



Red Clay Creek
PRESBYTERIAN CHURCH



ANNUAL REPORT

2025



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Pastor's Letter

Rev. Dr. Nathaniel D. Phillips
Senior Pastor

I am writing this report in the middle of an extraordinary and heavy week. In eight days, we have held four funerals: Malcolm Baird at 101, Buck Musser- a fifty-year member of this congregation - Ed Howard at 104, and Brandon Kolle, only 30 years old. I had Brandon in confirmation in 2009. I remember him as an eighth grader, his presence, his way of being part of the room. There is no "right" order to a week like this. No clean storyline. Only the calling to show up- again and again ... to speak words of prayer and promise when words feel thin.

And in the very middle of this same week, we baptized a baby - Lucas. A beautiful child, carried to the font by a family I knew I recognized. It turns out we played volleyball together fifteen years ago. Back then, Lucas's dad was just a kid - fiercely competitive, as was I, and not always at my pastoral best. His sister, now Lucas's godmother, was even younger. And yet here they are, bringing their child to the waters of baptism, trusting this church, giving me - and giving us - a chance. Death and life, grief and promise, held together in the same ordinary, holy week.

“Even when ministry is hard, it's more fun than any other job I can imagine.”

I can't help but notice how much this mirrors my own story with Red Clay. As of March 2026, I will have served here fifteen years, the fourth most of any pastor in the 300 year history of the church. But those years were not consecutive. I left. I went away. And then, unexpectedly, I was called back. That kind of messiness is something Lillian Daniel and Martin Copenhaver have rightly named as part of a pastor's "odd and wondrous calling." The work we do together is not always tidy.

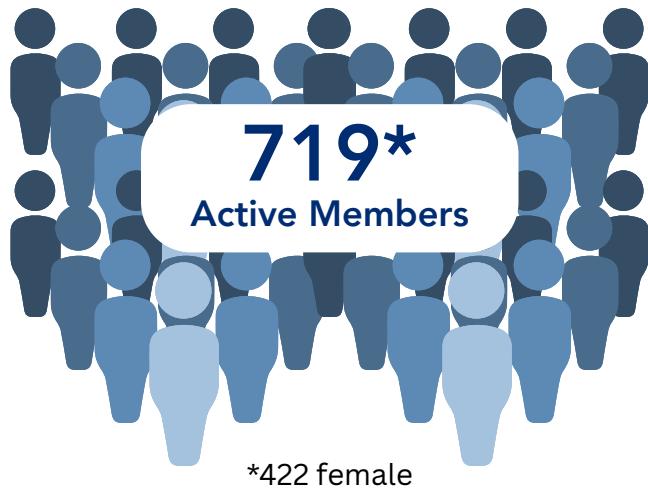
This congregation has been living into that truth for more than 300 years - burying the dead, baptizing the living, welcoming people back, and trusting that God is at work even when the week holds more grief than celebration. I write this not with a sense of triumph, but with gratitude and humility. To stand in this place, in this moment, has me connecting with what Daniel wrote, "even when ministry is hard, it's more fun than any other job I can imagine." Thank you for the privilege ... rooted in love, lighting the way.



Pastor Nate



Membership



In Memoriam

C. Lynn Rodden	William Singleton
Cynthia Senft	Nancy Green
Karen Schmoyer	Sandra Sarjeant
James Pando	Rodney Field
Linda Drew	Lynette Gravatt
Dianne Fair	William Scott

Youth Church School

Nursery	9
PreK-K	13
Grades 1 - 5	15
Grades 6 - 8	7
Confirmation	10
Teachers/Helpers	20

New Members

Taylor Abercrombie	Dianne Fair	Ewa Papiez	Sam Van Horne
David Badger	Madelyn Haggerty	Paul Ridley	Nicholas D. Waller
Jessica Badger	Riley Harter	Marlea Rigney	George Way
Benjamin Conly	Conner Hawley	Catherine Shafer	Kathryn Way
Margaret H. Cutter	Melissa Johnston	Raymond Shafer	Daniel Woodward
Marshall Eppehimer	Cole Kennedy	Julia Tulloch	Madison Yarborough
Charles Fair	Luke Meyer	Amanda Van Horne	

