

**Annual Meeting of the Congregation
and Annual Report for 2025**

February 8, 2026



Our Mission Statement

We glorify Christ by being and making disciples who share God's love,
seek His truth, and serve His world.

Table of Contents

Agenda.....	3
Pastor's Report.....	4
Clerk of Session Reports.....	5
Congregational Meeting Minutes, Sunday, October 19, 2025	5
Annual Congregational Meeting Minutes, Sunday, February 9, 2025	6
Roll of the Church Triumphant- 2025.....	10
Membership Report as of December 31, 2025.....	11
Session Committees Reports.....	12
Christian Education Annual Report.....	12
Endowment Fund Annual Report.....	16
Finance Committee Annual Report.....	17
2025 Financial Summary and 2026 Approved Budget.....	19
Business Administrator's Annual Report.....	20
Outreach and Mission Annual Report.....	21
Singles Outreach and Renewal (SOAR).....	23
ChristNet.....	23
Diaper Ministry.....	23
Personnel Committee Annual Report.....	24
Property Committee Annual Report.....	25
Worship & Arts Annual Report.....	26
Music Ministry.....	27
Deacon Board Annual Report.....	28
Parish Nurse Health Ministry.....	31
Treasure Chest.....	32

First Presbyterian Church of Dearborn
Annual Congregational Meeting Agenda
February 8, 2026

Call to Order and Opening Prayer

Establish Quorum and Appoint Secretary

Report of the Clerk of Session

Roll of the Church Triumphant

Action Items

 Approval of slate of elders, deacons, and Nominating Committee 'at large' members

 Approval of 2026 Terms of Call for Rev. Thomas James

Report of the Senior Pastor

Report of Session Committees

Report of Board of Deacons

Meeting of the Corporation

Report of the Treasurer

Other Business

Adjourn with Prayer

Pastor's Report

2025 was my first full calendar year as Pastor of First Presbyterian Church. It was a year marked by much joy but also by heartbreaking losses. On our staff, we mourned the loss of custodian Wendy Palmer and of Pastor Emeritus Don Wright. We also lost several faithful members and friends of the congregation. It was a difficult year in many ways. I conducted seven memorial services. There have been years during my ministry when I have conducted more, but it is hard to remember a year when they have been more impactful. It is a distinct honor to sit with families as they remember loved ones, and to preside during services of witness to the resurrection. But, of course, it wears on all of us to navigate such losses. I should also note that I had the joy of performing a wedding.

As the year came to a close, the church staff was enjoying (and continues to enjoy) a time of much-appreciated stability. Tami Metiva, our Office Administrator, and David Stultz, our Music Director, completed their first full calendar year with us. We have appreciated their many contributions as they have settled into their roles. We hired a new Business Administrator, Rachel Woods, who has brought a great deal of energy and wisdom to our church.

In worship, we experimented with some different hymns and music during our regular Sunday services. We also gathered for Lenten services, preceded by simple suppers, on Wednesday evenings during Lent. We continued the services through Eastertide. We also experimentally changed our order of worship during the summer for a special worship series, "Beguiled by Beauty." In 2026, we will again hold special "contemplative" services during Lent and a new worship series during the summer.

I was pleased to offer several learning opportunities in 2025. I offered a new members/inquirers class, new officer training, a short Sunday morning course on Matthew 25, and an in-depth look at the theology of the Nicene Creed. For the first half of 2026, I am planning a new study on the reading of Scripture as a spiritual practice (traditionally called "lectio divina").

At the end of 2025, I completed certificates in contemplative spiritual formation and spiritual direction—work that I had been pursuing since 2021. I'm hoping to make use of the training in various ways during 2026 and beyond. I'm committed to our Matthew 25 identity, and a large part of that commitment is to enhancing congregational vitality. I regard deepening our spiritual lives through prayer, study, and service as central to that.

Tom James
Pastor

The First Presbyterian Church of Dearborn
CALLED CONGREGATIONAL MEETING – MINUTES

Sunday, October 19, 2025

The called congregation of The First Presbyterian Church of Dearborn convened on Sunday, October 19, 2025 at 11:11am in the sanctuary immediately following morning worship for the purpose of electing an at-large member for the Nominating Committee.

The meeting was called to order and opened with prayer by Rev. Tom James. The clerk, Jim Barber, attested to a quorum.

Pastor Tom called on Karen Fink, chair of the Nominating Committee, who presented active deacon, Laurie Gentinne, as a candidate for election to the Nominating Committee.

Pastor Tom asked for any additional nominations from the floor; none were forthcoming.

ACTION: MOTION to close nominations.

APPROVED

Pastor Tom called for a vote to approve the nominee as presented.

ACTION: MOTION to approve the nominees as presented.

APPROVED

ADJOURNMENT

ACTION: Motion was made to adjourn.

APPROVED

The meeting was closed with prayer by Rev. Tom James. The meeting adjourned at 11:13am.

The First Presbyterian Church of Dearborn

CALLED ANNUAL CONGREGATIONAL MEETING – MINUTES (AMENDED 10-16-25)

Sunday, February 9, 2025

The called annual meeting of the congregation of The First Presbyterian Church of Dearborn convened on Sunday, February 9, 2025 at 11:34am in the sanctuary immediately following morning worship. The meeting was called to order and opened with prayer by Rev. Tom James. The clerk, Jim Barber, attested to a quorum.

Clerk of Session Reports

Minutes submitted

Jim Barber noted three (3) sets of minutes included in the Annual Report package. Included are the 2-11-24 Called Annual Congregational Meeting minutes (amended to correct date of the meeting), the 4-21-24 Called Congregational Meeting minutes (where we elected our new Senior Pastor, Rev. Tom James), and the 6-9-24 Called Congregational Meeting minutes where we elected two (2) deacons.

ACTION: Call for a MOTION to approve the minutes as amended and submitted.

MOVED by Janet Witkowski, seconded by Cathy Stormzand.

Discussion:

APPROVED

Necrology Report

Jim Barber noted that for the year 2024, we had ONE (1) gain and six (6) losses {comprised of 3 certificates of transfer, and 3 deaths}, resulting in active membership as of January 1, 2025 of 312.

