

# Charter Oak Church

## Church Council Meeting Minutes

February 19, 2026 – Council Meeting

**Council Members:** Bob Carter, Wendell Davis, Duane Goodsell, Ben Little, Steve Manges, Jordan Morran, Adam Pardee, Amanda Polinsky, Brian Quinn, Larry Rybacki, Garth Shaner, Autumn Vinopal, Chris Whitehead, Jason Halfhill (Ex-Officio), Kristi Fellers (Ex-Officio)

**Absent:** Brian Quinn

**Guest Attendance:** Kathy Anderson, Nathan Anderson, Skip Bennett, Lance Brunton, Denny Fellers, Kristin Fichet, Don Hobaugh, Kristine Hobaugh, Dick Holler, Sherri Holler, Ty Holler, Erin Irons, Dave Leuthold, Sandy Leuthold, Golden Lynch, Mike Lynch, Christina McCaffrey, Jay McCaffrey, Bob McDonald, Tonya Riggs, Mitchell Ross, Traci Grace Shearer, Lacy Stewart

**Prayer:** Larry Rybacki

### Questions/Comments from Visitors

- Christina McCaffrey shared copies of the Charter Oak Church bylaws with Church Council members and encouraged them to effectively steward their role as they lead our church family well.
- Ty Holler discussed the governance structure of Charter Oak Church and the importance of Council SubTeams and transparent shared stewardship.

### Review the January 2026 Meeting Minutes

- **MOTION** by Autumn Vinopal to accept the January Church Council Meeting Minutes.
  - Motion 2<sup>nd</sup> by Bob Carter.
  - Motion ACCEPTED.

### Finance Report: Larry Rybacki

- See the attached document titled **Treasurer Report 02-19-26**
  - The Charter Oak Church financial picture is very strong.
  - Larry reviewed the total revenues and expenses year-to-date for each campus category. We currently sit 5% ahead of budget and 4% under budget so far this year.
  - Unadjusted net income is about 2.75% higher than expected so far this year.
  - We have paid an additional \$54K on the mortgage this year.
  - The balance of the Reserve Capital Campaign fund was applied to the Midtown Plaza purchase loan.

### Old Business

- Update on Renovation Projects
  - Crossroads Campus
    - Cavcon is expected to provide the Guaranteed Maximum Price for the Midtown Plaza construction costs by March 6, including the cost of the façade, the parking lot, and the buildout of Crossroads Campus space.
    - Demolition of the Crossroads Campus space continues – the upstairs is 99% complete and the downstairs about 60-70% complete. This has been done by

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volunteers from all campuses, which has saved Charter Oak Church about \$150K.

- Jason Halfhill gave special mention to Bob Ross and Bob Carr for their selfless effort and steadfast commitment to volunteering.
- Mold remediation will follow the demolition process.
- Frye Farm Campus
  - The Kids Ministry design team will meet with Cavcon next week to review designs.
- Jeannette Campus
  - We are exploring the possibility of doing the work through volunteer efforts, including demolition and expansion of the area outside the Worship Center.

### New Business

- Remove Chow Juan as an Approved Signatory on Bank and Financial Accounts
  - **MOTION** by Steve Manges to remove Chow Juan as an authorized signatory for all of Charter Oak Church's accounts. This individual will no longer have the responsibility of handling business matters related to Charter Oak Church's accounts with Key Bank, including issuing directives on behalf of Charter Oak Church related to the management of those funds.
    - Motion 2<sup>nd</sup> by Bob Carter.
    - Motion ACCEPTED.
- Approve Skip Bennett as Signatory on Bank and Financial Accounts
  - **MOTION** by Steve Manges to empower Skip Bennett as an additional authorized signatory for Charter Oak Church's accounts with Key Bank. This individual will have the responsibility of handling all business matters related to Charter Oak Church's accounts with Key Bank, but not limited to, issuing directives on behalf of Charter Oak Church related to the management of those funds.
    - Motion 2<sup>nd</sup> by Bob Carter.
    - Motion ACCEPTED.
- Ministry - Kids Ministry: What's Happening across Campuses (Wins, Challenges, Stories)
  - The Kids Ministry leaders at each campus are Bekki Anderson (Frye Farm), Debbie Stough (Crossroads), Rachael Phipps (Jeannette), Tiffany Orischak Flowers (Mount Pleasant/Scottsdale). Each of these leaders have a strong passion for serving kids and families.
  - Kids Ministries are growing at all campuses.
  - The cross-campus leadership team has been approved to begin writing our own VBS curriculum, which is planned to premiere across all campuses in 2027.
  - After the Ash Wednesday service, a family approached Pastor Chris with a cute story about their third-grade daughter. It was a great example of how we are equipping our kids with a biblical worldview through our Kids Ministry at all campuses.