Baptisms

Baird Morgart-Noble	March 30, 2025	Jace Matthew Trice	August 10, 2025
Madison Yarborough	April 6, 2025	Jodi Whitehead	September 21, 2025
Klair Rogers	April 27, 2025	Lorraine Ferelli-Gruber	September 21, 2025
William Hopkins	May 11, 2025	Audrey Brown	September 28, 2025
Piper McHenry	May 18, 2025		

Weddings

Andrew Bloom and Madeline Carlson	February 8, 2025
Melissa Hanna and Nick Newell	February 15, 2025
Erin Robinson and Brad Lewis	April 26, 2025

Leadership

Session

The Rev. Dr. Nathaniel D. Phillips, Moderator
Nancy James, Clerk

Staff

Nathan
Senior I

Class of 2026
Andrew Bloom (3)
Nancy James (3)
Marcia Kelly (3)
Heather Kennedy (3)
Linda Reisor (3)
Brandon Wallace (3)

Class of 2027
Stephen Armstrong (3)
Brian Conly (3)
Fred Crowley (6)
Christine Fischer (3)
Lois Galinat (1)
Karen Vordemberge (3)

Class of 2028
Bill Ciabattoni (3)
Diane Freed (3)
John Gast (3)
Darlyn Green-Kocher (3)
Donna Reilly (3)
Steve Wood (3)

Jeffrey
Directo

Rachel
Directo

Ben An
Directo

Barbara
Pastora

Deacons

Kathy Ciabattoni, Moderator

Julie Re
Office C

Class of 2026
Karen Caldas (3)
Sue Gleason (3)
Mary Ellen Gruber (6)
Bonnie Hudson (2)
Barbara Jaffee (5)
Brett Lanan (3)
Vicki Smith (1)
Alyce Graham Stiles (3)

Class of 2027
Jayne Abercrombie (2)
Kathy Ciabattoni (3)
Sandy Dudley (6)
Jackie Kacmar (6)
Andy "Pei-Yi" Lo (3)
Betsy Marsey (3)
Barbara Sowden (6)
Barb Tostrup (3)

Class of 2028
Norm Carlson (6)
Sue Emmons (3)
Carol Hiller (3)
Mim Krout (3)
Sue Leininger (6)
Jim Murray (3)
Mary Norris (3)
Sue Welsh (3)

() designates how many consecutive years served as of that term

ff

Daniel D. Phillips
Pastor

Miller
er of Music

Dee Gilmore
er of Community Life

Drews
er of Christian Formation

Ma Vanderkraats
Nursery Care Coordinator

Seeder
Coordinator

Dinyar Vania
Facility Manager

Kelley Norton
Administrative Assistant

Anthony M. Condoluci-Smith
Finance Associate

Jamie Russell
Director of Children's Ministries

Judy Lozier
Nursery Supervisor

Sofia Martin
Nursery Assistant

Deena Andrews
Asst. Dir. of Instrumental Music

Lisa Nichols
Bell Choir Director

Charlie Hannagan
Tech Support

Quiara Smith
Children's Ministry Support

Delaney Christel
Children's Ministry Support

Josephine DeCaire
Children's Ministry Support

Committee Reports



Deacons

Kathy Ciabattoni, Moderator

A deacon is someone who loves the Lord and acts upon that love with gifts of service to the congregation through a variety of ministries.

- Serving beverages and snacks every Sunday following worship.
- Keeping In Touch with members who are unable to attend worship services in person by delivering Easter flowers and Christmas poinsettias, sending greeting cards, and calling them.
- Delivering sanctuary flowers every Sunday.

- Maintaining a lending medical equipment closet.
- Assisting at memorial services held at church.
- Sending greeting cards to those 70 years+ and to those married 50+ years, in addition to sending cards for graduations, new babies, and illnesses.
- Hosting 6 Friends & Fellowship luncheons on the 2nd Tuesdays of March, April, May, October, November, and December.

