Lantz – who is now in her 20th year of service! – Adult Ministry
- Destinee Friskey – Communications
- Michelle Trefren – Music
- Kenny Mansfield – Facilities
- Terry Brown – Funding
- Bekah Barlow – Children, Youth, and Families

These folks embody the "Second Family Spirit" of trustworthiness, flexibility, humility, and dedication to the mission that God has called them (and all of us) to. Each member of our staff team has an attitude that allows them to go "above and beyond" and to do "whatever it takes" for God. Their specific task is to execute the vision outlined in the Strategic Guides adopted by the Session and supported by the Deacons. You can find those Strategic Guides at the beginning of this annual report.

Nothing happens in our church without the Holy Spirit empowering our Elders and Deacons. They have stepped up boldly and enthusiastically to lead our ministries of care, spiritual growth, worship, and more. Please thank these people when you see them:

Elders:

Adriane Bailey	Susan Hartman	Cindy Sutton
Dave Brown	Trevor Herman	Diane Tokach
Elizabeth Connelly	Sally Kerstetter	Jerry Wilkes
Kate Cook-Jimenez	Nancy Ritchey	
Willa Jean Harner	Roger Serr	

Deacons:

Charlie Bailey	Lynn Kennaly	Mike Stanford
Susan Blackburn	Susan Kennedy	George Vaites
Kim Bollinger	Thomas Kennedy	Delores Wolford
Deb Brandberg	Gretchen Naugle	Jim Wolford
Kathy Day	Konnie Serr	Lillian Wong
Deb Kelly	Laurel Spruill	Mary Zeladonis
Dave Kennaly	Karen Stanford	

You'll see in our Strategic Guides that we are committed to reaching "next generations" for Christ. I'm pleased to report that our ministries for children and youth are thriving once again. Under Bekah Bar-

low's consistent, steady, leadership, the Nursery has been open regularly for the past year and Second-Kids (for elementary age children) meets each week. And the Nativity Play on Christmas Eve was a highlight. Michelle Trefren started a new music ministry this fall called the Youth Arts Christian Choir (YACC) to give kids in our congregation and the broader Carlisle Community opportunities to sing sacred music at a high level. Michelle has also continued to incorporate the musical gifts of individual children and youth in our worship on a regular basis. I was delighted to confirm several of our youth in their faith in January of this past year. Soon afterwards we started Shine! for 6th through 12th graders. At this time Shine! includes up to 18 different youth who meet on Sunday mornings and several times a year for special events and retreats. A highlight was our fall trip to Philadelphia. The goal of Shine! is to help youth discover the gifts that God has given to them and to each other and to shine together for God's glory. Shine! "stars" are active most weeks helping in some way around the congregation or in our Carlisle community. Shine! leaders currently include Julie Rhen, Kadie and Scott Holtry, and Sarah Larouche.

Another set of relationships that flourished in 2025 was our connection with the local Nepali Christian community. By God's grace I met one of their pastors on Palm Sunday. Within 3 months we were hosting a conference involving hundreds of people from across the Eastern coast. Then six months later, in December, we hosted a Christmas themed evangelism event involving more than a dozen local Nepali congregations and at least 400 attendees. This ministry of hospitality is an extension of our commitment to Carlisle, to the greater church, and to building bridges across cultural differences that could threaten to divide us. Volunteer Pat Butler has guided Deb Brandberg (Special Events Coordinator) and the Tech Operations Ministry in making this possible.

The year ahead promises to be filled with blessings, challenges.... and lots of Jesus.

The Finance Committee has made the Session aware that our annual income from the congregation is not sufficient to support all of our ministries. We need to supplement our income from other sources, such as the Generations Fund. To this end, the Session has established a Legacy Team whose focus is helping people to leave a legacy of faith and generosity through estate planning.

The Facilities Committee is working on replacing a major portion of our HVAC system at a cost of over \$150,000. Ordinarily this would be a major burden for our Second Family's savings, but God provided for us... in advance! Judge Sylvia Rambo provided for our congregation in her estate plans and the first installment of her bequest was precisely the amount we need to get the work done! Praise God!

We also received \$10,000 in seed money from the GB Stuart Foundation to begin reworking the Sanctuary lighting. This project may cost up to \$100,000 to complete.

We will host the Presbytery twice in 2026: in February for a training meeting and again in August for an afternoon worship celebration called "Many Voices, One Song." You won't want to miss it! These happenings are a direct result of the amazing capacities of our Tech Operations Ministry and Facilities Staff (including Denny Wimer, our selfless volunteer).

In January we are hosting the annual Martin Luther King lunch with Bethel AME. This is on top of our December 2025 event when members from Shiloh Baptist, Bethel AME, West Street AME Zion, and First UCC joined with folks from Second for "Christians Caroling Together."

A Seeds group for New Members is forming in February.

I am so glad that God called me to be your pastor in 2007. As we begin our 19th year together I hope that you can also see the ways that with God's guidance and strength we've grown, faced challenges, taken bold steps, and admitted missteps. It's been an inspiring and humbling journey – and I believe the best is yet to be!

May God bring us closer to each other and to the Father, Son, and Holy Spirit in the days ahead!

REPORT OF THE CLERK OF SESSION

Our membership figures as of December 31, 2025 are as follows:

Membership 1/1/2025	413
<u>Gains in 2025</u>	
Profession of Faith	5
Restored	2
Certificate of Transfer	
Total Gains in 2025	7

<u>Losses in 2025</u>	
Certificate of Transfer	2
Deaths	12
Removals	11
Total Losses in 2025	
Total Membership 12/31/2025	395

Baptisms	1
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Our Members who died in 2025 are:

Mary Percival	2/7/2025
Betty Bowes	3/24/2025
Shirley Johnstone	4/4/2025
Skip Brown	4/16/2025
Mary Kutulakis	6/18/2025
Tom Rhen	7/22/2025
Sandy Banks	8/2/2025
Bill Allison	9/21/2025
Gary Seifert	10/2/2025
Bill Banks	11/4/2025
Don Hendrickson	11/6/2025
Harry Sweely	12/9/2025

REPORT OF THE DIRECTOR OF MUSIC MINISTRIES

Michelle DiBona Trefren

I am so blessed to serve at Second with a great staff and appreciative congregation. Thank you for your love and support. Music ministry volunteers are critical for making music happen during worship. When voices and instruments come together to glorify God, our spirits are lifted, time and space open for reflection, and others are inspired to hear God's voice. I am incredibly grateful for the music volunteers at Second. Music happens because of YOU! We can always use more people willing to try singing or ringing or playing instruments!!

