



Connecting Hearts, Renewing Lives

St. Andrew Presbyterian Church
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Annual Congregational Meeting
Sunday February 8, 2026
Moderator: The Rev. Dr. Carl Anderson

A quorum of 58-plus was confirmed by the Session clerk as Pastor Carl Anderson called the meeting to order at 10:38 a.m. Meeting outline explained.

Prayer offered by **Pastor Carl Anderson**.

Presentation of the Approved Budget for 2026: Treasurer Emily Neddermeyer presented the session approved budget for 2026. She thanked the Finance Team for their hard work and the finance staff. For 2025, the church came in under the budgeted income of \$940,000 with an actual total of \$872,797 and, after expenses, a deficit of \$17,851, which was covered by our cash reserves. Emily shared a slide with the history of giving from 2018-2025 and expressed pride in what the church accomplished with all the change it has gone through since August of 2024 with the loss of both pastors to unexpected retirement.

For the 2026 budget an estimated income of \$900,000 is proposed with expenses estimated to exceed income at \$923,523, for a deficit of \$23,563. Funding sources have been addressed to cover this budgeted deficit. This is an aspirational budget. Emily invited all to revisit their giving to see if more was possible..

Emily noted that no mortgage fund payments come out of the general budget. She pointed out 58 percent of the church's general budgeted expenses are for personnel expenses. Among a few one-time expenses this year are expenses incurred in the process of calling a new lead pastor. The Finance Team therefore asks individuals to consider giving to these one-time expenses this year. Emily also noted a change in the funding structures for mission and Per Capita spending.

The St. Andrew liquidity management practices were reviewed. St. Andrew continues to maintain a reserve in their General Fund equaling roughly two months of general fund expenses. The cash reserve at 12-31-25 actually exceeded the two months figure. Again, the 2026 budget is aspirational, due to Session's faith in the impact of new leadership and stability in 2026..

The mortgage continues to reduce. St. Andrew continues to apply \$25,000 per month, more than the required payment of \$13,777. The mortgage rate remains 3.125% and it comes due in the fall of 2027. St. Andrew continues to keep a capital fund reserve equal to at least six months of loan payments. The church invests excess funds, with a goal of at least matching the loan rate. We continue to prepay the debt as appropriate. Our loan started at \$5,115,000 and is now down to approximately \$1,727,000.

Emily invited members to celebrate where we are financially as a church, especially in a difficult year in so many respects. We have 83 percent equity in our \$12 million home. With two months of general fund expenses and six months of mortgage loan payments in reserve, and new leadership coming, the future is bright. Please join us in giving to the general fund and capital campaign, and encourage others to do the same.

approved

Presentation from the Land Sales Team: Team member **John Benson** presented an update and proposal to sell a small piece of land. First, he briefly reviewed the history of land sales from the church's 2009 acquisition of our current land footprint followed by sales of land parcels in 2017 and 2023, noting that the South Triangle on Camp Cardinal Road (near Melrose Avenue) remains listed for sale.

Second, he explained the need to sell a small parcel of our property that abuts Western Homes property by the cul-de-sac, for their use as a trail extension on their property

Motion: The Land Sales Team moves that St. Andrew convey to Western Homes Independent Living Services, Inc. approximately 1,161 square feet of property as described in the Offer to Buy Property and Acceptance for the price of \$4,644.00. Buyer is to pay any and all costs associated with this conveyance, including St. Andrew's attorney fees. **MSC**

Presentation from the Nominating Team: Elder **Helen Bryce** thanked the team members. **Marissa Moore** is nominated for an open slot on the team with the recent resignation of **Hillary Chappo**.

Motion: To elect **Marissa Moore** to fill an open congregation member slot on the nominating team. **MSC**

Presentation from Team Guatemala: Elder **Becky Benson** presented on the planned summer trip, July 25 - August 1. April is the deadline for committing to participate. Another trip is planned in March 2027. Fundraisers will be organized this spring and donations of items or talents are welcome.

Presentation from the Pastor Nominating Committee: Committee Moderator **Ted Potter** invited the team to come forward and reported for the team that they have issued a call to a candidate which was accepted. The process has a few steps yet to complete and the hope is to announce the name of this candidate in a week or two with a congregational meeting scheduled upon session approval for March 8 to vote on this exciting news.

Instructions for the Chili Cookoff and Souper Bowl Sunday: Amy Schmidt Rundell provided these. There are 11 chilis to vote from for the preferred version.

MOTION: To close the annual meeting. **MSC**

Pastor Carl Anderson closed the meeting at 11:12 a.m. and blessed the meal to follow by having the attendees recite the Lord's Prayer.

Respectfully submitted,

Patricia Benson
Clerk of Session

The Rev. Dr. Carl Anderson
Moderator