Memory Garden

Marcia Kelley, chair

- Renovation of Garden in the fall involved removal of old plantings and installation of new shrubbery and annual flowers
- Installation of two benches
- Continued to receive applications and grew the subscriber list
- Installation of two remembrance plates:
Frances K. Bazzolli
James Bazzolli

Lawton Trust

Donna Reilly, chair

Joseph Lawton and his wife Elizabeth (known as Andy) were extremely devoted and long-term members of Red Clay Creek Presbyterian Church. As part of their end-of-life planning, they generously funded a trust which received the residual principal of their estate; Joe and Andy's gift demonstrates their true concern for people less fortunate than themselves.

The trust was established in March 1995, stipulating that income from the trust is to be used solely for the benefit of needy people to alleviate suffering, with priority given to emergency cases in the Wilmington and New Castle County areas. The RCCPC Lawton Trust Commission receives and distributes income from the trust.

Cumulatively since 1995, the Lawton Trust Commission has granted approximately **\$1,758,650** to over 61 different agencies and emergency causes. During 2025, **\$38,202** was distributed as outlined below.

RCCPC remains a faithful steward of the Lawton's beautiful gift.

Funds Distributed During 2025:

Spring 2025		Fall 2025	
Meeting Ground	\$5,000	Friendship House	\$4,000
STEHM, Inc.	\$6,500	Jefferson Street Center	\$5,000
		Latin American Community Center	\$5,000
		Society of St. Vincent DePaul	\$5,000
		West End Neighborhood House	\$5,000
		Emergency Temporary Housing	\$2,702
	\$11,500		\$26,702



Belong Committee

Bill Ciabattoni, chair

The Belong Committee is here to bring us all together, for food, drink, entertainment, and Christian fellowship. 2025 brought us together for a number of Christian fellowship opportunities at Red Clay Presbyterian Church, and in collaboration with our Board of Deacons and with the generous support of so many church members, the Belong Committee offered these events in 2025:

Maundy Thursday Meal

- Something New in 2025: a Maundy Thursday meatball sandwich meal in Founder's Hall to commemorate Jesus' last meal with his disciples, followed by worship.

Celebration Picnic - June 1st

- A beautiful sunny day in June for a picnic complete with a Strawberry Social

Sundae Sunday - August 24th

- Ice Cream Sundaes for all in Founders Hall

Trunk or Treat - October 26th

- Thanks to Jamie Russell - fall family fun with costumes, candy, hot chocolate, dragons, music, and much more

Attic Treasures - November 6-8

- One of our church's longest-running annual events that raises funds for various causes

Recognition Sunday - November 9

- A special Sunday morning breakfast in Fellowship Hall to honor our Veterans

Advent Brunch - December 14

- Something new in 2025! An opportunity to come together for great food and fellowship in our beautifully decorated Founders Hall

The Belong Committee is a diverse group of talented and fun-loving church members who come together to serve our congregation and our community as Jesus taught us - with warm hospitality, embracing fellowship, and great food. The generous contributions of time, treasure, and talent offered by the committee members make these events possible.

Our heartfelt thanks go to our Belong Committee members: Kathy Ciabattoni, Jane Conly, Gail Eden, Diana Freed, Meredith Jones, Mary Norris, Liz Phung, Geoffrey Meyer, Pamela Meyer, Jamie Russell, and Alyce Graham Stiles, with special thanks to Julie and Kelley in the church office for their continuous support throughout the year. Thanks also to Dinyar Vania - you can't have an event in Founders Hall without the contributions of Dinyar and his team.



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Nurture Committee

Darlyn Green-Kocher, chair

Adult Education

- Opportunities are growing in the form of Bible Studies and Book Reviews and other on Sunday and throughout the week.

Children & Youth

JAMIE RUSSELL AND BEN ANDREWS

- Sunday School has been expanded by two classes as attendance continues to grow. New toys and play equipment have been added giving our younger kids time to socialize during Fellowship hour. Monthly opportunities to socialize and volunteer for 4 to 7th grades has been added. Life skills for Senior High youth such as practicing job interviews, working as camp counselors, volunteer work, and fun as in dance class happen regularly.
- Three Arts Camp were held this summer with teenaged camp counselors among them. A total of 150 children attended. Two mini Arts Camps were also added in the winter.
- There is a new Recess at Red Clay fellowship and fun program for kids from nursery thru 3rd grade and their families. And two recess days for school children on no-school days were also organized.
- Music and instrument lessons are also offered by Ben and Deena Andrews

History Committee

Lisa Nichols

The History Committee has been meeting regularly focusing on :

- Identifying historical documents for archiving and
- Identifying heritage artifacts to display in Fellowship Hall after the renovation.
- Interviewing candidates for a Oral History project in progress now.