Continued Initiatives:

- Kids Praise - including Bible story "Grooves" which have been used in worship periodically.
- "Second Sunday Choir" where anyone can join the choir for that day to sing an easy anthem that we rehearse that morning.
- Daytime Bell rehearsal (Fridays)
- Student interns - Alyanna Montgomery in the Spring
- Hosted arts performances: Cantate Carlisle Winter concert, Carlisle Musical Arts Club
- Michelle attended PAM (no additional congregation members in 2025)
- Periodic guest musicians: flute, cello, violin, trumpet, euphonium, percussion

New Initiatives

- YACC - Youth Arts Christian Choir - began in September with weekly rehearsals and two Sunday offerings

REPORT OF THE ADULT MINISTRY COMMITTEE AND TEAMS

The Adult Ministry efforts in 2025 seemed to flow effortlessly, but we know that the hard work of many contributed. Thanks to the volunteers who donated a lot of time and preparation, as well as the patient oversight and coordination of Vicki Lantz, plus the input, energy, and ideas of Pastor Jeffrey Gibelius. The Session is grateful to all of them.

Fellowship

- Ash Wednesday Potluck Breakfast in the Narthex
- Celebration Lunch/Commitment Sunday
- Christmas Breakfast during Advent
- Hospitality Cart, hosted by congregation members who helped celebrate special occasions such as Confirmation, New Members joining, New Officer Ordinations, 50 year members
- "I Love the 80's" Lunch Maundy Thursday Dinner Sundaes on Sunday

Sunday morning Study Groups

- Majoring in the Minor Prophets—led by the Reverend Jim Richards, the Reverend Lynn Schultz, and Elder Mark Smith
- Half-Truths—led by Elder Mark Smith
- Four Weeks on Prayer—led by Elder Mark Smith
- Names for the Messiah—led by Sarah Larouche

Weekday Study Groups

- Thursday Morning Bible Study

Topics led by Pastor Jeff Gibleius:

- * How Not to Read the Bible
- * Meet the Mountain Man
- * Easter Appearances
- * Faith on Trial

Topics led by the Reverend Jeanette Mater:

- * Questions Jesus Asks

Topics led by Elders Pat Butler and Nancy Wilkes:

- * God Speaks to Us

Circle Study Groups that met regularly:

- Social Justice Circle—led by Sandra Goodling
- Men's Group led—by Al Masland
- Second Circle Thursday—led by Pat Butler
- Second Circle Wednesday—led by Pat Butler

Respectfully Submitted, Elder Willa Jean Harner

Connect Team

The Connect Team remained dedicated to the work and action it takes to be a Welcoming Church. We had 6 meetings during the year with a focus on becoming a more welcoming church to all. This primary effort was supported by many handmade cards and personal interactions to ensure we were connected with both the active & inactive members and friends of the Second Family. We read the book "Becoming a Welcoming Church" by Thom S. Rainer over the summer. Our fall discussions centered on ideas and improvements we could implement for greater connection within the congregation. Some of the ideas were to establish a second greeter, revise the greeter, valet, and host duties for better integration, and getting a sign for the Welcome Desk. We remained focused on the Second Presbyterian Church Vision to welcome all, grow relationships, and serve joyfully.

Welcome All- we continued to focus on how we welcome first time visitors, following up with visitors who regularly attend Sunday worship service or another activity, and ensuring friends who want to become a member of the congregation are provided the opportunity. The team is dedicated to greeting at the front entrance and ensuring first time visitors have a small token (notepad & pen) to take home

and a welcome card to fill out for contact information. We are also trying to have a second greeter so that we can connect with new commers and ensure they feel comfortable and welcomed.

Grow Relationships- we participated in the Seeds Group (New Members Class) in April/March to establish and/or deepen the bonds in the Second Family. We reviewed CCB lists for members or friends that we had not seen at worship or an activity in a while. We did not review the congregational roll to make a recommendation for members to be removed from the roll this year. Members were removed per their own requests. An important part of our meeting time was to decide who we were sending cards to and get the cards signed and ready to mail. Robbin Strobel continued her generous gift of providing the handmade cards.

Serve Joyfully- we hosted the Welcome Back Hospitality Cart on 7 September for Welcome Back Sunday with Ice Cream cups. This was a sweet treat, fun connection for all members and friends. We provided heart-felt caring and compassion on a personal basis.

New members are welcome to join the Connect Team anytime. If you enjoy meeting new people and helping them feel connected to Second Church, join our team. Connect Team meetings were conducted the 4th Monday of the month at 1000 in the Chapel at Second Presbyterian Church. The 2025 team members were Joy Burkholder, Dee Fenton, Jacky Ferguson, Gretchen Naugle, Julie Rhen and Robbin Strobel. Vicki Lantz is the staff liaison.

Serve Team

Team Members: Jerry Ogle, Sue Wimer, Sharon Tate, Gail Holland, Kathy Beck, Roxanne Hagenbuch (Chair), and Vicki Lantz (Staff Liaison) with new members added this year - Karen Saporito, Sharon Gardner, Charlie Bailey, and Mark Smith.

Second Presbyterian Church Serve Team develops and administers an annual budget which is approved annually by Session and the congregation. With the team's budgeted funds we support non-profits and disasters at local, national, and international levels. A group of local non-profits have been selected as Mission Partners and are supported monetarily which include Community Cares, Project Share, Domestic Violence Services of Cumberland and Perry Counties, His Hands Auto Ministry, Maranatha, Safe Harbour, Samaritan Fellowship, Truck Stop Ministries, and Fruit Belt Farm Workers Christian Ministry. The Serve Team oversees the allocation of grants to its mission partners to insure accountability.

Easter and Christmas offerings are used for needs above and beyond our budget. Our 2025 Easter offering went to Project Share for the purchase of eggs. The 2025 Christmas offering went to Community Cares to help with the renovation of their new resource center and The Cracked Pot to provide services to young adults who are aging out of foster care.

Serve Team also helps in organizing opportunities for our church members to serve our local community and missions nationally and internationally. Some of the events where Second has helped:

- Coldest Night of the Year – a fundraising walk for Community Cares.
- 1000 meals provided/served to the Carlisle community through The Breakfast Table at New Life Community Church, 5th Wednesday community dinners at St. Paul's Evangelical Lutheran Church, meals at Safe Harbour and the summer "SPY" program.
- 40 Buckets of Love (Disaster clean up buckets) were assembled and delivered to be used by Presbyterian Disaster Assistance.
- 16 Welcome Home Kits provided to residents of Community Cares who are moving into housing.
- 1000 Ice Pops distributed to children/youth at Carlisle 4Kids event

- 134 school supplies donated to Fill the Bus
- 285 articles of clothing provided to the Fruit Belt Farmworkers Christian Ministry
- Funding provided to Presbyterian Disaster Assistance for typhoon and hurricane relief in Texas, Jamaica, and Alaska

In 2025: 357 hours of service were provided by 76 individual church members and \$20,195.00 was given above our regular mission giving.

