First Congregational United Church of Christ

218 W. Second Street, Gaylord, Michigan 49735

www.firstuccgaylord.org

(989) 732-5726

November 2026 Annual Meeting



Our mission is to embrace people of every age and stage of life and help them become the most loving version of themselves possible.

“Right In Front of Me (Us)”

Pastor’s Report to the Congregation – Fall 2026

Rev. Greg Watling

On November 1, 2026, I will celebrate six years as pastor of this congregation, as well as six years living in my present home. As many of you know, we live thirteen miles west of town in Lake Arrowhead. It is a land of dirt roads, vacation homes, and a minority of us who live out here. We get even more snow than Gaylord, which is one reason I’m here.

A few years back I began working a second job as removal staff for Gaylord Community Funeral home. My bi-weekly call schedule really hampers my ability to participate in one of my true loves—hiking. Northern Michigan has a lot of trails I love, but many of them are too far from Gaylord for me to get to the funeral home in a reasonable amount of time if a call comes. That means I need to stick close to home. At first, I found this frustrating.

Lately, however, I’ve figured out that we have a lot of trails right in our neighborhood. While they are primarily ATV trails (although a car can travel on them like Mischelle Stone and I figured out by accident when I was looking for housing during my interview process!). Recently, I began exploring these trails. Unbeknownst to me, I can hike five miles or more without ever leaving the neighborhood and still being relatively close to home when I’m on call. Originally, I had written these trails off as too busy, not beautiful, or whatever other excuse I came up with to never explore them. Now I’m glad that my call schedule forced me to look right outside my door to experience the things I love, and the things that most keep me spiritually and emotionally centered.

I think the same could be true as we look at our community. We all have opinions about what our community offers, what its problems are, and who runs the place. We ignore certain places and people because we already know who they are and what they are about. But could we be missing treasures that are right outside our doors? Are

there partners in ministry that we have written off like I did my neighborhood trails?

The point is that my neighborhood trails will not ever be my favorites, but at the same time they have provided what I need most, and they have opened my horizons. The trails here have presented opportunities that I ignored or simply judged as not good enough. Is it possible that we have done the same thing? Whether it's our own communities, our United Church of Christ community (state and national), or our region, or…

Over the course of 2027, I hope that we will continue what we began with the Convergence strategic planning process. I hope that we will not only "sing our song" in what often feels like a foreign land, but also that we will look at that land—and the people that inhabit it—in a new way. Who are partners we've never worked with? Who have we decided won't work with us? What organizations and institutions would support us if we let them?

Maybe your answers will be different than mine, but together, may we see a path where we didn't see one before. May we find beauty in things we ignore. Most of all, may we find the heart of God in people and places we never could have imagined!

Thank you for a great 2026. There is so much to be thankful for, and proud of. I look forward to working together with you engaging in a future that right now may be completely unseen.

In Christ,
Pastor Greg

First Congregational UCC
Gaylord, MI
Annual Meeting Agenda
Sunday, November 22, 2026

I Call to Order Pete Amar, Moderator

II Opening Prayer Pastor Greg Watling

III Establishment of Quorum

IV Approval of 2025 Annual Meeting Minutes (pp 5-7)

V Acceptance of Reports

A Pastor Greg (pp 1-3)

B Council, including Gaylord UCC 3-5 Year Vitality P lan (pp 8-9)

C Reaching In (pp)

D Reaching Out (pp)

E Women's Fellowship (pg.)

V Budget Report and Adoption (pp)

VI Election and Installation of Officers (pp)

VII Other Business

VIII Adjournment and Closing Prayer

First Congregational UCC, Gaylord

Annual Meeting – Nov. 9, 2025 – Meeting Minutes

Call to Order by Sallie Anderson, Moderator, 11:10 am. All annual meeting materials distributed via email in advance. Greg will provide update information about the church strategic planning process supported by Convergence under Other Business.

Opening Prayer by Pastor Greg Watling.

Quorum present.

Approval of 2024 Annual Meeting Minutes. Available via email with printed copies handed out at the meeting on request. Motion to approve: Jean Sasso; Second: Don Storing. Unanimous approval.

Acceptance of Reports from Pastor Greg, Council, Reaching In, Reaching Out, and Women's Fellowship. Motion to approve: Helen Crandall; Second: Rokko Jans. Unanimous approval.

