

Charter Oak Church

Church Council Meeting Minutes

December 18, 2025 – Council Meeting

Council Members: Nathan Anderson, Bob Carter, Kris Hobaugh, Steve Manges, Jordan Morran, Adam Pardee, Amanda Polinsky, Brian Quinn, Larry Rybacki, Garth Shaner, Autumn Vinopal, Nick Watson, Chris Whitehead, Jason Halfhill (Ex-Officio), Kristi Fellers (Ex-Officio)

Absent: Kris Hobaugh

Guest Attendance: Jon Hartland

Prayer: Jordan Morran

Review the November 2025 Meeting Minutes

- **MOTION** by Bob Carter to accept the November Church Council Meeting Minutes.
 - Motion 2nd by Autumn Vinopal.
 - Motion ACCEPTED.

Finance Report: Larry Rybacki

- See the attached document titled **Treasurer Report 12-18-25**
 - Strong finance report: revenue is 4% over budget and expenses are 3% under budget
 - COC Holdings LLC Operating Account has been added to the table of Select Reserve Account Balances
 - Tracking Financial Decisions
 - Following our discussion in November, we have now added a section to the Executive Director Report, recording any financial decisions that were made by Church Council.
 - Is our giving in alignment with our budget?
 - If we continue to have a positive trend in the future, could we pull special funds into the budget for future needs? Using the surplus will help move toward sustainability.
 - We received an \$80K gift toward the purchase of the Mid-Town Plaza – do we need to have a motion to approve moving money every time we receive a gift (as we did last month), or do we want to give an overarching “in perpetuity” approval for gifts that are given at any time?
 - Church Council decided that it would be beneficial to document the transfer of all future donations toward the purchase of the Mid-Town Plaza.
 - **MOTION** by Autumn Vinopal to utilize future ongoing donations to the Reserve for Capital Campaign account to pay down the principal on our line of credit that was used to purchase the Mid-Town Plaza until the line of credit is paid off.
 - Motion 2nd by Steve Manges.
 - Motion ACCEPTED.

Old Business

- Mid-Town Plaza Updates
 - Campus Renovation (Jon Hartland)

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- Total demolition to prepare for mold remediation has begun. Many volunteers have stepped up, saving an estimated \$100K in demolition expenses. The demolition project is running ahead of schedule.
- Design elevations have not yet been received from the architect. These were expected to have been received in September. The Crossroads Build Team would like to help communication by setting their own timeline, with an expected move-in timeframe of Fall 2026.
- Plaza Update (Jason Halfhill)
 - Biz Communications, a current tenant, has been operating without a lease. Skip Bennett and Larry Rybacki have worked with them to put a 2-year lease in place, with an option for a month-to-month lease in the third year.
 - A lease was sent to PHR on December 2 and is being reviewed by their attorneys. The demolition for their buildout is underway.
 - Skip Bennett has been reaching out to the Dollar General regional rep about expanding their current space but has not yet received feedback.
- Garden Street Property Update
 - The property has been actively listed for one month. We have had three interested parties reach out in that timeframe. We are presently awaiting a potential cash offer for the full four-acre parcel.
 - According to our bylaws, Church Council has to vote on the buying and selling of any property.

Questions/Comments from Visitors

- None

New Business

- Frye Farm Campus Renovation Design
 - The cost for the renovation design at the Frye Farm Campus is \$16,600.
 - **MOTION** by Steve Manges to approve the Frye Farm Campus renovation design costs of up to \$16,600 to be paid out of the FF Reserve for Capital Improvement account.
 - Motion 2nd by Jordan Morran.
 - Motion ACCEPTED.
 - Nathan Anderson suggested a logo redesign before we begin renovation of the Frye Farm and Crossroads campuses.
- New Door Lock System for the Frye Farm Campus
 - The total cost estimate for installation of magnetic door locks and changing out the key locks with blanks is \$15,835.
 - It was suggested to create a Standard Operating Procedure for access to the new door lock system.
 - **MOTION** by Brian Quinn to approve the cost of the new door lock system at the Frye Farm Campus in the amount not to exceed \$17,000 to be paid out of the FF Reserve for Capital Improvement account.
 - Motion 2nd by Adam Pardee.
 - Motion ACCEPTED.
- New Church Council Members (Chris Whitehead)