The Serve Team thanks the members of Second Presbyterian Church for their extremely generous sharing of time, talent, and money.

And I thank the members of the Serve Team for their dedication, thoughtfulness, and compassion in serving the church and the community.

Respectfully submitted, Roxanne Hagenbuch, Serve Team Chair

REPORT OF THE FACILITIES COMMITTEE

The facilities department is proud to report the following projects were completed in 2025.

Several exterior projects were completed this year to enhance the safety and preserve our grounds. Additional tree trimming and removal were conducted to maintain the landscape and protect structures. To improve building preservation, we initiated the installation of stone and edging around the perimeter of the building to protect windows and downspouts. Lastly, regular maintenance was performed on the Memorial Garden and surrounding landscape.

Significant accomplishments for the church's interior focused on both aesthetics and infrastructure. A major restoration project was completed, involving the staining and sealing of 44 interior window frames. Key equipment upgrades included the replacement of an HVAC unit for the office area and a new refrigerator for the kitchen. To improve safety and accessibility, a trench was dug into the Chapel floor to conceal power and data cables, effectively removing tripping hazards. The Chapel project was completed with the installation of new carpeting.

Safety and training remained a top priority in 2025. Building upon last year's AED purchase, we completed comprehensive AED and CPR training for staff and volunteers.

New First Aid kits were purchased for the sanctuary, the comfort room, workroom and Glory's Edge. Clear plexiglass was installed in the nursery doors. Additionally, we successfully executed a fire evacuation drill and provided fire extinguisher training to ensure our church is prepared for emergencies.

We look forward to 2026 and are committed to building upon our successes in the upcoming year.

REPORT OF THE CHILDREN, YOUTH, AND FAMILIES (CYF) COMMITTEE

Mission: "To give every child/youth/family every chance to experience God."

In 2025 CYF was able to continue to provide consistent structure and regular programming for children and youth of all ages with help from Pastor Jeff and other amazing staff and volunteers.

The Nursery is open every Sunday at Second and staffed with carefully screened workers. These workers provide care for little ones from birth to 5 years of age during the worship service from 10:30 to 11:30.

SecondKids, taught by Bekah and assisted by other carefully screened staff provides a breakfast, a bible lesson, games and a craft every Sunday for children in Kindergarten thru 5th grade. This year we studied the series "Who does God Say I Am?" with the topics: I Am Loved, I Am Brave, I Am Forgiven, I Am Kind, I Am Special and I Am A Child Of GOD!" SecondKids meets Sundays from 9 to 10:30 am

Under the leadership of Pastor Jeff, Julie Rhen and other volunteers, SHINE! provides leadership training along with Christian principles to tweens and teens—Grades 6 thru 12. This year, "Stars" learned a lot about themselves and how to lead, serve and work together. They did some fun activities as well as volunteer work and even went on a missions trip to Philadelphia! SHINE! meets Sundays from 8:53AM until 10AM.

KidsPraise led by Michelle Trefren is a great opportunity for kids ages pre-school to 2nd grade to learn musical concepts and to praise God thru music during the Worship service every Sunday.

The Prayground continues to be available to little ones birth to age 5 who want to be close to their parents during worship but need a little space to move around. Parents enjoy the flexibility it gives them to enjoy worship while keeping an eye on their child.

This past year we were able to provide some fun group activities for all CYF children and youth such as a Valentines party, an Easter Egg Hunt, an Ice Cream Social, a Pool Party, a Bowling Party a Petting Zoo Play Date and a few Friday Fun Nights at the Church with Pizza, Ice Cream and games. To end the year, CYF and SHINE! put on the annual Children's Nativity Play at Second and SHINE! helped with the 7pm adult service as well.

In the New Year, CYF is looking forward to having more fun group activities and adding some service oriented events as well! We are also excited to plan a missions trip! Volunteers are an important part of our Children's ministry and we are so thankful for them, especially in our teen program! Please reach out if you would be interested in volunteering in any of our programs in CYF! We would love to have you! Contact bekah@growwithsecond.org

We are encouraged by the growth in our programs over the past year and pray for God's guidance and blessings in the New Year!

REPORT OF THE BOARD OF DEACONS

The Board of Deacons is divided into four zones- Matthew, Mark, Luke and John served by 12 Deacons and one Neighborhood Assistant for Matthew. Starting at the May meeting, we added some teams to the Deacon list. Matthew has a husband/wife team. Mark has a husband/wife team. Luke has a husband/wife team and two women serving as a team. John has a husband/wife team and a mother/daughter team. Deacons had one meeting in 2025. Each zone met individually when needed. The moderator stayed in contact with the Deacons by weekly emails with the Care Team and Deacon updates.

The Deacons sent birthday, anniversary, sympathy, get-well and Christmas post cards. They visited members in need. They also provided meals and transportation for many members.

The have three main projects each year, which were divided between the four zones. The Matthew zone was responsible for extended home communion (2 times in 2025) in March and November which included preparing the Communion bags and cleaning them out afterward. The Mark zone was re-

sponsible for the project of sending gift cards to college student members. The John zone was responsible for the Thanksgiving Baskets with the help of the Luke zone. 23 Baskets were given to elderly members who live alone or who were grieving or ill. Baskets were separated into large and small. Baskets were filled in an assembly line, wrapped in plastic, tied with raffia and a drawing of a turkey was attached. Deacons delivered them. Those who could not have a basket received a card or a visit and card. We gave cards and visits to 3 members.

The Deacon Moderator was responsible for mailing out Grief Booklets (provided by Stephen Ministries) to grieving members four times in the year following the death of a loved one. In 2025, 50 Grief Booklets were sent to 25 members.

In January the Deacons lost the Calvin Cup to the Elders in Duck Pin Bowling. This is a yearly event for the Deacons and Elders.

The Board of Deacons was budgeted \$1700.00 for the calendar year of 2025. The Deacons expenses for 2025 were for postage for the Grief Booklets (\$228.15) and cards, mailing envelopes and postage to mail cards for birthdays, anniversaries, sympathy, get-well cards (\$ 984.50), postage to mail the gift cards to college student members (\$22.52), towels to thank Deacons leaving the board (\$26.88) and the fruit for Thanksgiving basket project (\$148.00). The total expenses for 2025 for the Deacons. The Deacons spent \$1410.05 for the 2025 calendar year. Leaving a balance of \$289.95 for the new year, 2026.

On a personal note, I wish to Thank each and every member of the Deacon Team. They have been supportive and helpful to me. Their enthusiasm to help was greatly appreciated by me. Each Deacon made calls, sent cards, visited members in their home and hospitals, and provided meals and transportation. Over and above the project that was assigned to each zone. The Deacons are an essential part of the Church and each member showed their concern and support for the 2nd families.