Library Committee

Alice Hanes

- The Library Committee has just upgraded hardware and software on the cataloguing system and remote access is now possible. It continues to add relevant titles.

Stephen Ministry

Suzanne Courter-Jann

- Trained Stephen Ministers continue to provide high-quality care to people experiencing life difficulties. We have a trained Stephen Minister in the Crossan Lounge after worship services for those in need of personal prayer and conversation.
- Continuing Education is integral to our monthly meetings to ensure the best possible care. A presentation was made to Staff and Deacons during the year discussing how to introduce and connect people to our program. Our Stephen Ministry was recognized for faithfully providing care to God's children for 40 years on July 6th.
- A permanent prayer nook was established outside of Crossan Lounge. These prayers are collected and voice and blessing given to each prayer. Prayers are burned and lifted to heaven.
- Prayer stones were given to those participating in the Service of Light & Hope. This service is available to view throughout the year through the RCCPC website.
- Grief books were sent out to the congregation and community throughout the year. We also distributed "Cancer, Now What?" books to cancer patients and their family members.

Center

Rev. Emil

- Centering at 4:00 P. 12 people in quiet time of God by c

Craft G

Gail Eden

- The Tuesdays send greeting cards to members over 40 living in the tray favor area of Rockford at the luncheon.

Faith, H

Anne Haw

- The quilted
baptized
were distri
- Pillowcas
and nurs
- 1000 sto
Soldiers

Scout T

Liz Salter

- 100+ Scouting evenings
- 9 scouts

ing Prayer

by Schwenker

g Prayer meets on Thursday afternoons 1-2 PM in Crossan Lounge. Approximately 25-30 people gather each week to spend 20 minutes in prayer and time fostering a deeper relationship with Jesus by consenting to his presence during this quiet time.

roup

Wednesday morning craft group regularly holds meetings and small crafts to RCCPC members of the KIT group. It has also made lap robes for the Evergreen Center, 100 flowers to lighten the spirits of patients at the Medical Center, and décor for Tuesday evenings.

Hope, & Love Quilters

ers group makes quilts for babies being born, and for Mission to Maine. Some quilts are distributed to area hospitals. Quilts were made for AI Children's hospital and nursing homes. Stockings were made for Stockings for

Troop

outs meet here regularly on Monday evenings, to hone skills and plan events. One achieved Eagle rank this year.





Rejoice Committee

Lois Galinat, chair

The Rejoice Committee's role is to create opportunities for worship and celebration that allow the congregation to experience joy and nourishment in their relationship with Christ. In 2025, various worship experiences like Holy Week, Kirkin' O' The Tartan, and World Communion Sunday and Advent provided meaningful worship experiences.

Advent Decorations

- Theme for 2025 was "Follow the Star." Gold stars and blue fabric adorned the wreaths in the Sanctuary.
- Seventeen members helped set up all the decorations throughout the Sanctuary and building.
- The Chrismon's tree was again placed in the Sanctuary, and the tree trim on the First Sunday in Advent is popular with members.

Audio/Video

- The 2024 Founders Hall audio upgrade has been working well for the various events including the outdoor and Coffee Shop services in 2025.
- The AV system in the Sanctuary was completely replaced with additional and upgraded equipment. There are still a few issues to resolve as our operators are becoming more efficient in operating the system.
- We are still hopeful to add some of our youth to the AV team.

Bell Choir

- Bell Choir played 9 times during worship, including the Sunday before Christmas.
- This year, the bells have participated in other aspects of the service, such as playing with the hymns and accompanying the choir.
- We have 11 dedicated ringers, and 3 faithful substitutes but we welcome new folks! A basic knowledge of music and a desire to learn are all that's required. If you are interested in learning more, please contact Lisa at lisaldo@aol.com.