Roll of the Church Triumphant

Jim Barber acknowledged those who had passed to the Roll of the Church Triumphant during 2024:

Connie Tate, Karl Aronson, Peg Mitchell, Scott Seashore

Action Items

Approval of By-laws

Janet Witkowski referenced the proposed revised by-laws which have been available for the last several weeks in the narthex for the congregation's review. The by-laws have been updated to provide more flexibility in filling Nominating Committee positions, and to be more in line with the Book of Order.

ACTION: MOTION to approve the revised by-laws.

APPROVED

Election of Class of 2028 officers.

Karen Fink presented nominees for **Elder** for the class of 2028:

Charlie Aronson, Jim Barber (returning), Lynn Hoffman, Bob Missler (returning)

Pastor Tom asked for nominations for Elder from the floor; none were forthcoming.

ACTION: MOTION to close nominations and approve the nominees as presented.

APPROVED

Karen Fink presented nominees for Deacon for the class of **2028**:

Mary Currie, Laurie Gentinne, Kaye McKay, Nancy Setterlun

Pastor Tom asked for nominations for **Deacon** from the floor; none were forthcoming.

ACTION: MOTION to close nominations and approve nominees as presented.

APPROVED

Election of Nominating Committee “at large” members.

Karen Fink presented nominees for Nominating Committee “at large” members:

Andrew Mayer, Charlene Reid, Jan Smith, Dave Young

Pastor Tom asked for nominations for “at large” members from the floor; none were forthcoming.

ACTION: MOTION to close nominations and approve nominees as presented.

APPROVED

Session Committees Reports

Pastor Tom offered the opportunity for discussion of **written reports of committees, groups, and staff** as submitted.

(There were no comments from the congregation.)

Recess for Corporation Meeting

ACTION: MOTION to recess the Congregational Meeting for the purpose of holding the Corporation Meeting.

APPROVED

Janet Witkowski, Corporation President, called the meeting to order, then stated that the sole item of business for the annual meeting of the corporation is to report that on January 21, 2025, the Session elected the following officers for the coming year:

Janet Witkowski, President
Joel DeHamer, Vice-President
Cathy Stormzand, Treasurer
Jim Barber, Secretary and Registered Agent

Janet called for a motion to adjourn the meeting of the corporation.

ACTION: Motion to adjourn.

APPROVED

Resumption

Resumption of Congregational Meeting

Financial Summary and 2025 Approved Budget

Cathy Stormzand gave an overview of our financial condition and presented the approved 2025 budget.

Other Business

Pastor Tom called for any other business.

Having heard none, he called for adjournment.

ADJOURNMENT

ACTION: Motion was made to adjourn.

APPROVED

The meeting was closed with prayer by Rev. Tom James.

The meeting adjourned at 11:57am

Respectfully submitted, Jim Barber

Minutes Called Annual Congregational Meeting 2-9-2025 AMENDED.doc

The First Presbyterian Church of Dearborn
CALLED CONGREGATIONAL MEETING – MINUTES

Sunday, October 19, 2025

The called congregation of The First Presbyterian Church of Dearborn convened on Sunday, October 19, 2025 at 11:11am in the sanctuary immediately following morning worship for the purpose of electing an at-large member for the Nominating Committee. The meeting was called to order and opened with prayer by Rev. Tom James. The clerk, Jim Barber, attested to a quorum.

Pastor Tom called on Karen Fink, chair of the Nominating Committee, who presented active deacon, Laurie Gentinne, as a candidate for election to the Nominating Committee.

Pastor Tom asked for any additional nominations from the floor; none were forthcoming.

ACTION: MOTION to close nominations.

APPROVED

Pastor Tom called for a vote to approve the nominee as presented.

ACTION: MOTION to approve the nominees as presented.

APPROVED

ADJOURNMENT

ACTION: Motion was made to adjourn.

APPROVED

The meeting was closed with prayer by Rev. Tom James. The meeting adjourned at 11:13am.

Roll of the Church Triumphant – 2025

“I am the resurrection and the life. Those who believe in me, even though they die, will live, and everyone who lives and believes in me will never die.” John 11:25-26

We celebrate the life and ministry of those who passed on to the Church Triumphant:

<u>Member</u>	<u>Date of Death</u>
Clayton Herrst	January 29, 2025
Phoebe Hough	February 15, 2025
Jack Brotherton	February 15, 2025
Wendy Palmer	March 15, 2025
Jim Jones	April 15, 2025
Richard Morissett	April 20, 2025
Gary Wolter	May 23, 2025
Bette Mys	September 12, 2025
Rev. Don Wright	November 13, 2025
Margaret Richards	November 18, 2025

THE FIRST PRESBYTERIAN CHURCH OF DEARBORN
MEMBERSHIP REPORT AS OF DECEMBER 31, 2025

THE FOLLOWING INFORMATION INDICATES THE CONDITION OF MEMBERSHIP IN OUR CHURCH AS OF DECEMBER 31, 2025:

ACTIVE MEMBERSHIP AS OF JANUARY 1, 2025: **312**

GAINS:

By Profession of Faith, Reaffirmation, Restoration

A. 17 and under	0
B. 18 and over	0

Certificate (transferred in)	0
------------------------------	---

Restored to Active	0
--------------------	---

TOTAL GAINS	0
--------------------	----------

LOSSES:

Certificate (transferred out)	0
-------------------------------	---

Death	8
-------	---

Made Inactive	0
---------------	---

All Other Losses (removed from the rolls)	0
---	---

TOTAL LOSSES	8
---------------------	----------

TOTAL ACTIVE MEMBERSHIP AS OF DECEMBER 31, 2025: **304**

Baptisms:

Adults – 0

Children – 0

Christian Education Annual Report – 2025

The Christian Education Committee works to support all facets of Education and Fellowship within the church. This includes, but is not limited to: Sunday School, Youth activities, Adult Education, Library Maintenance, Bible Studies, and Book Club.

In the past several years, a decline in the number of youth and the decline in church attendance has been problematic and a challenge. However, the committee has remained committed—offering all the popular programs we have seen in the past as well as looking for new offerings in this ever-changing ministry.

While we recognize that there are individuals who prefer to view the church service online, we believe this is occurring in declining numbers, and those wishing to be physically in church are doing so. Still, the committee recognizes that communication and advertising of events need to be bolstered as some members have indicated they were unaware of or did not understand the breadth of our offerings. As a committee, one of our goals is to make certain all church members and the community receive information on key events.