Respectfully Submitted, Kim Masland Bollinger, Deacon Moderator

REPORT OF PRESBYTERIAN WOMEN

PW was On Point for 2025. We offered many activities to the women in Second. Activities included opportunities to connect with our sisters in Christ socially during a spring tea and three summer gatherings. All social activities included collection of donations to support our local mission partners including YWCA and Domestic Violence Shelter. We also enjoyed educational gatherings that included a trip to Our Lady of Lourdes, a canning 101 class, and a charcuterie class. All activities were well attended. Several of these activities included women from other local PW groups and collaboration with Dickinson Presbyterian to provide cards to veterans at the Veteran Home in Hollidaysburg.

2025 also saw the expansion of the PW circle with studies being led by Pat Butler.

Several members of PW in Second attended Carlisle Presbytery Presbyterian Women conference at Green Ridge Village.

PW provided meals to Domestic Violence Shelter four times in 2025 and hosted the Second hospitality cart.

Our annual Women's Retreat in Ocean Grove was well attended and provided a time of renewal and reconnecting.

PW provided soup jars to Deacons for the Thanksgiving basket and to staff of Second.

Our annual meeting was held 1/12/2026 . The calendar for 2026 supports our theme of Flourishing. We will continue most activities from 2025. New offerings include reviving the Prayer Shawl ministry and planning a Prayer Retreat.

Our semi-annual Whale of a Sale was again a huge success. Whale of a Sale provided proceeds of \$11,752.96 to be shared with our local mission partners. Funds were also received from our annual appeal letter, Panera Fundraiser, and sale of Giant Gift Cards.

PW will be supporting our mission partners with contributions of \$15,500. Most funds will be distributed during March Match Madness. An additional \$1700 was distributed between Presbytery National, Synod of the Trinity, and Presbytery of Carlisle.

Presbyterian Women Giving for year 2025

Sources of funds include the spring and fall Whale of a Sale, annual appeals letter, Seekers Circle donation, Giant Gift Card sale, Panera Fund Raiser and \$1,500 donation from 2024 Craft Bazaar.

2025 MISSION PARTNERS ALLOCATION

<i>2nd Pres Family Support</i>	\$1000
<i>Community Cares</i>	\$1000
<i>Domestic Violence Services</i>	\$2000
<i>Project Share</i>	\$2000
<i>Safe Harbour</i>	\$2000
<i>Samaritan Fellowship</i>	\$2000
<i>Maranatha Carlisle</i>	\$2000
<i>His Hand Auto</i>	\$800
<i>Solar Cookers</i>	\$1200
<i>YWCA</i>	<u>\$1500</u>
	<u>\$15,500</u>

Presbytery Determined Worldwide

<i>Churchwide</i>	\$700
<i>Synod of the Trinity</i>	\$500
<i>Presbytery of Carlisle</i>	<u>\$500</u>
	<u>\$1,700</u>

2025 Total PW giving **\$17,200**

Respectfully submitted
Lynn Kennaly
Diane Tokach

GUIDE TO THE TREASURER'S REPORT

Banking Summary

- Checking Operating – Balances in the general checking accounts.
- Operating Money Market – Local Money Market to collect interest, but be readily available.
- Checking Escrow – Balance in the Escrow checking account.
- Fidelity MM bank accounts set up to get additional interest and still maintain easy access to monies if needed.
- Escrow Investment Account – Long Term escrow funds set up in an investment account.

Investment Funds – Endowments to help fund future church programs.

- Fidelity – Building and Facilities – Proceeds used to fund major repairs and enhancements to the building.
- Fidelity – Ministry Enhancement – Proceeds used to fund church programs.
- Fidelity - Frey Memorial Fund – This is fund to finance college student scholarships given by the church.
- Fidelity – Flex Investment Fund – Set up in 2012, this fund set up for emergency purposes.
- Fidelity – Memorial Garden Perpetual Care Fund – Income used to care for Memorial Garden.
- Fidelity – Escrow Investment Fund – Long term portion of escrow accounts that are invested.

Escrow Accounts (for information purposes more accounts may be described below than be active at any given time).

Adult Ministry Escrow Accounts-

- Adult Retreat – Fund administered by Adult Ministries to help fund Adult Retreats.
- Second Family Dinners – Funds used to capture the receipts and disbursements for church lunches and meals. (Adult Ministries)
- Fellowship – Funds received for special activities such as bus trips. (Adult Ministries)
- Library – Money received to improve the library. (Library Committee)
- Luminaries – Funds less expenses received from the Luminaries at Christmas. Portion of funds are donated to Alzheimer's Association. (Adult Ministries)
- Older Adult Ministry – Donated funds to use for older adult activities. (Adult Ministries)
- Repast Escrow – Donated funds used for after funeral luncheons. (Adult Ministries)
- “One Carlisle”-Funds given by Carlisle Presbytery to use as needed
- Stephen Ministry – Funds received from craft bazaar to support Stephen Ministry. (Adult Ministries)

Building and Grounds Escrow Accounts-

- Appraisal Insurance – Monies accrued for building and equipment appraisal completed every three years.(Building and Grounds).
- Building Reserve – Monies set aside for emergency maintenance and repair (Building and Grounds).
- Grounds Upkeep – Funds donated and accrued. (Building & Grounds)
- Heat Pump Reserve – Reserve set up to cover heat pump repair/replacement (Building & Grounds).
- Equipment Repair/Replacement – Reserve for large projects. (Building and Grounds).
- Kitchen Upgrade – Funds designated by donors to upgrade the kitchen. (Building and Grounds)

- Memorial Garden – Monies in reserve for the maintenance of the Memorial Garden. (Building & Grounds)
- Roof Repair
- Technology Reserve – Reserve started in 2016 to set aside funds for computer and other technology replacement.
- The Cove – Funds designated by donors for upgrade of Cove

Deacon's Escrow Accounts-

- Holiday Flowers and Plants – Moneys donated to cover the cost of holiday plants through the year. (Deacons)
- Craft Bazaar – Funds received from the Fall Craft Bazaar to support Stephen Ministries. (Deacons)
- Health Ministry Escrow – Funds donated to assist Health Ministry. (Deacons)

Finance Escrow Accounts-

- Operational Reserve – Reserve started in 2015 from Carry Over and other reserves to offset future annual fund requirements. (Finance)
- Prepaid Per Capita – Funds received in current year to be credited to a members per capita payment in the subsequent year. (Finance)
- Prepaid Pledge – Full year pledges received in advance. Funds transferred to offerings monthly. (Finance)
- Escrow Investment Income – Earnings on the Money Market account at Truist Bank and the Fidelity Escrow Investment Account. (Finance)
- Unallocated Escrow Fund – Funds received and held until designation is decided.
- One Great Hour of Sharing – Donated funds from congregation to support Presbytery special offering.
- Operation Sweet Freedom – Donated funds given through the church.