Candles and Paraments

- Communion table candles are changed as needed, and the paraments are changed according to the Church calendar.
- This year we purchased followers for the candles in the Advent wreath, which has eliminated the dripping wax.



Communion Preparation

We had a total of (12) services/dates that we served Communion.

We had a total of (18) individual preparers, including some couples and singles who did two services.

Most of these have signed up again for dates for 2026, and we have added two families who will be preparing communion for the first time.

Flower Coordinator

Flowers are ordered for New Members, Births, Senior Saints Day, Mother's Day, Easter, and Christmas.

Paige Hanna began designing our Sunday arrangements in November and we have received many compliments on her beautiful work.

Communion Servers

- Elders and Deacons were actively involved in serving communion.

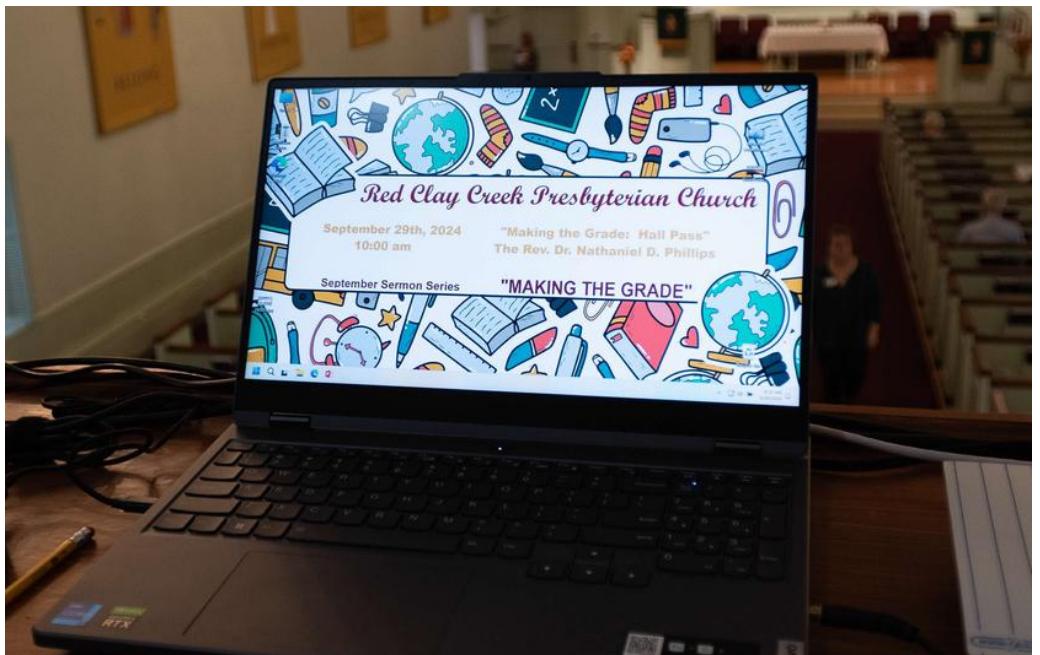
Greeters:

- Greeters welcome worshipers in the Narthex as they arrive for services.
- A schedule is made every 4 months. The church office lists greeters in the bulletin and sends a reminder each week

Usher Coordinator

- There are currently 49 active ushers under the leadership of four full-time Captains and three part-time Captains.
- One Captain is retiring as of January 2026, one has been added and more captains are being recruited.





Reach Committee

Linda Reisor, chair

In 2025 the Reach Committee provided leadership and financial support to over 20 organizations, focusing on areas where our congregation is engaged in building relationships to meet the needs in our community and beyond. Some highlights include:

Food Bank of Delaware

- Participated in the January Service Challenge with two volunteer sessions on January 11, each attended by at least 25 members.
- Hosted monthly volunteer sessions throughout the year (excluding July and August), averaging 15-18 participants per session.
- Collected 1,323 pounds of food during the Lenten Food Drive.
- Organized a special food drive in early November in response to needs related to the government shutdown, collecting 476 pounds of food.
- Designated the Thanksgiving offering to support the Food Bank of Delaware.