While our church membership is smaller, we continue to have a passionate, social, and God-focused congregation. Church activities are recognized as important in regard to spiritual growth, health, and happiness. All this lends itself to the overall welfare of an impacted congregation as well as an opportunity to MAKE DISCIPLES. To that end, the committee has strived to maintain and introduce exciting and meaningful programs to help the church members and friends grow in their faith.

Of note:

We have had a change in our Nursery and have hired an employee to support a weekly volunteer to host newborns and toddlers. This allows parents of children to be a part of the sanctuary service and fellowship with attendees.

In 2022 we paused Sunday School education for high school aged students. At that time, this was due to several high school students being enrolled in parochial high schools and receiving their Christian education on a daily basis. We have continued this pause due to a lack of high school aged children at the church.

Emily Kaltz stepped down from her role as Christian Education Director to focus on her family and full-time profession. We send her off with much gratitude for all of her tireless work. She made her job seem effortless when, in fact, her tasks were inordinate.

I now present to you the activities of the 2025 Christian Education Committee.

Sunday morning classes were taught by:

Adults: Shereen Lind

Children's Church: Members of the CE Committee

Nursery: Pam and Jim Dickieson, Rachel Nikolajevs, Kim and Ivan Doverspike, Shereen Lind, Laura Thormann, Emily & Barrett Kaltz, Lynette and Bob Carlson, Jan Smith

Confirmation Class: Previously taught by Jim Dickieson and Sue Young remains on sabbatical until there are 7th and 8th grade youth attending our church

Youth Group is still operating but only as events warrant. All members of the CE Committee have participated in the past.

Adult Sunday Morning Bible Study/Education Classes – Shereen Lind facilitated two classes in 2025. The first was a session based on the book “Right Thinking in a Culture of Chaos”. This class explored the biblical response to contemporary issues like gender identity, government authority, deconstruction of faith, critical race theory, and more. Each chapter illuminated how the principles of God’s Word equip you to honor Him in an increasingly corrupt world.

The second class followed the book and video series “Crazy Faith”. In this series, the author showed us how to step out in faith and dive into a purposeful life of trusting God for the impossible.

For the Spring and Fall of 2026, several ideas are being considered and will be decided by the class participants in the first quarter. Last year, a Sub-Committee, related to Outreach and Mission, was formed to consider how we as a church want to embrace The Matthew 25 Initiative. This initiative examines how we, as a congregation, can support the three pillars of the initiative (*Building Congregational Vitality, *Dismantling Structural Racism, *Eradicating Systemic Poverty). At this time, this initiative is still being discussed as to its importance within our church.

Confirmation Class – Several years ago, we began administering Confirmation Class every other year. Hence, 2023 was an off year. Unfortunately, due to the lack of Middle School aged children, 2024 was cancelled. Past classes included students in the 7 th and 8 th grade. However, based upon feedback we have received from adult congregation members, we are considering opening up Confirmation Class to all congregants when classes resume. There has also been some discussion about combining Confirmation efforts with Cherry Hill

Dinner for Eight - In 2022, we began a program called Carry-Out-Wednesday (COW) where we invited members and friends to bring their own dinner to the church and we had a program of learning and fellowship. This year we were blessed with a special time of fellowship and dinner. The program was called Dinner for Eight. Three generous host families opened their homes and hearts, welcoming fellow congregational members for an evening centered on food, laughter and meaningful connection.

Each home was filled with lively conversation, shared stories, and the simple joy that comes from gathering around the table together. The evening created space for new friendships to form, existing relationships to deepen, and for everyone to experience the warmth of Christian hospitality in a personal way.

Dinner for Eight was a beautiful reminder that church is not only something we attend, but something we live out through fellowship, shared meals, and genuine community. We are grateful to the host families and all who participated in making this evening such a memorable and uplifting experience.

Lenten Devotions - Shereen Lind put together a Lenten Devotional called the 40 Days with Jesus: Celebrating His Presence. In addition, church members submitted their own devotions which were published within the 40 Days of Jesus.

Children's Church – We have utilized several curriculums for Children's Church. And while we have seen these as being meaningful, the children have asked for bigger challenges. For 2026, we are looking at numerous ways to provide that challenge to them. Different committee members teach each week.

Speaker Series - In June, Cynthia Khan presented the work she has done throughout the world titled With Hope, Care and Beyond. We will continue to seek speakers to visit our church in 2026.

Youth Group – With the reduced numbers of youth within our church, changes have been made to the Youth Group program. We continue to operate Youth Group activities for available Middle Schoolers, albeit on a smaller scale. One nuance is our participation in the Presbytery of Detroit's Collaborative youth program. Each month on the second Sunday afternoon FPCD youth have joined between 15 and 30 youth from churches around the presbytery for fellowship and activities at various churches. Some outings included visiting an alpaca farm and packing kits to hand out to the homeless. We look forward to continuing to participate and also to hosting a youth lock in for youth from FPCD and Cherry Hill Presbyterian Church sometime this spring.

Church Library – The committee continues to update and operate a website where church members can see what we have in the collection. It can be found at:
<https://www.librarycat.org/lib/FirstPresDearborn>.

Book of the Every Other Month Club – “Book of the Every Other Month” Club has been meeting without interruption for 36 years to discuss a variety of books, proposed by participants, from a Christian perspective. The 2024- 2025 program year concluded with discussions of The Heaven and Earth Grocery Store by James McBride in January, The Anxious Generation by Jonathon Haidt in March, and Martyr! by Kaveh Akbar in May.

For the 2025-2026 program year, we began in September with The Frozen River by Ariel Lawhorn. Our selection for November was A Circle of Love: A Reckoning with Love, Power, and Justice in an American Church by Eliza Griswold, and in January we discussed Christian Minimalism: Simple Steps for Abundant Living by Becca Ehrlich. We are reading North Woods by Daniel Mason for our March meeting and will conclude in May with The Sirens' Call: How Attention Became the World's Most Endangered Resource by Chris Hayes. We are grateful to former member Wanda Moon, who has moderated our meetings for many years. We will be selecting next year's books at our May 9th meeting, so if you have a book you would like to read and talk about with friends, please let us know. Suggestions are welcome, and so are additional readers!