Generations Fund Escrow Account-

- Generations Fund – Money received for the Generations Fund Program. (Generations Fund Committee)

Serve Escrow Accounts-

- Christmas Offering – Account used to capture the donations for the Christmas Offering. (Serve)
- Easter Offering – Account used to capture the donations for the Easter Offering. (Serve)
- National/International – Deposits and seed money for future mission trips. (Serve).
- Mission/Serve – Escrowed funds reserved for Mission purposes. (Serve)
- Project Share – Funds donated from congregation. (Serve)
- Soup Kitchen – Funds received from adult Sunday School class to help pay for meals made by church members for the Salvation Army's soup kitchen. (Serve)

Pastor's Escrow Accounts-

- Camp Krislund Supplies – Funds designated to pay for supplies needed by Camp Krislund. (Pastor)
- Pastor's Emergency Assistance Fund – Account used to capture donated funds to deposit into the Pastor's Emergency Assistance Checking Account. (Pastors)
- Presbytery COVID Grant – Grants from the Carlisle Presbytery to assist the community in recovery.

Personnel Escrow Accounts-

- Continuing Education – Pastor and Associate Pastor – Monies received or escrowed to cover Pastor's sabbatical expenses and continuing education costs. (Sabbatical Committee)
- Continuing Education – Staff – Unused expenses escrowed from the budget to pay for staff continuing education and travel costs. (Personnel Committee)
- Sabbatical Coverage Escrow – Funds set aside to cover costs of substitute pastor's while church pastors are on Sabbatical. (Personnel)
- Staff Appreciation – Funds received from donations for staff functions. (Personnel)

Session Escrow Accounts-

- Memorial Fund – Total of unrestricted monies given in memory of deceased individuals. (Session).

Worship Committee Escrow Accounts-

- Arts Series – Funds administered by the Celebrate the Arts Committee. (Worship)
- Music – Funds from memorial and other donations received for the music program. (Worship)
- Sanctuary Choir – Funds received from the closing of the choir's bank account to use for choir purposes. (Sanctuary Choir)
- Worship Committee – Funds received to fund Worship Committee Projects. (Worship)

CYF Committee Escrow Accounts-

- Camp Krislund Camperships – Funds designated to help some children pay for camp. (Children and Youth Ministries)
- CYF Equipment Fund – Funds designated needed equipment (Children & Youth Ministries)
- Frey Memorial – Undistributed money from the previous year's scholarships (Youth)
- Youth Mission – Funds received for youth sponsored projects such as Giant Gift Card sales to support youth mission trips. (Youth)
- VBS – Funds received to pay for VBS expenses. (Children's Ministries)

INCOME AND EXPENSES

	2025 Budget	2025 Actual	2026 Budget
INCOME-			
Offerings	602,200	559,651	587,200
Transfers from Escrows & Generations			
Funds	-	75,188	92,475
Carry-Over & Operation Reserve	-	-	-
Other	11,200	23,362	12,000
Total Income	613,400	658,201	691,675
EXPENDITURES-			
Total SERVE	37,000	36,456	37,000
Programs- Adult Ministries			
Adult Ministries - Worship Support	22,280	22,625	22,280
Adult Ministries - Care	1,700	1,260	1,700
Adult Ministries - Connect	200	200	200
Adult Ministries - Grow	2,825	2,287	2,825
Total Adult Ministries Programs	27,005	26,372	27,005
Programs- Youth Ministries			
Children's Ministries	9,700	5,776	9,700
Youth	8,150	2,062	7,995
Total Youth Programs	17,850	7,838	17,695
Total Program Costs	44,855	34,210	44,700
Personnel Costs-			
Salaries & Wages	297,348	300,534	306,178
Payroll Taxes	25,496	25,969	26,260
Medical	35,837	38,440	40,700
Medical Compensation	1,223	1,223	1,260
Pensions	12,502	11,793	12,729
Housing	37,703	37,703	38,834
Travel	1,100	1,315	1,100
Professional Expense	2,700	2,937	2,700
Continuing Education	3,275	3,310	3,275
Other	10,346	9,800	10,250
Total Personnel Costs	427,530	433,024	443,286
Building & Grounds-			
Utilities	35,585	36,870	40,955
Church Maintenance	35,930	37,608	39,150
Grounds	17,350	18,429	23,500
Total Building & Grounds	88,865	92,907	103,605
Office, Postage, & Other-			
Office, Administration, & Technical	15,000	13,962	15,000
Postage	3,500	3,167	3,500
Vehicles	197	197	279
Insurance & Security	14,181	13,872	14,495
Funding	4,020	4,373	4,060
Presbytery Support	25,318	26,033	25,750
Non-Recurring Expenses	-	-	-
	62,216	61,604	63,084
Total Expenditures	660,466	658,201	691,675
Net Income	(47,066)	-	-

***Note: If you would like more detail about any of the line items please contact
Terry Brown@ email Treasurer@GrowWithSecond.org

CASH AND ESCROW YEAR END BALANCES

	Balance <u>12/31/2025</u>
Cash/investment Accounts	
Checking	199,213
Fidelity Money Market Operating Account	173,311
Fidelity Investment accounts	
- Building & Facilities	733,017
- Ministry Enhancements	1,319,506
- Flex Fund	445,074
- Memorial Garden Perpetual care	95,813
Escrow Investment/ Money Market/ checking	287,232
	Total Cash and Investment
	3,253,165
Escrow Accounts	
<u>Responsibility</u>	<u>Escrow Account</u>
Adult Ministries-	
ES-1010 - Adult Retreat	865
ES-1060 - Fellowship	835
ES-1070 - Second Family Dinners	1,460
ES-1110 - Special Events	413
ES-1120 - Library	190
ES-1130 - Luminaries	290
ES-1150 - Older Adult Ministry	3,251
ES-1170 - Repast Escrow	561
ES-2071 - "One Carlisle"	841
ES-1180 - Stephen Ministry Escrow	69
	Total Adult Ministries
	8,775
Deacons-	
ES-1420 - Craft Bazaar	0
ES-1430 - Health Ministry Escrow	244
ES-1460 - Holiday Flowers and Plants	1,362
	Total Deacons
	1,607
SERVE-	
ES-2010 - Christmas Offering	19,364
ES-1530 - Easter Offering	0
ES-2020 - National/International (formerly Honduras)	1,176
ES-2070 - Mission/Serve (formerly Serve)	3,232
ES-2080 - Project Share	77
ES-2095 - Soup Kitchen	178
	Total SERVE
	24,028
Facilities-	
ES-1210 - Building Reserve	4,473
ES-1220 - Grounds Upkeep	1,496
ES-1230 - Heat Pump Reserve	110,168
ES-1235 - Equipment Repair/Replacement	10,000
ES-1240 - Memorial Garden	1,258
ES-1260 - Roof Repair	-
ES-1265 - Window Replacement	4,125
ES-1290 - Appraisal Insurance	1,500
ES-1553 - Technology Reserve	2,987
ES-1953 - The Cove	98
ES-1955 - Kitchen	200
	Total Facilities
	136,305