Election of Officers. Sallie announced three additions to Council confirmed after meeting materials were emailed: Sue Fuelling, Member-at-Large; Helen Crandall, Member-at-Large; Vicky Rigney, Assistant Moderator. Motion to approve full slate of officers: Joe Wambold; Second: Cindy Goller. Unanimous approval.

Installation of Officers. Pastor Greg led an installation service for all new and continuing office holders, acceptance by full congregation, and affirming prayer.

Presentation of Budget by David Schopp, Trustees Chair. Dave noted that proposed budget for 2026 reflects a 3.4% increase over 2025, including a 2.7% salary increase for church personnel. He also noted that the 2025 net income projection reflects intentional, originally unbudgeted expenses of $2,300 for a new office computer and $4,800 for investment in a contract with Convergence for strategic planning support. Dave expressed thanks to the many church volunteers who step forward to keep facility and grounds maintenance costs low by offering their services. He also noted that liability insurance costs continue to increase and that Trustees worked with the coverage provider and adopted new policies in

order to minimize the increase. Motion to approve budget: David Schopp; Second: Becky Trenda. Unanimous approval.

Other Business: Strategic Planning update by Pastor Greg. A year ago, Church Council contracted with Convergence to help guide our church's future planning process. Convergence is a well-respected national group having years of experience in consulting with churches of all sizes and denominations in communities large and small.

- Greg provided details of the contract with Convergence and funding arrangements ($9,800 over two years). He noted that the UCC's Michigan Conference has committed to funding a significant portion of this cost – substantially more than our congregation contributes to the Conference through its annual OCWM (Our Church's Wider Mission) contributions.
- A **planning team** comprised of Pete Amar, Helen Crandall, Laura Hotelling (chair), Vicky Rigney, Ken Wade, and Pastor Greg is working with Convergence to guide our congregation through the planning process.
- The future-planning process has several steps, and the timeframe for completion of the process is entirely up to our congregation's determination. **Steps include**:
    1. Congregational **survey and data analysis** (including community and other relevant trends) – results **presented** to congregation in **September**.
    2. Committee member **interview of community leaders** – **currently underway** with a goal of 25-40 interviews to be completed by Nov. 21st. The focus of interviews is on understanding community needs and partnership opportunities. Ultimate goal is for our church to determine the select areas in which we wish to play a role in addressing community needs. We cannot be all things to all people, so we will need to be discerning in determining focus that matches our capacity and priorities.
    3. A **synopsis of findings** will be presented with exact timing TBD – **possibly in January** via a hybrid in-person and virtual meeting.

4. Two **congregational engagement sessions** will follow, with Rev. Cameron Trimble (Convergence Founder / CEO) guiding one session on "state of the community around us" and another on "gifts of the church". **Timeframe TBD** and up to us – **possibly Feb / March**.
5. **Pulling it all together.** Ultimately, our congregation will identify top 1-3 areas in which it wishes to focus energy over the next few (2-3) years.

- **Greg thanked our congregation for its investment** in guiding him – and our church. Last year when church participants voiced a desire to provide a greater salary increase to our pastor, he indicated a preference to make an investment to support him in guiding a small church in a small town (a combination he had not previously experienced) to the future. It is his goal that we, as a church, **decide** our future, not glide into our future as many churches do without intentional direction.
- This **process will support us** in identifying **how we might adopt and change** in the future. Along the way we (as an entire congregation) will gain training and an understanding of language to use to talk about ourselves and **tell our amazing story** in our community.

Meeting adjournment. Motion to adjourn: Cindy Goller; Second: Rokko Jans. Unanimous approval! Closing prayer by Pastor Greg. Meeting adjourned at 11:45 am.

Annual Meeting Summary Respectfully Submitted by

Mary Fox (Church volunteer standing in for Laura Hotelling, Council Secretary)

ANNUAL REPORT OF COUNCIL 2026

Church Council acts as a liaison between committees and as the body that is empowered to act for the congregation on matters requiring its approval or action. Council meets monthly. It allows committees and individuals to share what they are doing and to report on any long-term projects.

Throughout 2026, Council has worked to support the development and initial moving forward of the church's 3-to-5-year congregational vitality plan. Please see the attached one-page overview summary for more information about this.