Meetings take place the second Saturday of every other month from September through May.

If you are not on our e-mail list and would like to be, please e-mail Janet Witkowski at janwit1978@gmail.com . All are welcome!

Respectfully submitted by James Dickieson, Christian Education Committee

Our 2025 committee members: Laura Thormann, James Dickieson, Shereen Lind, Elissa Osborne, Laura Thormann, Emily Kaltz, Anne Witkowski, and Pastor Tom James

ENDOWMENT FUND REPORT FOR TWELVE MONTHS ENDING SEPTEMBER 30, 2025

PURPOSE OF THE FUND

To serve as a depository for gifts and bequests to be invested from which the income and a portion of the appreciation will be used to continue, strengthen, expand, and enrich the mission, ministry, and work of The First Presbyterian Church of Dearborn, Michigan in particular and also its related presbytery, synod, boards, agencies, or other programs of the Church.

FINANCIAL SUMMARY

As of September 30, 2025, the Church's Endowment Fund totaled \$3,932,170.00. This amount represents the market value of locally controlled funds, \$3521,166.00, with an original contribution of \$1,850,352.00. Included in the total Endowment Fund value, the Presbyterian Church (U.S.A.) Foundation holds an investment account identified as the Murray D. Wilson Memorial Fund carried at the original investment of \$411,004. While the Wilson Fund's income is provided to our Church, the principal is not under local control. (Note: all numbers rounded to nearest dollar.)

FINANCIAL DETAILS

The information below represents significant portfolio transactions and data for 12 months ending September 30, 2025.

Local Endowment Funds transferred to church operating funds	\$133,744.00
Gifts to Endowment Fund received (10/1/24 through 9/30/25)	\$6,000.00
Locally controlled Funds value above the donors original contributions	\$1,670,813.00

Asset Allocation of Portfolio:

Equity funds	61%
Bonds, bond funds, and notes	38%
Cash and money market accounts	1%

The Endowment Fund promises donors that the dollar value of their bequest/gift will be preserved for investment purposes so as to increase the Funds value and to allow the annual transfer of a portion of the Funds appreciation to the church's operating funds. The initial value of their bequest/gift will not be invaded.

Locally controlled funds are invested through Schwab and the Presbyterian Church (U.S.A.) Foundation's New Covenant Funds. The Investment Sub-Committee reviews their performance quarterly and authorizes changes when and if advisable. For locally controlled funds, the annual contribution to church operations equals 5-1/2% of average market value at the end of the three prior years, unless such payments would cause the Funds market value to fall below original contribution resulting in the Sub-Committee authorizing a lower contribution to church operating funds. The Murray D. Wilson Memorial Fund contribution to operations is equal to the income received.

The Investment Sub-Committee thanks all those who have contributed to the Fund since its inception. Contributions to the Endowment Fund can be made in any amount by outright gift, memorial gift, bequest, charitable lead or remainder trust, appreciated securities, or the purchase of insurance naming the Endowment Fund of The First Presbyterian Church of Dearborn as beneficiary. The continued support of the membership is appreciated, as revenues from the Fund are clearly essential to the maintenance of the church's programs.

Respectfully submitted, Gene Smith, Chairperson
Sub-Committee Members: Joel DeHamer, Dan Kutt, and Bob Putnam

Finance Committee Annual Report—2025

The Finance Committee meets monthly. In addition, the Finance Committee receives a monthly Treasurer's report in which it reviews and analyzes the monthly financial statements of the church. The Committee's major purpose is to ensure the financial soundness of the church and to assure that adequate funds are available to support the Session's planned programs.

2025 Activity

Treasurer reported financial results to Session typically monthly and upon request of the committee.

During the year the committee provided financial updates to the congregation.

In accordance with the endowment's purpose and guidelines, it provided over \$130,000 to church operations in 2025.

In accordance with the Finance Committee charter, the Committee met with the endowment fund's advisor, Savant Wealth Management, semi-annually to review and monitor the performance of the endowment fund. Savant continues to monitor and rebalance the portfolio in accordance with FPCD's investment policy.

As of September 30, 2025 FPCD had \$2,150,180 of assets under management with Savant.

The church maintains a lower risk portfolio targeting 5-6% annual returns. As of September 30, the portfolio was 36.8% US Stocks, 23.2% international stocks and 40% fixed income (bonds) and had a year-to-date return of 12.1% net of fees.

Pledges and offerings for the year have settled below pre-COVID levels at \$296,500. Without any bequests in 2025, FPCD covered \$119,400 in operational deficits through Session Designated reserves and qualifying restricted gifts. In addition, those reserves covered \$85,000 of unplanned maintenance repairs.

Annually the Committee has an independent review of the church's insurance coverage and premium rates. The Committee elected to continue the church's insurance coverage with Brotherhood Mutual.

The Committee recommended to Session that FPCD pay 2025 Per Capita of \$11,758. The Finance Committee thanks those congregants that provided Per Capita gifts of approximately \$3,925 to cover a portion of this cost. The Per Capita for 2026 is expected to be approximately \$41 per member.

Our congregation remains faithful in its giving. In addition to pledged giving, the congregation gave more than \$50,000 to other programs and missions in 2025. The most significant of those were: Presbyterian Women \$4,419, Worship and Arts Memorial \$3,852, Diaper Ministry \$3,035, Member Mission

Fund (currently supports Greenman's ministry) \$1,600, Christmas Joy \$1,365, Touch of Hope \$3,413, and One Great Hour of Sharing \$2,975. In addition, over \$17,000 was raised by Treasure Chest that also supported local missions and ministries.

The Committee also worked with the other committees to ensure fulfillment and usage of donor restricted gifts including approximately \$116,000 provided to various outreach and mission and ministry support.

2026 Goals/Activities

Focus on alternative funding sources and cost savings. We strive to be faithful stewards of all the blessings and resources God has given us. Financially, God is leading us to do something new. Our funding sources have changed during the past few years; pledged giving has declined and dependence on endowment and bequest support has risen. We ask that the congregation please pray for this church family and Session's discernment in how God is leading us. In particular how does God want to use this church family and our church home for the benefit of His church and the surrounding community and what alternative funding sources and cost savings should we institute.