		Balance <u>12/31/2025</u>
Funding-		
ES-1550 · Operational Reserve		8,121
ES-1560 · Prepaid Per Capita		557
ES-1565 · Prepaid Pledge		27,223
ES-1570 · Escrow Investment Income		-
ES-1700 · Generations Fund		23,834
ES-1575 · Unallocated Escrow Account		5,790
ES-1160 · Presbyterian Women		-
ES-2060 · One Great Hour of Sharing		380
ES-2013 · Clean Air Board		-
ES-2065 · Operation Sweet Freedom (Deb B)		-
Total Funding		65,905
Pastor-		
ES-2115 · Camp Krislund Supplies	JG	(0)
ES-2130 · Pastor's Emergency Assist Fund	JG	171
Total Pastor		171
Personnel-		
ES-2220 · Continuing Ed - Pastor		4,744
ES-2235 · Continuing Ed - Dir of Music		(87)
ES-2240 · Continuing Ed - Youth Coord		950
ES-2240 · Continuing Ed - Adult Ministry		650
ES-2270 · Sabbatical Coverage Escrow		1,717
ES-2275 · Staff Appreciation Escrow		599
ES-2280 · Supplemental Pastoral Care		316
Total Personnel		8,889
Session-		
ES-2350 · Memorial		17,504
Total Session		17,504
Worship-		
ES-2410 · Arts Series		4,959
ES-2420 · Ignite Escrow		0
ES-2460 · Music		3,976
ES-2470 · Palms		-
ES-2480 · Sanctuary Choir Escrow		187
ES-2490 · Worship Committee		680
Total Worship		9,802
CYF-		
ES-2520 · Camp Krislund Camperships		2,120
ES-2540 · Frey Memorial Grant		11
ES-2570 · CYF Equipment Escrow		941
ES-2087 · Souper Bowl		0
ES-2089 · VBS Shopping Carts		-
ES-2580 · Youth Service and Mission		11,174
ES-2581 · Youth - Giant Gift Cards		0
Total CYF		14,247
TOTAL		287,232

FAQS ABOUT OUR SECOND FAMILY'S FINANCES

Where does our congregation's funding for ministry and missions come from? You! In 2025 about 97% of our resources came from

- Annual Giving (pledged and spontaneous)
- Special Offerings (esp. Christmas, Easter, and Every Member Offering)
- Generations Fund Gifts (eg. upon someone's death)

We receive less than 3% of our income from grants and rental donations annually.

Where is our funding projected to come from in 2026? We can no longer count on annual giving to cover virtually all of our annual expenses for mission and ministry. In 2026 this reliance will change. In order to cover the c. \$90,000 gap between what members said they plan to give and what God is calling us to do in the community, we need additional resources. We can cover this gap in 2026 through drawing money from unrestricted portions of the Generations Fund. This is unrestricted money that people have given in life or death for any ministry and mission purposes.

What about funding in 2027 and beyond? Won't the gap keep recurring? Yes. And in future years we can continue to draw from portions of the Generations Fund that have been invested wisely for just such times as these. The Session has set rules to ensure that these funds are invested and distributed in such a way as to last as long as possible to benefit future generations. The principal in the Generations Fund will need to grow by about 50% from current levels in order for us to cover the gap in perpetuity.

Can't we just cut the budget for 2026 by 15% to cover the gap? A church budget is a spending plan for ministry and mission. The Session believes that after many years of transition and challenge, we are finally in a great position to move forward. The Session believes that we have the "right" ministries, the "right" staff, the "right" mission partners, and a state-of-the art campus. Cutting the budget at this point (after years of cuts) will compromise mission-critical areas of our work. For example, we would need to entirely eliminate at least two staff positions to cover the gap.

Can't we just cut non-essential things? Everything we do as a congregation advances our mission and ministry in some important way. If something isn't aligned with and advancing our Strategic Guides we should stop doing it.

The 2026 spending plan (i.e. budget) is about 5% higher than 2026 – what's new or different?

- 3% increase in Personnel (salaries, health insurance)
- \$14,000 increase in Facilities (higher energy costs; years of deferred maintenance).

How did we end 2025 with a \$75,000 shortfall? We approved a \$47,000 deficit in our spending plan going into the year based on Estimates of Giving (EOGs). This level of shortfall was anticipated. On top of this, actual giving was \$30,000 (or 5%) less than anticipated from EOGs. This was due in part to deaths and people moving away. We ordinarily receive almost 100% of EOGs. Many people actually exceed their EOG. The good news is that actual total ministry and mission spending was \$2000 less than budgeted. All this adds up to \$75,000, which the Session was able to fully cover with unrestricted earned income from our Escrow Fund.

Why is there a growing gap between projected giving and predicted spending for 2026 and beyond—isn't this unusual? This is the “new normal” for healthy congregations. For many years annual giving funded annual spending for mission and ministry in its entirety – for most congregations in America. But times have changed across the country. Total giving to churches is declining (but there's more to this story – see below). Total expenses are growing rapidly, mostly due to inflation (consider utilities, health insurance, building repair costs). Healthy congregations rely on “income streams” in addition to annual giving. In the case of Second Church, we are starting to draw from the Generations Fund.

Are Second Church members giving less? No. Many of the people who are giving plan to give MORE in 2026, according to their EOGs. That's great news! This is a sign that people believe in what God is doing in our Second Family. Total giving has decreased, however. Despite new members joining every year we have fewer people giving than we did pre-COVID. And some people have had to decrease their EOG. We did receive 9 new Estimates of Giving for 2026, totaling \$21,565, which is really exciting!

As older givers pass into heaven their mature giving goes with them. Newer givers may not have the same resources or the same faith experience to give at the same level as their older counterparts. The Generations Fund helps us to even out the ebbs and flows of giving.

Did the Generations Fund grow in 2025? Absolutely! It grows almost every year in two ways:

1. Gifts and bequests
2. Investment income

The portions of the Generations Fund that we can access readily for mission and ministry totaled at the end of 2025: \$445,074 (Flex Fund)

The 2 portions of the Generations Fund that generate investment income we can access annually if needed (Ministry Enhancement and Facilities) created \$252,875 in 2025.

What can I do to help my Second Family right now?

