

Charter Oak Church

Church Council Meeting Minutes

October 16, 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: Brian Quinn

Guest Attendance: Jon Hartland, Skip Bennett, Carmen Marotta

Prayer: Amanda Polinsky

Review the September 2025 Meeting Minutes

- **MOTION** by Larry Rybacki to accept the September Church Council Meeting Minutes.
 - Motion 2nd by Autumn Vinopal.
 - Motion ACCEPTED (12-0-0).

Finance Report: Larry Rybacki

- See the attached document titled **Treasurer Report 10-16-25**
 - The August and September column headers under “Balances of Select Reserve Accounts” are reversed.
 - The number for September 2024 in the Weekly Giving Averages chart is incorrect.
 - A revised Treasurer Report will be submitted in the next week.
 - Next month a column will be added to track the funds transferred from Strengthening Our Future to the LLC to pay for its day-to-day operations and expenditures.

Old Business

- Mid-Town Plaza Updates
 - Building Team Update (Pastor Jon Hartland)
 - Presently, the major task before the Build Team is to arrive at the guaranteed maximum price. This has been a slower process than expected. The presentation of 80% of the interior elevations is expected within the next three weeks.
 - Financing (Jason Halfhill)
 - There are two parts to the closing. Step one is done – the paperwork has been signed to obtain the line of credit for the purchase of the building. We are currently waiting for the lien letters that are needed to complete the closing process.
 - Purchase and Leases (Skip Bennett)
 - Dollar General agreed to the LMA waiver that will allow a church to operate on the MidTown Plaza property.
 - The Lutheran Church congregation voted on Sunday, agreeing to lower the purchase price.
 - A conditional use permit has been granted by the City of Greensburg.
 - Potential tenant conversations continue.

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Questions/Comments from Visitors

- Carmen Marotta shared his passion for people finding renewed sexual integrity, specifically freedom from pornography. He is proposing a type of group or resource for men who are looking to be freed from their pornography addiction, sharing information about the book *Outgrow Porn* and the organization Husband Material Ministries. He requested feedback and direction from Church Council. Discussion ensued, with encouragement to Carmen for his courage in sharing and a challenge to Council and the Campus Pastors to support this type of endeavor.

New Business

- Selling “Little House”
 - Because of the amount of storage available at the MidTown Plaza, we will have the opportunity to relocate the items that are currently stored at the Little House. This brings up the possibility of renting or selling the Little House.
 - It was suggested that the Little House could potentially serve as initial housing for expansion pastors that might be moving from out of state, or for pastoral residents or interns.
- (Business) Review 3Q 2025
 - Pastor Chris shared our 3rd Quarter Report that will be sent out with the third quarter giving letters and has been featured in our e-news.
- (Ministry) Expansion – how are we taking the Gospel throughout Westmoreland County?
 - We will take the Gospel throughout Westmoreland County in two ways: growth at our current campuses and starting new campuses.
 - Consider recruitment at seminaries and Christian colleges for internships and pastoral residencies.
- Email Accounts for Church Council Officers
 - An email survey will be sent out to assess who might want a Charter Oak Church email account rather than featuring their personal email account on our website.

Executive Session

- Church Council went into Executive Session.

Next Church Council Meeting

- Wednesday, November 19, 2025
 - Charge Conference at 6:30PM, with Church Council Meeting immediately following

Respectfully Submitted,
Kristi Fellers
October 16, 2025

Treasurer's Notes: Sep '25

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

2 MONTH ENDED					
Revenue	Aug-25	Sep-25	09/30/25		
Frye Farm	165,517	155,136	320,653		
Central Services	-	-	-		
Expansion	983	-	983		
Crossroads	31,423	24,257	55,680		
Jeannette	10,936	26,063	36,999		
Mt Pleasant / Scottdale	15,172	10,381	25,553	Budget	% of
Totals	224,031	215,837	439,868	2,711,103	Bdgt. 16%
2024/2025	165,873	207,236	373,109	Note>>2/12=	17%