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- **MOTION** by Adam Pardee to nominate Wendell Davis to Church Council for the class of 2029.
 - Motion 2nd by Bob Carter.
 - Motion ACCEPTED.
- **MOTION** by Adam Pardee to nominate Ben Little to Church Council for the class of 2029.
 - Motion 2nd by Bob Carter.
 - Motion ACCEPTED.
- **MOTION** by Adam Pardee to nominate Duane Goodsell to Church Council for the class of 2029.
 - Motion 2nd by Bob Carter.
 - Motion ACCEPTED.
- Church Council discussed the creation of a policy/procedure for the annual selection of Church Council candidates. The selection policy is under the purview of the Lead Pastor, will align with our bylaws, and will be in accordance with our denomination.
- Church Council Classes
 - 2026: Garth Shaner, Brian Quinn, Autumn Vinopal
 - 2027: Adam Pardee, Amanda Polinsky, Jordan Morran
 - 2028: Larry Rybacki, Robert Carter, Steve Manges
 - 2029: Wendell Davis, Ben Little, Duane Goodsell
- Vote for Vice Chairperson (Chris Whitehead)
 - **MOTION** by Chris Whitehead to approve Jordan Morran as the 2026 Vice Chairperson of Church Council at Charter Oak Church.
 - Motion 2nd by Amanda Polinsky.
 - Motion ACCEPTED.
- Congregational and Crisis Care – Wins, Challenges, Stories
 - Cindy Jonczak is our Congregational/Crisis Care Coordinator. There is a limit to the amount that a person can receive annually in order to avoid perpetuating crisis situations. She meets in-person with those in need and determines how we can help meet their needs.
 - The Clothes Closet has seen significant growth – donated clothes are distributed monthly in coordination with the Food Pantry at Frye Farm.
 - The Jeannette Campus Benevolence Team walks alongside people in crisis to help them find freedom in a relational way.
- Church Council Class of 2025 Farewell
 - Thank you to Nathan Anderson, Kris Hobaugh, and Nick Watson, who will be stepping down from their roles on Church Council. Much appreciation was expressed to Nathan, Kris, and Nick for their diligent service and leadership at Charter Oak Church.
 - Nathan shared passages from Nehemiah, providing encouragement and strength for our upcoming season of building.
 - Pastor Chris shared a personal and heartfelt message to Nick, Nathan, and Kris.

Executive Session

- Church Council went into Executive Session.

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Next Church Council Meeting

- Thursday, January 15, 2026

Respectfully Submitted,

Kristi Fellers

December 18, 2025

FINAL

Treasurer's Notes: Nov '25

** Numbers are based on a Revenue Budget of \$2,711,103, and an Expense Budget of \$2,590,854

Revenue	4 MONTHS					Budget	% of Bdgt.
	Aug-25	Sep-25	Oct-25	Nov-25	ENDED 11/30/25		
Frye Farm	165,517	155,136	268,980	198,655	788,288		
Central Services	-	-	-	-	-		
Expansion	983	-	408	359	1,750		
Crossroads	31,423	24,257	22,744	27,576	106,000		
Jeannette	10,936	26,063	10,181	12,596	59,776		
Mt Pleasant / Scottdale	15,172	10,381	10,388	14,032	49,973		
Totals	224,031	215,837	312,701	253,218	1,005,787	2,711,103	37%
2024/2025	165,873	207,236	181,720	186,195	741,024	Note>4/12=	33%

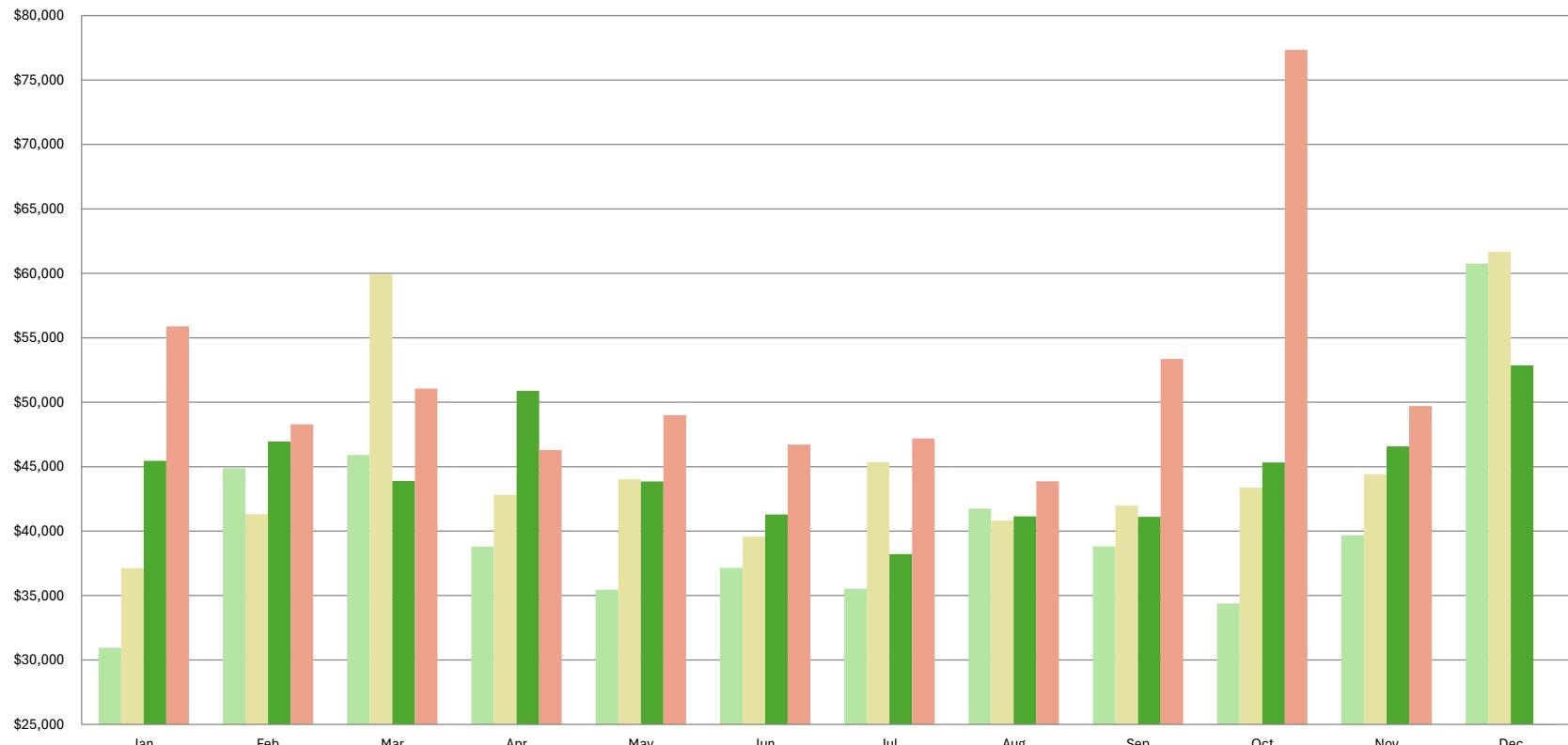
Expenses	4 MONTHS					Budget	% of Bdgt.
	Aug-25	Sep-25	Oct-25	Nov-25	ENDED 11/30/25		
Frye Farm	103,038	115,398	140,971	139,733	499,140		
Central Services	20,819	30,620	7,617	19,138	78,194		
Expansion	983	-	408	359	1,750		
Crossroads	29,518	28,134	28,276	29,365	115,293		
Jeannette	12,432	15,436	14,341	14,135	56,344		
Mt Pleasant / Scottdale	5,026	5,277	6,761	5,219	22,283		
Totals	171,816	194,865	198,374	207,949	773,004	2,590,854	30%
2024/2025	185,306	182,865	186,552	194,300	749,023	Note>4/12=	33%