1. Make fulfilling your 2026 Estimate of Giving a priority in your family budget. Our ministries and missions depend on all of us doing whatever we can to fulfill our EOGs.
2. Stretch your giving in some way. An additional \$10 a week (less than the cost of a stop at McDonalds!) from 50 families would go a long way to shrinking our deficit to something more manageable.
3. Make an Every Member Offering contribution. Each year about half the congregation responds to this invitation, leaving us with a 50% shortfall.
4. Make your Second Family a beneficiary of a portion of your life insurance or IRA. It's really easy and costs you nothing. You will benefit by knowing that you are leaving a legacy that will bless others for generations to come.

2026 BUDGET

	2025 Actual	2025 Budget	2026 Budget
4005 · Unplanned Supplementary Inc.	75,188		92,619
4007 · Late Pledge	675	-	
4100 · Other Income			
4101 · Civic	3,962	2,200	3,000
4102 · Wedding	-		
4109 · Miscellaneous	10,760		
Total 4100 · Other Income	14,721	2,200	3,000
4200 · Offerings			
4201 · Plate	2,324	2,200	2,200
4202 · Contributions	73,880	100,000	85,000
4220 · Pledge	482,772	500,000	500,000
Total 4200 · Offerings	558,976	602,200	587,200
4250 · Per Capita Off-Set	8,641	9,000	9,000
4260 · Sunday School			
4261 · Grades 3-5	-	-	-
4265 · Children's Church Offering	-	-	-
Total 4260 · Sunday School	-	-	-
4300 · Rent - Other			
4301 · Mission House Rent	-	-	
Total 4300 · Rent	-	-	-
4785 · Transfer From Ministry Enhance	-	-	-
4786 · Transfer From Building & Facil	-	-	-
Total Income	658,201	613,400	691,819
EXPENSES			
5000 · Serve - Local			
5003 · Truck Stop Ministry	1,500	1,500	1,500
5005 · Domestic Violence Services	2,000	2,000	2,000
5006 · Community CARES	2,000	2,000	2,500
5007 · Fruitbelt Farmworkers Christian Mini	1,000	1,000	1,000
5009 · His Hands on Auto Ministry	2,000	2,000	2,000
5011 · Pastors' Emergency Assist Fund	2,000	1,000	1,000
5021 · Project SHARE	2,000	2,000	3,500
5022 · Safe Harbour	2,000	2,000	2,000
5024 · Samaritan Fellowship	5,000	5,000	3,000
5027 · Maranatha - Carlisle	2,000	2,000	2,000
5030 · Title I Education Support	-	-	-
Total 5000 · Serve - Local	21,500	20,500	20,500
5100 · Mission & Community - Nat'l & Internat'l			
5101 · PC (USA) - Gen Mission Nat'l	4,500	4,500	4,500
5102 · Honduran Missionary Co-Worker	2,000	2,000	2,000
5104 · Inter/National Adult Mission Trip	-	1,000	1,000
5105 · Refugee Ministry	2,000	2,000	2,000
5117 · Young Life Missionaries	-	-	-
Total 5100 · Serve - Nat'l & Internat'l	8,500	9,500	9,500
5200 · Serve - Other			
5201 · Emerging Needs	6,456	7,000	7,000
5202 · EOG Increase	-		-
Total 5200 · Serve - Other	6,456	7,000	7,000
Total Serve	36,456	37,000	37,000

	2025 Actual	2025 Budget	2026 Budget
6000 · Adult Ministries: Worship Support			
6003 · Guest Speaker	3,200	-	-
6006 · Worship Supplies	1,035	700	700
6008 · Audio/Visual/Stream Tech	11,874	15,000	15,000
6031 · Copyright License	1,920	1,700	1,700
6033 · Equipment	260	-	-
6034 · Maintenance/Equipment	1,702	3,000	3,000
6035 · Printed Music	646	580	580
6040 · Professional Musicians	1,988	1,300	1,300
Total 6000 · Adult Ministries: Worship Support	22,625	22,280	22,280
6100 · Adult Ministries: Care			
616101 · Deacons Fund	1,260	1,700	1,700
616103 · Training - Stephen Ministry	-	-	-
Total 6100 · Deacons	1,260	1,700	1,700
6200 · Adult Ministries: Connect			
6230 · Other Connect Costs	200	200	200
Total 6200 · Adult Ministries: Connect	200	200	200
6400 · Adult Ministries: Grow			
6404 · Printed Materials	432	400	400
6406 · Hospitality Ministry	653	800	800
6410 · Child Care	-	200	200
6415 · Adult Education	129	550	550
6421 · Family Dinners	736	550	550
6430 · Special Events	336	325	325
Total 6400 · Adult Ministries: Grow	2,287	2,825	2,825
Total Adult Ministries	26,372	27,005	27,005
6500 · Childrens Ministries			
6502 · Bible School	-	500	-
6503 · Children's Camp Scholarships	-	300	100
6504 · Background Checks	-	100	100
6507 · Equipment	358	1,000	500
6508 · Library/Media/Bibles	-	300	100
6509 · Sitters	-	1,000	-
6515 · Nursery/Preschool Room	2,839	1,500	2,900
6516 · Small Groups	279	2,500	500
6518 · Leader Development	-	500	500
6520 · Hospitality	792	-	800
6525 · Family Events	1,508	2,000	4,200
Total 6500 · Children's Ministries	5,776	9,700	9,700

	2025 Actual	2025 Budget	2026 Budget
6600 · Youth			
6603 · Conferences	-	300	300
6604 · Confirmation	-	500	500
6605 · Summer Ministries	-	500	500
6606 · Youth Relationship Building	370	900	900
6607 · Leader Training	-	200	200
6608 · Ministry Connections	-	100	100
6609 · Camp Scholarship	-	300	300
6616 · Mission Trips	-	250	1,195
6617 · Retreats	962	1,500	1,500
6620 · Special Activities	-	1,000	1,700
6625 · Small Groups	729	1,500	500
6626 · Bibles	-	300	100
6629 · Student Receptions	-	300	100
6630 · Transportation	-	500	100
Total 6600 · Youth Ministries	2,062	8,150	7,995
Total Children & Youth Ministries	7,838	17,850	17,695
Total Program Expenditures	34,210	44,855	44,700
7000 · Salaries & Wages		3.50%	3.00%
Total 7000 · Salaries & Wages	300,534	297,348	306,178
7100 · Payroll Taxes - FICA			
Total 7100 · Payroll Taxes - FICA	25,969	25,496	26,260
7200 · Medical			
7210 · Pastor	38,440	35,837	40,700
7217 · CYF Administrator	-	-	
7220 · Property Manager/Program Suppor	-	-	
Total 7200 · Medical	38,440	35,837	40,700
7300 · Supplemental Medical Income			
* 7310 · Pastor	1,223	1,223	1,260
Total 7300 · Supplemental Medical Income	1,223	1,223	1,260
7400 · Pensions			
7410 · Pastor	11,649	12,358	12,729
7435-Group Term Life Insurance	144	144	144
Total 7400 · Pensions	11,793	12,502	12,873
7500 · Housing			
* 7510 · Pastor	37,703	37,703	38,834
Total 7500 · Housing	37,703	37,703	38,834
7600 · Vouchered Transportation			
7610 · Pastor	1,315	1,100	1,100
7617 · CYF Administrator	-	-	-
7618 · Seminarian	-	-	
Total 7600 · Travel	1,315	1,100	1,100
7700 · Professional Expense			
7710 · Pastor	2,937	2,700	2,700
Total 7700 · Professional Expense	2,937	2,700	2,700
7800 · Continuing Education			
7810 · Pastor	2,000	2,000	2,000
7814 · Director - Adult Discipling	425	425	425
7815 · Music Director	460	425	425
7817 · CYF Administrator	425	425	425
Total 7800 · Continuing Education	3,310	3,275	3,275