The Finance Committee consists of the following members:

- Cathy Stormzand, Chair and Treasurer
- Jim Barber
- Joel DeHamer
- Rev. Tom James
- Nancy Setterlun
- Gene Smith
- Tracie Szczechura
- Rachel Woods

**THE FIRST PRESBYTERIAN CHURCH
OF DEARBORN
2025 FINANCIAL SUMMARY
OPERATING REVENUE & EXPENSE
PERIOD ENDING DECEMBER 31, 2025**

INCOME	Y/E	Annual		2026	
		Actual	Budget	Variance	%
Offerings & Pledges	\$296,473.61	\$335,436.00	(\$38,962.39)	(11.6)	\$335,436.00
From Endowment	\$134,058.00	\$134,073.00	(\$15.00)	(0.0)	\$154,218.92
Undesignated Bequests	\$0.00	\$0.00	\$0.00		
All Other	<u>56,579.93</u>	<u>\$75,000.00</u>	<u>(\$18,420.07)</u>	(24.6)	<u>\$45,000.00</u>
Total Income:	<u>\$487,111.54</u>	<u>\$544,509.00</u>	<u>(\$57,397.46)</u>	(10.5)	<u>\$534,654.92</u>

EXPENSE/DISBURSEMENTS:

Finance Committee	\$77,174.69	\$75,592.00	(\$1,582.69)	(2.1)	\$78,638.00
Property Committee	\$119,806.12	\$96,000.00	(23,806.12)	(24.8)	\$110,496.00
Christian Education	\$522.09	\$6,100.00	\$5,577.91	91.4	\$3,700.00
Outreach Committee	\$29,140.04	\$30,450.00	\$1,309.96	4.3	\$30,450.00
Worship & Arts Committee	\$5370.52	\$6,600.00	\$1,229.48	18.3	\$6,600.00
Deacon Committee	\$5358.51	\$6,900.00	\$1,541.49	22.3	\$5,400.00
Personnel Committee	<u>\$415,277.89</u>	<u>\$436,930.92</u>	<u>\$21,703.03</u>	5.0	<u>\$419,375.00</u>
Total Expense/Disbursements:	<u>\$652,599.86</u>	<u>658,572.92</u>	<u>\$5973.06</u>	0.9	<u>\$654,659.00</u>

Operating Deficit before Reserves/ Restricted funds	\$ (165,488.32) (114,063.92)	(\$120,004.08)
Planned use of Reserve/Restricted funds	\$ 46,100.00	\$59,900.00
Unplanned use of Reserve/ Restricted funds	\$119,388.32	
Final Net Deficit/Surplus	\$0.00	\$ (60,104.08)

Note: In 2025 Offerings and Pledges settled below Pre-Covid giving at \$296,500. Without any undesignated bequests in 2025, FPCD covered \$119,400 in operational deficits through Session designed reserves and qualifying Restricted funds. Similar to 2025 if there is a deficit at year-end 2026, that would be covered through Session designated Reserves.

2025 Annual Report to Finance – Business Administrator

During the past year, the church's day-to-day business and financial operations were carried out with an emphasis on continuity, accuracy, and faithful stewardship. This work included processing income and expenses, maintaining financial records, reconciling accounts, and preparing regular financial reports to support leadership decision-making. Care was taken to ensure stable operations throughout the year, including during a period of staff transition.

Payroll and human resources responsibilities were managed in compliance with federal and state requirements. Payroll was processed accurately and on schedule, with proper tax withholdings and timely filings. Employee compensation, records, and paid leave were administered according to church policy, with attention to consistency, confidentiality, and regulatory compliance.

I began serving as Business Administrator at the end of March. Since that time, my focus has been on ensuring a smooth transition, maintaining reliable financial operations, and strengthening processes where needed. I have worked closely with the Treasurer, staff, and leadership to provide clear communication, organization, and dependable administrative support.

Respectfully submitted,

Rachel Woods

Outreach and Mission Annual Report - 2025

2025 Members: Jeremy Hughes (Chairperson), Joel DeHamer, Bob Missler, Doug Stormzand, Don Mys, Nancy Barber, Bill Leslie

The Outreach and Mission Committee (OMC) is pleased to report that the First Presbyterian Church of Dearborn (FPCD) supported the following ministries through the Session-approved budget:

\$ 1,300 First Step
\$ 2,250 Cherry Hill Presbyterian Food Bank
\$ 2,000 Dearborn Pastoral Counseling Center
\$ 1,000 Presbyterian Village
\$ 2,000 World Mission Initiative
\$ 500 Bridging Communities
\$ -0- Presbyterian Disaster Assistance
\$ 1,000 Alternatives for Girls
\$ 1,000 Outreach Foundation
\$ 500 Presbyterian Frontier Fellowship
\$ 2,500 Medical Benevolence Foundation
\$ 2,550 Malawi Kwamba Feeding Station
\$ 1,000 Thailand Ministry
\$ 1,250 Local Economic Need
\$ 2,000 Turk Madagascar Mission
\$ 1,300 Starfish
\$ 1,800 Second Mile Center
\$ 2,000 Detroit Rescue Mission Ministries
\$ 1,500 Marion Medical Mission
\$ 3,000 Member Mission Peru (Kate and Billy Greenman)

(Note: the local economic need funds this year were distributed as follows: \$500 to Dearborn Goodfellows; \$750 to FPCD Touch of Hope.)

\$30,450 TOTAL

The congregation also gave generously to ministries not included in the Outreach and Mission budget but which, nonetheless, constitute a mission outreach of the church itself. Among them were: Christmas Joy Offering (\$800) the One Great Hour of Sharing (\$2.975), Touch of Hope (\$3,412). Finally, in addition to providing diapers and baby wipes (see the committee report below) the congregation donated (\$3,035) for the Diaper Ministry. During the past year the committee also organized several mission-related activities that involved the whole congregation.

1. Cherry Hill Presbyterian Food Bank – over three years ago our congregation adopted the food bank at Cherry Hill Pres as our “mission partner.” Using a shopping cart donated by Kroger, congregation members have been bringing food and household items to church on Sunday to put in the shopping cart. Frequently, the

ushers wheel the cart to the front of the sanctuary for the blessing of the food along with the morning's donations. This continues to be an important ministry for our church since everyone can participate.