### Executive Session

- Church Council went into Executive Session.

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## Next Church Council Meeting

- Thursday, March 19, 2026

Respectfully Submitted,  
Kristi Fellers  
February 19, 2026

DRAFT

Treasurer's Notes: Jan '26

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

Revenue	6 MONTHS ENDED							Budget	% of Bdgt.
	Aug-25	Sep-25	Oct-25	Nov-25	Dec-25	Jan-26	01/31/26		
Frye Farm	165,517	155,136	268,980	198,655	231,004	139,212	1,158,504		
Central Services	-	-	-	-	-	-	-		
Expansion	983	-	408	359	104	-	1,854		
Crossroads	31,423	24,257	22,744	27,576	49,163	24,183	179,346		
Jeannette	10,936	26,063	10,181	12,596	14,365	11,591	85,732		
Mt Pleasant / Scottsdale	15,172	10,381	10,388	14,032	11,090	9,358	70,421		
<b>Totals</b>	<b>224,031</b>	<b>215,837</b>	<b>312,701</b>	<b>253,218</b>	<b>305,726</b>	<b>184,343</b>	<b>1,495,856</b>	2,711,103	55%
2024/2025	165,873	207,236	181,720	186,195	267,600	217,534	1,226,158	Note>6/12=	50%

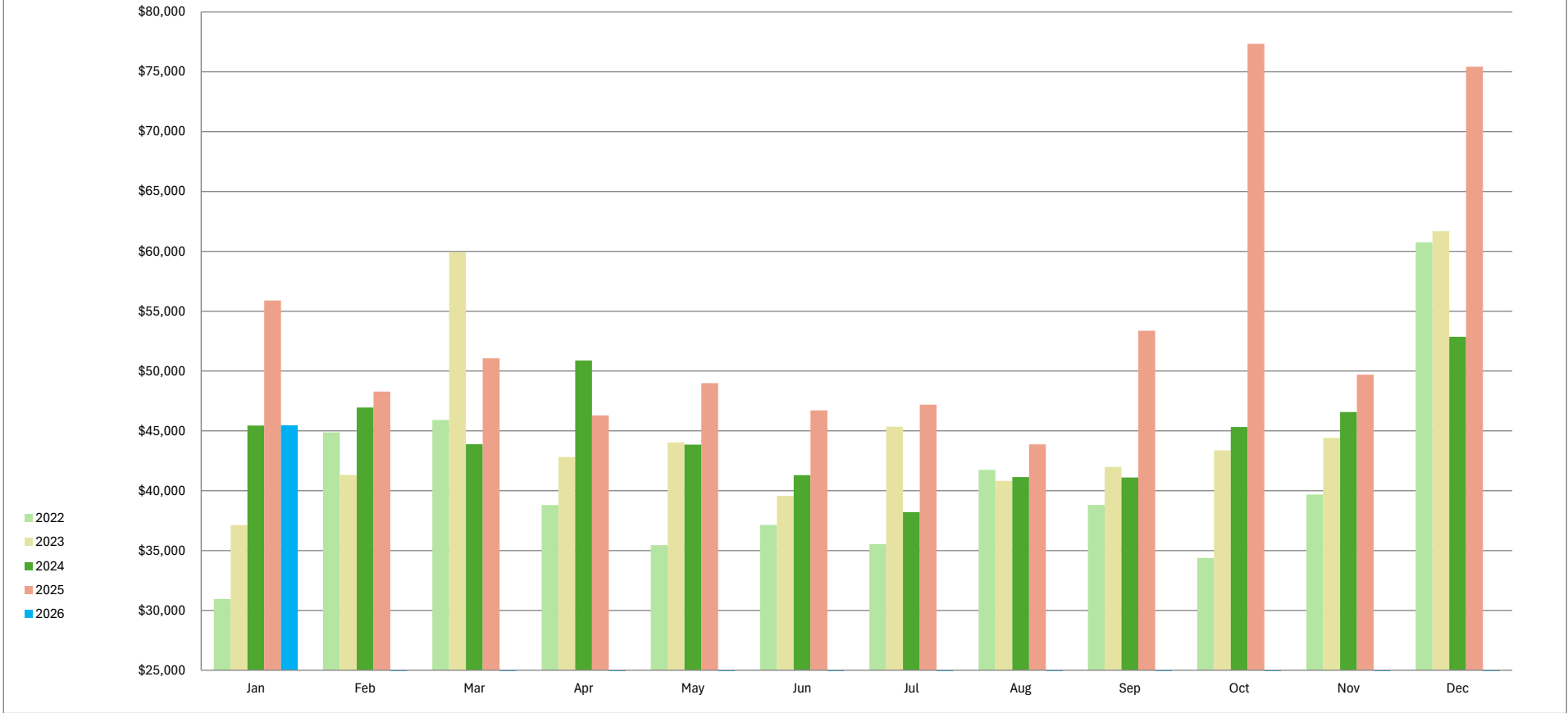
Expenses	6 MONTHS ENDED							Budget	% of Bdgt.
	Aug-25	Sep-25	Oct-25	Nov-25	Dec-25	Jan-26	01/31/26		
Frye Farm	103,038	115,398	140,971	139,733	143,181	114,410	756,731		
Central Services	20,819	30,620	7,617	19,138	13,214	35,584	126,992		
Expansion	983	-	408	359	104	0	1,854		
Crossroads	29,518	28,134	28,276	29,365	34,759	28,197	178,249		
Jeannette	12,432	15,436	14,341	14,135	15,203	14,672	86,219		
Mt Pleasant / Scottsdale	5,026	5,277	6,761	5,219	5,421	5,490	33,194		
<b>Totals</b>	<b>171,816</b>	<b>194,865</b>	<b>198,374</b>	<b>207,949</b>	<b>211,882</b>	<b>198,352</b>	<b>1,183,238</b>	2,590,854	46%
2024/2025	185,306	182,865	186,552	194,300	173,651	209,565	1,132,239	Note>6/12=	50%