	2025 Actual	2025 Budget	2026 Budget
7900 · Other Personnel Costs			
7901 · Sabbatical Escrow	500	500	500
7902 · Staff Recognition	718	2,000	2,000
7903 · Recruitment	-	100	100
7904 · Cell Phone Reimbursement	3,120	3,120	2,900
7905 · Payroll Processing Costs	4,388	3,626	3,750
7906 · Leader Development	1,074	1,000	1,000
7907 · Staff Chidcare	-	-	-
7911 · Personnel Consulting	-	-	-
Total 7900 · Other Personnel Costs	9,800	10,346	10,250
Total Personnel Expenditures	433,025	427,530	443,430
8000 · Utilities			
8001 · Electric	20,388	20,030	25,000
8002 · Natural Gas	2,735	3,000	3,400
8005 · Telephone & Internet	5,730	4,500	4,500
8009 · Cell Phone	88	520	520
8030 · Trash	2,326	2,000	2,000
8040 · Water	1,409	1,350	1,350
8041 · StormWater Management Fee	4,082	4,085	4,085
8045 · Propane Gas	112	100	100
Total 8000 · Utilities	36,870	35,585	40,955
8100 · Church Maintenance			
8101 · Elevator	2,141	2,000	2,300
8102 · Building Maintenance	5,976	11,000	10,000
8103 · Equipment Maintenance	742	1,000	1,000
8104 · Roof Inspection	-	1,500	1,500
8106 · Service Contract	26,339	16,000	20,000
8107 · Pest Control	409	450	600
8110 · Alarm	-	750	750
8116 · Building Supplies	920	2,030	1,800
8117 · Kitchen Supplies	1,081	1,200	1,200
8118 · Offsite Rental	-	-	-
Total 8100 · Church Maintenance	37,608	35,930	39,150
8200 · Grounds			
8201 · Equipment	99	850	500
8204 · Lawn Care and Mowing	5,835	7,000	6,500
8205 · Tree & Shrub	4,650	3,000	4,500
8206 · Snow	5,528	4,500	5,000
8207 · Grounds	2,317	2,000	3,500
8209 · Memorial Garden	-	-	3,500
Total 8200 · Grounds	18,429	17,350	23,500
Total Maint, Repairs, Supplies, & Utilities	92,906	88,865	103,605

	2025 Actual	2025 Budget	2026 Budget
9000 · Office			
9002 · Contracts	8,470	8,500	8,500
9006 · Equipment	31	300	300
9007 · Paper	7	1,000	1,000
9009 · Supplies	363	2,000	2,000
9020 · Technology Replacement	2,625	1,500	1,500
9025 · Software	1,793	300	300
9027 · Website Design/Hosting	23	600	600
9028 · Audio/Video Equip Maint	151	300	300
9030 · Audio/Visual Ministry	348		
9033 · Digital Design	150	500	500
9041 · CCB Support/Training	-		
Total 9000 · Office	13,962	15,000	15,000
9100 · Postage			
9101 · Bulk Mail	-		
9103 · Stamped Envelopes	-	-	
9105 · Stamps	3,167	3,500	3,500
Total 9100 · Postage	3,167	3,500	3,500
9600 · Vehicles - Church Owned			
9601 · Insurance & License	197	197	279
9603 · Maintenance & Repair	-	-	
9605 · Service & Fuel	-	-	
Total 9600 · Vehicles - Church Owned	197	197	279
9700 · Insurance & Security			
9701 · Worker's Compensation	1,281	1,362	1,275
9705 · Package	11,621	11,854	12,255
9710 · Umbrella	500	500	500
9725 · Appraisal - Insurance	470	465	465
Total 9700 · Insurance & Security	13,872	14,181	14,495
Total Administration & Technical	31,198	32,878	33,274
9800 · Funding			
9801 · Stewardship Costs	140	-	
9802 · Offering Envelopes	752	720	660
9803 · Electronic Contribution Cost	3,481	3,300	3,400
Total 9800 · Funding	4,373	4,020	4,060
9800 · Presbytery Support			
9810 · Per Capita Payment	16,034	15,318	15,750
9815 · Presbytery of Carlisle	10,000	10,000	10,000
Total 9800 · Presbytery Support	26,034	25,318	25,750
9900 · Non-Recurring Expenses			
9901 · Unbinding Initiatives	-	-	
9905 · Miscellaneous	-		
Total 9900 · Non-Recurring Expenses	-	-	-
Total Expense	658,201	660,466	691,819
Net Income	0	(47,066)	-

2026 PROPOSED TERMS OF CALL FOR THE PASTOR

Pastor/Head of Staff: Rev. Jeffrey W. Gibelius

Salary	\$ 87192	3% increase (same as all staff)
Housing	\$ 38834	
Other (Dent/Med)	\$ 1260	1% of salary + housing
<i>Effective Salary</i>	<i>\$ 127286</i>	

Med Ins., Pension, Death, Dis. – Required.: 42% of Eff. Sal.):	\$ 53429
SECA (7.65% of effective salary)	\$ 9737
Transportation	\$ 1100
Prof. Dev. (Cont. Ed.)	\$ 2000
Prof. Expenses	\$ 2700

Additional Matters Provided to Pastor: (No change from 2025)

- Vacation: 30 Days (incl. 4 Sundays) – Required by Presbytery
- Continuing Education Leave: 14 Days (incl. 2 Sundays) – Required by Presbytery
- Family Leave and Sabbatical Leave as per Session policies approved 1/12/2008 and 1/14/2008 – Recommended by Presbytery
- Spiritual Development: 4 days (1/quarter) -- Recommended by Presbytery
- The Congregation also provides Sabbatical funding.

NOTES:

second presbyterian church

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