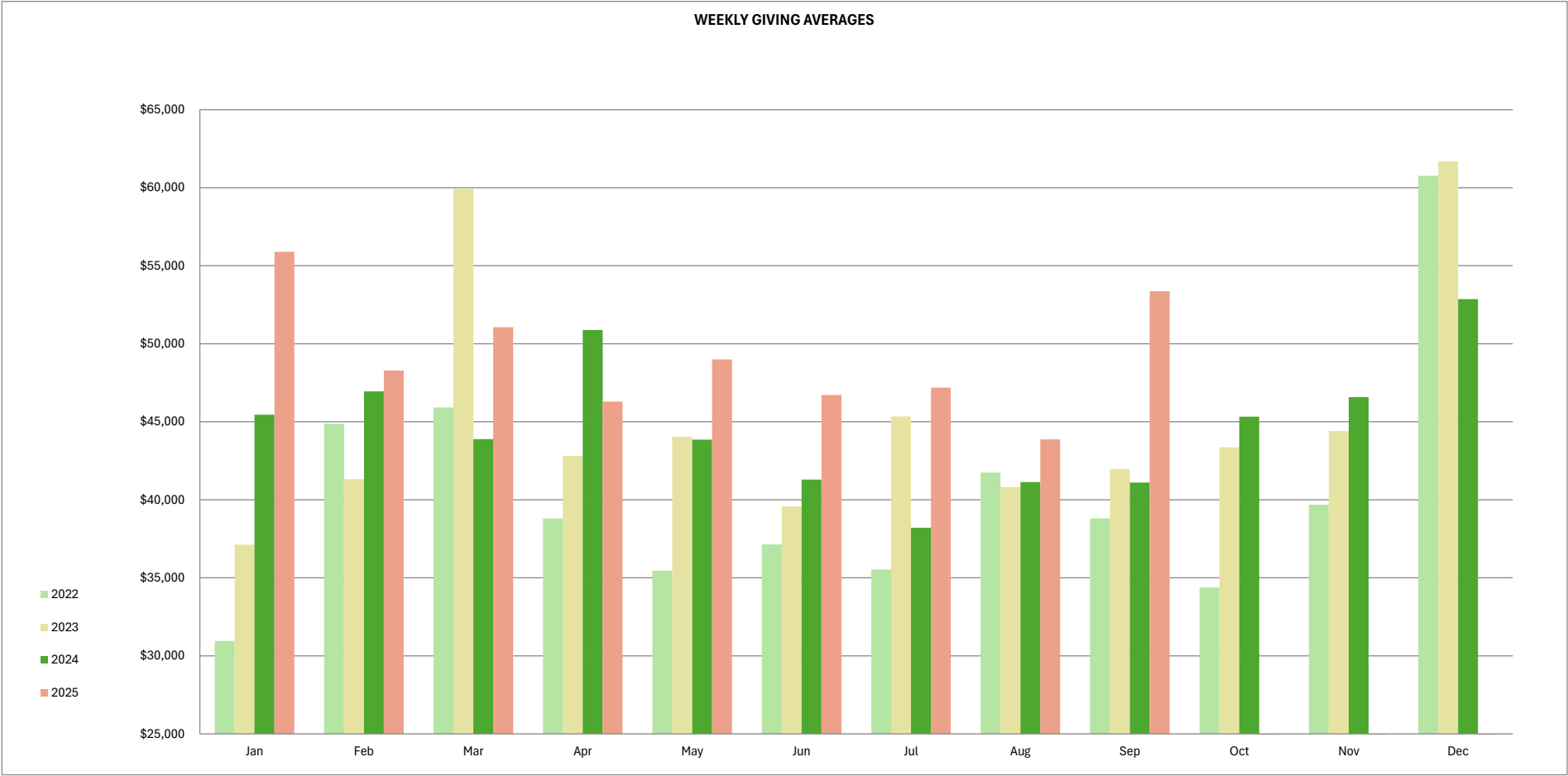
2 MONTH ENDED					
Expenses	Aug-25	Sep-25	09/30/25		
Frye Farm	103,038	115,398	218,436		
Central Services	20,819	30,620	51,439		
Expansion	983	-	983		
Crossroads	29,518	28,134	57,652		
Jeannette	12,432	15,436	27,868		
Mt Pleasant / Scottdale	5,026	5,277	10,303	Budget	% of
Totals	171,816	194,865	366,681	2,590,854	Bdgt. 14%
2024/2025	185,306	182,865	368,171	Note>>2/12=	17%

2 MONTH ENDED					
	Aug-25	Sep-25	09/30/25	Budget	
Unadjusted Net Income	52,215	20,972	73,187	120,249	
Mortgage Principal	(8,956)	(9,004)	(17,960)		
Adjusted Total Profit / (Loss)	43,259	11,968	55,227		
2024/2025 Unadjusted Net Income	(19,433)	24,371	4,938		

Available Cash	Sep-25	Aug-25	
Total Bank Accounts	1,745,873	1,802,928	(57,055)
Outstanding Payables / Prepaids	(95,427)	(91,755)	3,672
Payroll Liabilities	(22,853)	(20,526)	2,327
Reserve Commitments	(1,241,534)	(1,313,266)	(71,732)
Unrestricted Cash	\$ 386,059	\$ 377,381	\$ 8,678

Balances of Select Reserve Accounts:	Sep-25	Aug-25	
Crossroads Future Start Up	18,665	18,565	100
Reserve for Capital Improvement	217,664	242,785	(25,121)
Strengthening Our Future	396,249	428,560	(32,311)
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	\$	41,105	\$	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								\$	49,073
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				