	6 MONTHS ENDED							Budget
	Aug-25	Sep-25	Oct-25	Nov-25	Dec-25	Jan-26	01/31/26	
Unadjusted Net Income	52,215	20,972	114,327	45,269	93,844	(14,009)	312,618	120,249
Mortgage Principal	(8,956)	(9,004)	(9,248)	(9,101)	(9,101)	(9,101)	(54,510)	
<b>Adjusted Total Profit / (Loss)</b>	<b>43,259</b>	<b>11,968</b>	<b>105,079</b>	<b>36,168</b>	<b>84,743</b>	<b>(23,109)</b>	<b>258,109</b>	
2024/2025 Unadjusted Net Income	(19,433)	24,371	(4,832)	(8,105)	93,949	7,969	93,919	

Available Cash	Jan-26	Dec-25	
Total Bank Accounts	1,442,124	1,749,634	(307,510)
Outstanding Payables / Prepaids	(137,550)	(132,347)	5,203
Payroll Liabilities	(22,825)	(22,243)	582
Reserve Commitments	(928,789)	(1,024,839)	(96,050)
Unrestricted Cash	\$ 352,961	\$ 570,205	\$(217,244)

Balances of Select Reserve Accounts:	Jan-26	Dec-25	
Crossroads Future Start Up	218,396	220,531	(2,135)
Reserve for Capital Improvement	253,143	250,906	2,237
Strengthening Our Future	168,470	175,719	(7,249)
COC Holdings LLC Operating Account	226,109	24,137	201,971
Reserve Capital Campaign	-	90,000	(90,000)

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	\$ 75,419	\$ 53,677
2026	\$ 45,472												\$ 45,472
w=# of weeks	'23=5w		'24, '25, <b>26</b> = 5w	'23=5w	'22, <b>26</b> = 5w	'24, '25 = 5w	'23 = 5w	'25, <b>26</b> = 5w	24 = 5w	'23 = 5w	'25, <b>26</b> = 5w	'24= 5w	