2. “SouperBowl” Sunday – the congregation donated canned goods in competition with St. Paul Lutheran, Good Shepherd Methodist, First United Methodist, and Cherry Hill Presbyterian to see who could donate the most canned goods between January 1, and Superbowl Sunday in February. We didn't win but our congregation donated over 1,400 cans!

3. Cereal Drive for Children’s Hospital – during the month of May our congregation was again in competition with the above-named churches, this time to contribute boxes of cereal to be used to provide breakfast for children during the summer, when school breakfast would no longer be available. We donated enough cereal to fill 5 huge cardboard boxes provided by Gleaners.

4. Food Packaging – in November the committee once again hosted an event at our church where more than 40 congregation members joined with volunteers from other churches to package 10,000 meals for distribution to food-challenged countries abroad, pantries and shelters here in the US, and in our local community. 750 meals were reserved for our church to distribute in our community. These are being distributed now through the food pantries at Cherry Hill Presbyterian, Good Shepherd Methodist, and Allen Park Presbyterian.

In addition, thank-you to the congregation for the many donations of time, talent, and treasure that are not quantified above but are well known to our Lord.

The following are the subcommittees of the OMC and their liaisons: Lynn Campbell: Singles Outreach and Renewal (SOAR); Kevin Watts/Anne Witkowski: ChristNet; Charlene Reid/Tracie Szczechura: Diaper Ministry.

For 2026, the OMC has submitted a budget to support the same ministries as in 2025. The OMC again plans on continuing to provide opportunities for members of FPCD to directly participate in outreach and mission activities. Please look for these activities in the church bulletin in 2026. Please prayerfully consider enhancing your support of our on-going ministries in the name of Jesus Christ. If you would like to learn more about the OMC, or if you are interested in joining this committee, please contact a committee member listed above.

Following are reports from subcommittees that report to the Outreach and Mission Committee.

SOAR (Singles Outreach and Renewal)

SOAR provides fellowship and connections for spiritual growth and general fun with other single adults from a variety of churches as well as people who are still seeking.

We meet the first Sunday of each month for Brunch at Einstein Bagels on Telegraph Road for coffee and conversation while sharing news and activities from area churches and offering prayers and support for single Christians. People from all over the area from different churches and with different faith backgrounds join us.

We also promote the Community Game Night at FPCD on the 2nd Friday of each month which is well attended by an average of 30 people.

We typically have several group outings and events throughout the year, which included Ice Sculptures in Plymouth, pool parties, Greenfield Village, a hayride at the orchard and Friendsgiving. The Monthly Message- my weekly blog- reaches about 155 people through email and about a dozen more via personal sharing. Together with 197 followers on Facebook and 1783 people in the Meetup online community, that's a lot of people who are reached by our Christian messages. Thank you for your support.

Lynn Campbell, Chair

ChristNet

We continue to look for various ways to continue to support ChristNet Family Services, as it was determined that our ability to staff the overnight shelter is not feasible. Kevin Watts, Anne Witkowski, and Christian Cole provided lunches for ChristNet a few different times this year on select weekends. However when ChristNet changed their hours of operation to weekdays only, we were unable to provide weekend lunches. As we are no longer hosting the overnight shelter week, we made a decision to make a large financial donation (\$6,392) of ChristNet Funds to ChristNet Family Services at the end of 2025 as well as the possibility of taking on new ways to help them in 2026.

Respectfully Submitted,

Anne Witkowski

Kevin Watts

ChristNet Co-Chairs

Diaper Ministry

We held two fundraisers in 2025 and collected 7986 diapers and 3536 wipes, which were donated to Starfish and First Step.

Charlene Reid and Tracie Szczechura, Co-Chairs

PERSONNEL COMMITTEE ANNUAL REPORT FOR 2025

It has been another busy year for the Personnel Committee. In March we hired Rachel Haynes as a full-time employee and Jamie Palmer was hired as a full-time employee in April. Both have proved to be invaluable additions to staff. In August Emily Kaltz elected to resign as Children's Ministries Director as she returned to full-time teaching. We are grateful for the great job she did organizing and sustaining our children and youth programs, and her meaningful Children's Messages.

In the fall, the Christian Education Committee hired employees to staff the nursery. Tom James and David Stultz have been at church for over a year now. These two have worked very hard to enhance our services. They truly are a dynamic duo.

This year we updated our Personnel Manual for employees to incorporate amendments adopted since 2022. Thanks to Jan Witkowski and David Smith for taking on this task. Annual reviews for all employees were held this year and conducted by Tom James. Raises were approved for all employees who have been employed for one year. Christmas bonuses were paid to all employees in December.

Members of the committee are Karen Fink, Matt Higgins, Dorinda Hughes, Dave Smith, and Janet Witkowski. Rev. James also attends the meetings and provides necessary input.

This committee has worked hard this past year. I thank them all for their hard work and dedication to the committee.

Respectfully submitted,

Sue Smith

Property Committee Report

Summary for 2025

The Property Committee is comprised of two members Bob Carlson (Chairman) and Bob Missler. Below is a summary of some of the projects completed in 2025.

Dismantled 2024 Christmas Tree

Dismantled 2024 Nativity Scene.

Hung TV in Sanctuary over tech booth.

Had Church tractor repaired so it is now running again after years of inactivity.

Replaced emergency lights in several locations.

Repaired Mitchell Hall curtains.

Installed grab bars in several bathrooms.

Replaced light switches with motion switches in several rooms.

Cleaned up sewing room in order to host sewing classes.

Repaired choir loft risers and installed grab bars in choir loft.

Planted a memorial tree For Wendy Palmer.

Planted around outdoor trees (Narthex, Mitchell Hall) for weed control (ongoing).

Trimmed many trees around the property.

Painted and carpeted Brides room.

Installed outdoor camera for MH door.

Painted and carpeted Tami's office (formerly CE office).

A/C compressor replaced.

Backup boiler motor replaced.

Disposed of outdoor playset.

Delivered left over clothes from rummage sale to Step Thrift Store (Ford rd and Telegraph).

Erected 2025 Christmas Tree.

Erected 2025 Nativity Scene.

Decorated Mitchell Hall for Noel.

Respectfully submitted by Robert Carlson, Property Committee

Worship and Arts Annual Report 2025:

This year we were blessed to have our first full year with Music Director and Organist David Stultz, who celebrated one year with our church in November 2025.