Refugee Family Support

- The Sharaf family received green cards, and Babiker began full-time employment at Amazon.
- RCCPC volunteers continued providing guidance and support, particularly assisting the children as they transition toward high school and explore alternative school options.

Mission

Meeting Ground

- Strengthened partnership with Meeting Ground, which serves individuals experiencing homelessness in Elkton, North East, and Newark.
- Prepared and served a warm chili meal in January.
- Donated 100 hand-knit scarves to clients and staff in November.
- Delivered personal notes and homemade brownies to staff as an expression of appreciation.
- Prepared holiday treat bags for clients and staff.

Friends

- Volunteered month to meals to 12 residents
- Supported 100+ dc
- Participated in fundraisers
- Hosted a dinner for the Wilmer family over 85 people during October
- Provided support to staff during the appreciation month
- Supported the graduation of Housing students from hospital

Emmanuel Dining Room

- Continued providing a chili meal once each month.
- Emmanuel Dining Room East closed in March due to rising rent and other operational challenges.
- Monthly chili donations were transitioned to Emmanuel Dining Room West on Jackson Street, with deliveries now scheduled for the 23rd of each month.
- Expressed deep gratitude to volunteers who sustain this ministry amid rising food costs and increasing need.

Meals on Wheels

- Five RCCPC volunteers delivered meals to residents every Saturday
- Meals were prepared and picked up by RCCPC for delivery

to Maine

44 RCCPC participants returned to Falmouth, Maine, to complete home repairs in partnership with Mission at the Eastward. Led the program to include a middle school service track, increasing youth participation.

One youth joined RCCPC participants in service projects, with several staying in the

hip House

Volunteers provided at least three meals per week to Epiphany House and occasional meals to Clark House, serving full dinners to 10-12 clients.

Participated in the annual Christmas toy drive with 100+ donated items and \$5,200 in gift cards. Participated in the annual Highmark Walk for Cancer.

Attended the Roots and Rays annual luncheon at the Falmouth Empowerment Center, serving 100+ people, including families sheltered in Code Purple conditions.

Provided refreshments for Friendship House during their May retreat to show appreciation for their year-round service.

Participated in the annual picnic for women clients and residents of the Transitional Housing Program with food, volunteers, and supplies.

on Wheels

RCCPC teams delivered meals to clients at Murray Manor for one week in six weeks.

Meals were prepared by City Fare and delivered up at the Mid County Senior Center every.



Roots & Rays

MISSION AND OUTREACH

100
Turkeys

ESSENTIAL COMMUNITY NEEDS:

Distributed car care bags, baby care packages for Head Start families, Thanksgiving turkeys for 100 families, utility assistance through Delmarva, and initiated a Clothing Bank Family Center satellite with Friendship House.

29
kids

SPECIAL PROJECTS FOR CHILDREN & FAMILIES:

Provided Adopt-a-Family gifts for 29 local children, supported Dickinson High School students with yearbooks and prom tickets, funded a Christmas initiative at Carrie Downie Elementary (\$1,620), and enabled field trip access for Richey Elementary students.

100
Kits

ESSENTIAL NEEDS FOR SCHOOLS:

Fulfilled Roots & Rays Kids Wish Lists for four schools and delivered targeted support across elementary, middle, and high school communities. Hygiene Kits (100 at H.B. DuPont Middle)

300
Bags

ENGAGING THE CONGREGATION IN SERVICE:

Led youth service days producing 300 Go-bags and sandwiches for Friendship House, and hosted the 3rd Annual Roots & Rays Service Challenge—a month of congregation-wide service activities. New High School Service Team created.

Free
Camps

INVESTING IN ENRICHMENT OPPORTUNITIES:

Offered free or low-cost arts camps and music lesson scholarships throughout the year, expanding access to creative education for local children.

CDCA Nicaragua

- Long-time leaders transitioned into smaller roles while a new generation assumed leadership.
- Sarah Junkin Woodard continues touring the U.S. and may visit RCCPC in the coming year.
- CDCA closed its medical clinic after 26 years due to improved public healthcare access and declining clinic funding.