	4 MONTHS					Budget
	Aug-25	Sep-25	Oct-25	Nov-25	ENDED 11/30/25	
Unadjusted Net Income	52,215	20,972	114,327	45,269	232,783	120,249
Mortgage Principal	(8,956)	(9,004)	(9,248)	(9,101)	(36,309)	
Adjusted Total Profit / (Loss)	43,259	11,968	105,079	36,168	196,474	
2024/2025 Unadjusted Net Income	(19,433)	24,371	(4,832)	(8,105)	(7,999)	

Available Cash	Nov-25	Oct-25	
Total Bank Accounts	1,896,956	1,819,959	76,997
Outstanding Payables / Prepays	(95,889)	(93,128)	2,761
Payroll Liabilities	(23,555)	(21,584)	1,971
Reserve Commitments	(881,168)	(1,248,204)	(367,036)
Unrestricted Cash	\$ 896,344	\$ 457,043	\$ 439,301

Balances of Select Reserve Accounts:	Nov-25	Oct-25	
Crossroads Future Start Up	208,984	18,765	190,219
Reserve for Capital Improvement	221,542	230,919	(9,377)
Strengthening Our Future	182,592	389,205	(206,613)
COC Holdings LLC Operating Account	22,139	21,456	683
Reserve Capital Campaign	-	350,000	(350,000)

WEEKLY GIVING AVERAGES



Weekly Giving Averages	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Weekly Avg/Mo
2022	\$ 30,953	\$ 44,876	\$ 45,915	\$ 38,804	\$ 35,449	\$ 37,142	\$ 35,532	\$ 41,748	\$ 38,811	\$ 34,379	\$ 39,682	\$ 60,762	\$ 40,338
2023	\$ 37,125	\$ 41,325	\$ 59,924	\$ 42,816	\$ 44,036	\$ 39,578	\$ 45,339	\$ 40,816	\$ 41,980	\$ 43,368	\$ 44,415	\$ 61,679	\$ 45,200
2024	\$ 45,450	\$ 46,953	\$ 43,891	\$ 50,883	\$ 43,857	\$ 41,296	\$ 38,216	\$ 41,142	\$ 41,107	\$ 45,324	\$ 46,573	\$ 52,860	\$ 44,796
2025	\$ 55,892	\$ 48,285	\$ 51,064	\$ 46,289	\$ 48,993	\$ 46,715	\$ 47,192	\$ 43,869	\$ 53,363	\$ 77,341	\$ 49,700	\$ 51,700	
w=# of weeks	'23=5w		'24, '25 = 5w	'23=5w	'22 = 5w	'24, '25 = 5w	'23 = 5w	'25 = 5w	24 = 5w	'23 = 5w	'25 = 5w	'24= 5w	