At the beginning of September, we held a kickoff concert to show off The Sanctuary Choir led by David Stultz and had many guest singers from the community. In December we held our annual Noel Night, enjoying a concert by the Dearborn Big Band and catered dinner by Sze-gedi's.

Worship Technology:

Jonathan Begin, Brian Mayer, Chris Maseouradis, and Anne Witkowski continue to regularly run the technology and create the graphics seen on Sunday Morning, with assistance from Noah Husby and Geoffry Dicks when they are able. In January, with the help of Bob Missler and Bob Carlson, a large TV, referred to as a confidence monitor, was installed just above the tech booth, allowing both the Pastor and Liturgist can see what is being displayed on the TV monitors at the front of the Sanctuary. In September, the tech team added two PTZ cameras to the Sanctuary to provide visual of the organ and choir loft for the congregation, both in person and on the YouTube live stream. A new sound board was purchased and installed in October.

Instrument Maintenance:

This year we have been able to enjoy the sounds of our beautiful Chapel Organ, thanks to regular maintenance. The Sanctuary Organ is also being maintained regularly. All maintenance on both organs and the pianos have been overseen by David Stultz. The handbell ensemble is still in the planning stages as David Stultz is assessing the condition of the handbells and determining any maintenance or repairs that will be required before an ensemble can start practicing.

Music Medley:

Friends of the Dearborn Symphony has continued to use our Sanctuary for their Music Medley Concert Series. This concert series currently serves as Friends of the Dearborn Symphony's biggest fundraiser, and allows for the community to see our beautiful sanctuary and building. It features local musicians who are a part of the Dearborn Symphony Orchestra. Many patrons to the concert series have commented that this concert series was the first time they have seen the inside of our church building. The musicians are impressed with the acoustics of our Sanctuary.

**Respectfully Submitted,
Worship & Arts Committee**

Jane Mykytenko, Chair; David Stultz, Director of Music; Anne Witkowski, Secretary; Carole Higgins; Lynette Carlson; Andrew Mayer; Brian Mayer; Mary Currie; Dottie Kennedy

Music Ministry – 2025

The music ministry at the First Presbyterian Church of Dearborn continued to glorify God throughout 2025 with the choir's musical gifts of singing, talented instrumentalists, and guest musicians. On November 7, the church staff and choir celebrated David Stultz's one year anniversary as the Director of Music and Organist. His vision for the music ministry continues to consist of not only elevating the music to a higher standard, but establishing a choir family who leads the congregation through prayer, worship, and outreach. Also, the total number of choir members has increased to 29 and we look forward to continuing our expansion!

Here are some of the notable music events that took place throughout the 2025 choral season:

1. Sunday, June 8 at 10:00 am: The choir concluded the spring choral season on Pentecost Sunday with a performance of Wolfgang Amadeus Mozart's Veni Sancte Spiritus. They were also joined by a guest soprano and tenor soloist, both from the University of Michigan, Ann Arbor.
2. Sunday, September 7 at 6:00 pm: The choir kicked off the fall choral season with a successful Choral Outreach Concert, directed by David Stultz. Several choir members from our neighboring churches, including Christ Episcopal Church, joined our choir for this special concert. The program included uplifting anthems, a flute and organ piece with Beckie Dicks, a piano organ duet with Jane Mykytenko, organ works, and favorite hymns.
3. Sunday, December 14 at 6:00 pm: Noel Night was an enjoyable time of fellowship and exciting music from the Dearborn Big Bang ensemble. The congregation along with many friends and family members from our church community gathered for dinner while listening to jazzy performances of Christmas favorites. A special thanks to Jane Mykytenko for her help in organizing this event!
4. Wednesday, December 24 at 8:00 pm: A wonderful and worshipful Christmas Eve Candlelight Service took place in the sanctuary. The music ministry was thrilled to feature the musical gifts of flautist Beckie Dicks, five members of the Melodia acapella group, and guest soprano soloist Lydia Bangura. The choir of over 20 voices filled the sanctuary with descants, anthems, and carols with the congregation. The music selections included an arrangement of Mary Did You Know; John Rutter's Candlelight Carol; David Willcocks's O Come, All Ye Faithful; a 4-part canon on Lo, How a Rose E'er Blooming by Praetorius; an arrangement of O Holy Night by David Stultz featuring a flute accompaniment; and a special performance of Handel Messiah selections.

David Stultz, Director of Music and Organist

DEACONS ANNUAL REPORT – 2025

The Deacons meet once a month on the 4th Sunday each month except for July and August. The Pastor and Parish Nurse attend the meetings but do not have a vote. Members of the congregation that have concerns are welcome to attend our meeting.

Areas of help available from the Deacons are:

Card making- Karen Fuller and anyone who likes to make cards.

Cards are made with the precut pieces and stamps on monthly basis. This is open to anyone who enjoys creating cards.

Cards sent- Nancy Barber and Dorinda Hughes

Cards are sent to homebound members at holidays and to anyone who could use a card when we are alerted to the need and just to let homebound members know we're thinking about them. Five to six times yearly we also send holiday cards to everyone on our homebound list (roughly 25 families).

Chancel decorations- Mary Currie

A one-person job of changing paraments as the season dictate and coordinate floral arrangements for the Chancel. A two-week notice is greatly appreciated. This does not include the banners where ladders are needed.

Communication preparation- Sallie Pray and Mary Currie

Getting the elements ready for communion each month and cleaning up afterwards. This includes having goblets and plates for intinction on the main floor, getting Elders and Deacons to serve them, and make sure there are elements in the Turco Room when choir is upstairs and bringing the leftovers back down to the main floor after the service ends.

Communion for homebound- Laurie Gentinne and Dottie Kennedy

Deacons, sometimes with Elders, will deliver communion to the homebound a on a quarterly basis beginning in January. Currently there are two Deacons and two Elders delivering communion on a quarterly basis the week following communion in the church service.

Emergency meals- Lynn Campbell

Coordinates members willing to prepare and/or deliver meals to those facing medical issues on a short term basis. There are occasionally some meals in the freezer that can be used in addition to fresh meals depending on the need.

Funeral meals- Dorinda Hughes

Coordinate with family on various caterers we have worked with or prepare the meal in house. The cost for the food is covered by the family either way.