Costa Rica

- No RCCPC team traveled in 2025.
- Continued financial support for medical and youth services through CEDCAs.
- Identified need for new leadership to maintain this long-standing partnership.



Quilts for Comfort

- Provided handmade quilts to more than 300 individuals, including NICU patients and those undergoing cancer treatment.
- Launched a new "Cat Quilts" initiative, donating cat-sized quilts to Faithful Friends.



Humane Animal Partners (HAP)

- Intergenerational team grew to 24 members, including teens from the high school service team.
- Contributed 120 volunteer hours caring for animals and supporting shelter operations.
- Held the first HAP Supply Drive in October with overwhelming congregational support.
- Established a permanent donation barrel in Founder's Hall for ongoing contributions.



Table of Plenty

- Maintained a close partnership through frequent food donations.
- Provided 50 Easter meals and 30 Thanksgiving meals.



Hope for Tomorrow

Lois Galinat and Linda Reisor, chairs

Building Improvements

- Sanctuary boiler replaced.
- HVAC systems installed in classrooms.
- New furniture for staff conference room.
- Upgraded the Wi-Fi.
- Vendor selected and first order placed for new windows in older portion of the building.
- Staircases repaired.
- External lighting added around Founder's Hall.
- Drop ceiling replacements throughout the building.

Children's Resource Mission

- Expanded to three Summer Art Camps. Holiday minicamps were held.
- Room 210 renovated.
- Finalizing plans for Tunnel renovations.
- Community partnership in planning stage.

Community Welcome

- Improved landscaping in the Memory Garden. Bronze plates were added to the monument.
- Clean-up and beautification along the Mill Creek side of the property.
- Preliminary plans for improved outdoor lighting.
- Campus-wide signage is in planning process.

Worship Experience

- AV system installed in the Sanctuary. AV Desk built in the balcony.
- Music Fund established.
- Pew cushions for the entire sanctuary have been selected.
- Deposit made for Pipe Organ repair in early 2026.

Finance

Brandon Wallace, chair

2025 Financial Summary

In January 2025, the Session approved an operating budget with total income of \$987,130 and total expenses of \$1,024,831 with an unbalanced budget deficit of \$ 37,701.

- Year-end 2025 total income was unfavorable by \$26,617 or 2.7% vs planned income
- Year-end 2025 total expenses were unfavorable by \$ 6,829 or .6% vs. planned expenses.
- Year-end 2025 resulted in a deficit of \$71,147 compared to planned deficit of \$37,701. See summary charts below.
- **Investments:** As part of the 2025 approved operating budget, \$86,000 was withdrawn from the single Merrill Lynch Endowment account during the year to subsidize the Operating Income. The balances from investments as of Dec 31, 2025, below include these withdrawals.
- **New Investment Partner:** One year ago, RCCPC has established a financial relationship with Merrill Lynch in Wilmington to improve personal contact with advisors and jointly select investment strategies with the ability to meet on-site as needed. Committee meets on site 3 to 4 times per year. We currently have 4 accounts invested in Money Market, Equities, short and long-term bonds.

For year-end 2025, the below chart shows a total Asset and cash portfolio of over \$2.6 million.

Financial and Investment Assets including Merrill Lynch and WSFS accounts for 2025

	Beginning Balance	Ending Balance	Net	
Merril Lynch Investment Funds				
Merrill Lynch - HFT-1	\$581,743	\$255,792	\$ (325,951)	Note 1
Merrill Lynch - HFT-2	\$235,000	\$296,808	\$61,808	
Merrill Lynch - Endowment	\$1,078,989	\$1,310,028	\$231,039	Note 2
Merrill Lynch - T-Bond	\$247,607	\$258,247	\$10,640	Note 3
Total Merril Lynch	\$2,143,338	\$2,120,875	\$ (22,463)	

Note 1 includes withdrawals during the year for HFT-1 projects

Note 2 includes WSFS CD transfers, Qrtly withdrawals and interest/dividends during the year.

Note 3: includes interest/dividends during the year.

Note 4 WSFS CDs transferred to M.L.Endowment in Nov 2025

Finance, cont'd.