Grief ministry- Chris Mayer

Our parish nurse has been offering a 13-eweek program for those facing the dearth of a loved one. It is repeated as time and need is noted.

Monthly luncheons- Chris Mayer and Nancy Setterlun

Prepare, serve and clean up after the monthly luncheons. Deacons are urged to help in the cooking and especially in the clean-up afterwards. These are held on the second Sunday of each month unless notified otherwise.

Phone calls and emails/texts- all Deacons

Not all homebound are able to read any cards we send, so phone calls are an alternate way of keeping in touch with our members. The parish nurse puts together a list of names and contact information for those who could use a call or a card at the beginning of each term for Deacons to choose those they are closest to as long as everyone on the list is contacted regularly.

Touch of Hope- Chris Mayer and Kaye McKay

This is a program to help members facing hard times with finance, errands, meals, etc. on a short term basis. Because gift cards are given out if needed to solve the problem, the parish nurse handles the decision on what and how much to give the member. Other issues are handled by a Deacon who provides outside resources to the member. This is available to those who did not belong to First Presbyterian also.

Transportation- JoAnn Isaacson

With an aging congregation, we are needing to provide rides to/from church on Sundays or rare trips to a doctor's office if not covered by Touch of Hope. This is coordinated with a Deacon and those who have said they would be willing to drive. It is much easier to handle this totally by phone as there can be time issues that might be missed while waiting for return email.

Visitations- Chris Mayer

Just as cards and calls help homebound members know we care about them, a visit is sometimes the best way to check up on them. Small jobs might also be done if needed while visiting and it helps the parish nurse know what is going on if necessary.

White rose-Nancy Barber

A white rose is given to the family of a deceased member. If the family is local, the rose is a live one; we do have an artificial one if needed for distance or no family.

Dottie Kennedy, Moderator

Nancy Barber

Lynn Campbell

Mary Currie

Karen Fuller

Laurie Gentinne

Dorinda Hughes

JoAnn Isaacson

Kaye McKay

Sallie Pray

Nancy Setterlun

Olimpia Todor

Annual Report 2025

Health Ministry/Parish Nurse

The Health Ministry continues to be a vital part of our church's ministry to our members, as well as others in the community. As the Parish Nurse, most of my work is done through advocacy and supporting via phone calls or texts, cards, and in-person visits. With each person and/or family I minister to, there is a focus on the individual needs of the person and the family unit. I make a minimum of 50 calls per month, and 10-15 visits to homes, hospitals or rehabs. I work very closely with the Board of Deacons to share information and assist them with carrying out the "church's care to our members".

One of the most rewarding parts of my ministry has to do with supporting people/families who have lost a loved one through death. It is difficult, but seeing people move through their grief, and finding hope for the future again, is priceless. I do this by hosting GriefShare courses 1 to 2 times per year, here at the church. It is a Christ-centered approach to moving through grief that consists of a 13-week program with weekly videos about important topics, followed by group discussions. We also supported widows and widowers twice a month, for the past 6 years through a group called "Starting Again". It was run by volunteers and material support from "New Hope for Grief Support" out of Northville. This is a specialized group to support people who have lost spouses, for the first couple of years during this major life transition. Most meetings we hosted 7-10 participants. Helping connect widows and widowers to others who can relate and support each other through this difficult season of life is a blessing. Unfortunately, we will not be hosting it this year, as the coordinator has had to step away, and after not being able to find another group facilitator, the group was asked to seek another site. For more information about wonderful grief resources, like "Starting Again" groups and 8-week Grief workshops, where you are divided into groups with similar losses, go to newhopecenter.net

Our Card Ministry, called "First's Impressions", continues to support our Homebound/Special Care members with handmade cards. We have a group of 7-10 dedicated people who meet 8 months per year, to make cards for the Deacon's to send out. This past year we sent 30 cards, 6-7 times per year, to remind people that we are thinking of them. It is a delightful opportunity to "fellowship with a specific purpose". We currently meet on the 2nd Tuesday of the month from 1-2:30 pm. There is no experience required, just a desire to fellowship and make cards to brighten people's day. All are welcome! If you have any questions, please contact Chris Mayer at 313-575-5853, or Jan Cobb at 248-838-8279.

We continue to build the bonds of friendship for our members through monthly "Family Lunches" on the 2nd Sundays of the month after worship, with the help of a few of our church members in the kitchen preparing meals, and members of the Deacon Board helping with clean up.

And finally, with the support of Outreach and Mission and a few church members, we host a "Game Night" for the community, once a month on the 2nd Friday from 6:30-9:30. We generally have 35-50 guests, share a meal and enjoy a Euchre Tournament or table games. It's an inexpensive and enjoyable evening. If you enjoy connecting with others and are looking forward to something new, please plan to join us.

Blessings, Chris Mayer, BSN, Parish Nurse

**First Presbyterian Church of Dearborn
Treasure Chest Annual Report
2025**

The Treasure Chest Resale Shop continued its mission of providing support to those in need, as well as provide fellowship and a common mission to members of the congregation. With the assistance of congregational donations, the Treasure Chest raised \$10,000 this year. A donation was made to Cherry Hill Church Food Pantry of \$1,000. This provided 40 gift cards for family dinners to needy people over the holidays. This was provided when Food Stamps were not available. \$5,000 was used to maintain the landscaping of the front of the church and the remembrance garden. Repair of church sewing machines was funded. Additional donations of goods were given to the Detroit Rescue Mission, Touch of Hope families and Second Mile.

The Treasure Chest not only raises money for church needs but also raises friends throughout the community. This year we donated extra clothing and furniture to many local charities such as Good Will, Salvation Army, Cornerstone, and several small charities. Much of these donations came from items remaining after our successful annual rummage sale. This is a demonstration of the care and concern provided by our volunteers.

God has blessed this mission. For example, we received 2 laundry baskets of QVC jewelry in boxes last Spring. The owner had passed and the family wanted the donated items to make a difference in the church. Both volunteers and shoppers enjoyed exploring these items, which were sold at deeply discounted prices. We still have a few pieces, if you missed this sale.

Many thanks to the volunteers who work week after week to deliver results that allow the Treasure Chest to purchase large items like the electronic marque in 2022. These 15 volunteers offer their time and care to all our visitors and are truly a blessing to those in need in our community.

Respectfully submitted,

Karen Fink