WSFS Checking Acct	\$275,669	\$397,791		
WSFS Savings Acct	\$37,847	\$5,941		
WSFS Building / HFT-1 Savings	\$7,796	\$160,513		
WSFS 5 CDs	\$260,305			Note 4
Total Cash & Investments above	\$2,474,689	\$2,685,158		

Highlights of Operating Income for 2025

	Actual	Budgeted	Fav (Unfav)
Giving-Pledge, Non-Pledge, Loose Plate	\$809,220	\$822,500	\$ (13,280)
Income Withdrawals from Endowment Fund	\$86,000	\$87,000	\$ (1,000)
Rental	\$10,933	\$8,520	\$2,413
Committee Income -Belong, Nurture & Rejoice	\$4,353	\$23,610	\$ (19,257)
Other- Per Capita	\$3,655	\$6,000	\$ (2,345)
Interest, Non Budget, Misc	\$46,352	\$39,500	\$6,852
Total Operating Income	\$960,513	\$987,130	\$ (26,617)

Highlights of Operating Expenses for 2025

	Actual	Budgeted	Fav (Unfav)
Administration	\$34,824	\$33,000	\$ (1,824)
Home	\$161,933	\$169,740	\$7,807
Personnel	\$714,428	\$685,235	\$ (29,193)
Stewardship & Finance	\$9,899	\$7,945	\$ (1,954)
Per Capita paid to Presbytery	\$5,000	\$6,000	\$1,000
Mission & Reach	\$64,025	\$63,525	\$ (500)
Deacons, Belong, Nurture & Rejoice	\$41,551	\$59,386	\$17,835
Total Operating Expenses	\$1,031,660	\$1,024,831	\$ (6,829)

2025 Operating Budget Summary

2025 Actual Net Income	\$960,513
2025 Actual Net Expenses	\$1,033,597
2025 Net Income (Deficit)	\$ (73,084)

Hope for Tomorrow Financial Summary

Pledged for HFT	\$1,557,024
Income Received thru December 2025	\$1,262,115
Expenses thru December 2025	\$654,272
Balance	\$607,843

Note:

Balance of the funds are part of both Merril Lynch and WSFS checking accounts.

New 2026 Operating Budget

Session approved the new 2026 Operating Budget with planned income of \$1,010,444 and expenses of \$1,082,340 with an unbalanced budget deficit of \$71,896. See attached pages for detail.

2026 Planned Operating Income Highlights

- Pledges budgeted include 191 pledging units.
- The Merrill Lynch Endowment Fund will provide \$100,000 to subsidize the income or 7.6% withdrawal from the Endowment fund.

2026 Operating Expenses Highlights

- Total budgeted expenses for 2026 are \$1,082,340 versus \$1,024,831 in 2025.
- Personnel budget Increased by \$59,765.
- Mission/REACH expenses for Local, Regional, and International increased from \$63,525 to \$66,701.

The Finance Committee will continue to remain diligent in monitoring this new budget, and, with God's blessing and provisions and the leadership of Pastor Nate's staff and Session, we will be able to have a successful year.

Finance Committee Members

Curt Tompkins, John Schubel, John Gast, Fred Crowley, Jay Fuess and Pastor Nate along with support from our Office Financial Associate, Anthony Condoluci-Smith.

Nominating Committee

Donna Reilly, chair

The Nominating Committee is pleased to present this slate of nominees for the position of Elder:

Elder - Class of 2027

Lois Galinat*

The Nominating Committee is pleased to present this slate of nominees for the position of Deacon:

Deacon - Class of 2027

Bonnie Hudson

Elder - Class of 2029

Jason Baxley
Mark Cozine
Amy Harter
Holly Martinez
Derek Meyer
Brandon Wallace

Deacon - Class of 2029

Karen Caldas
Janice Hench
Susan Kissell
Debbie McNesby
Eric Sanford
Brooke Sedita
Vicki Smith

Nominating Committee

For the At-Large positions on the 2026 Nominating Committee (1-year term) we present:

Sue Gleason
Anne Hawley

Financial Review Committee

The following person was submitted in nomination for the Financial Review Committee for a three-year term:

Nancy James





Red Clay Creek
PRESBYTERIAN CHURCH