During the last few months Council has also focused on working with Pastor Greg to prepare for his well-deserved sabbatical. It will begin in spring of 2027. This planning is being done in conjunction with key committees of the church, particularly Trustees and Reaching In.

The Council strives to keep the congregation informed and welcomes input from all.

Respectfully submitted,

Pete Amar, Moderator

2026 Annual Meeting: Council Report Attachment
Gaylord UCC's 3-5 Year Vitality Plan

Background

From August 2025 through June 2026, our church engaged a consulting firm to assist in developing a congregational vitality plan. Key milestones included:

- Initial assessment based on demographic information and online survey of the congregation
- Formation of a small church task force

- Community interviews with current and potential future partners (conducted by task force members following online training)
- Two educational webinars for the congregation via zoom
- Regular coaching sessions with the task force to create a ministry plan
- Multiple meetings to assure ongoing input from all church participants

Through this work, we learned some very positive things about our congregation:

- Gaylord UCC is a relatively healthy small church.
- Gaylord UCC does a lot of good in the community but is humble and does not do much to let people know about the good things we are doing.
- Some needs in our community require working together with much larger organizations to meet them.
- There are also needs for which even a small church like ours could be a catalyst of change given the right partners.
- Through our series of community interviews, we identified potential partners.

Ministry Vitality Plan

A final congregation-wide meeting was held on June 7, 2026. Following review and discussion, there was strong consensus for our congregation to move forward with these four vitality initiatives:

a) Tell our story visibly and digitally to the community.
b) Share church spaces creatively for community use.
c) Work with other local groups to create a community information hub.
d) Intentionally welcome people into deeper relationships with our church.

Since August, Council has begun each meeting by discussing progress in advancing these ministry priorities. We encourage other committees to do likewise.

REACHING IN ANNUAL REPORT 2026

Reaching In Committee is generally charged with responsibilities for ministry within the congregation, specifically we have focused on things to do with worship, youth, and pastoral care.

This year we continued our foraging into creative pursuits, with art pieces created to reflect the season and the meanings attached to the series that we were following in the services. Perhaps you tied on a ribbon, or painted a portion of a large mural, or helped with some other project. Thanks to Sharon Wade, we often have a group creative project to express our individuality within the community that we form here at First Congregational. She is the one who organizes the paints, the ribbons, and the projects in general, and we are indebted to her creativity. Notice that there is currently an art project for Advent – a large painting that will progress as we move through the season.

Reaching in is responsible for worship issues. As a (nominally) part time pastor, Greg gets one Sunday a month free from his preaching responsibilities. I know he has often assisted those who have agreed to fill in for a Sunday. The folks in this congregation amaze me in their willingness to take on the task. I want to thank all those who have been willing to serve in worship leadership, particularly taking on preaching tasks. We are indebted to you for your efforts, and the willingness to share your perspective. We say a huge thank you to Helen Crandall, Rokko Jans, Mary Fox, Judy Gatewood-Keim, Laura Hotelling, and Brenda Brummel, all of whom filled that role at least once in the past year. I hope I have not missed anyone, but suffice to say if you took on this task, we are grateful.

This past year we also finished up our first confirmation class in many years. We welcomed two confirmands into our fold. Welcome, welcome Bri and Nola! Thanks go to Helen Mate for her extra efforts there.

It has been my privilege to work among these talented folks. Thanks to all who gave so much support of our efforts. I am rotating off the committee in the new year, but I know that the work will be in good hands.

Submitted by Maggie Wallin, Chair

REACHING OUT ANNUAL REPORT 2026

Reaching Out committee exists to promote and support the mission activity within our church and our community, and to also support the United Church of Christ by promoting the 5 for 5 Special Mission Offerings (One Great Hour of Sharing, The Christmas Fund, Strengthen the Church, Neighbors in Need, and Our Church's Wider Mission). Other mission-related activities in which the committee participated include Blanket Sunday, advocating for the Otsego County Food Pantry, and the Refuge. This included an offering we named, "Back to Basics". The committee also helped with setting up chairs for the Petoskey Drum Band during Alpenfest, and keeping the Sharing Closet supplied with seasonal clothing and books with the guidance of Mona Viviano. Louanne Spearman and Margaret Hellenberg continue to promote, collect and deliver school supplies.

From Reaching Out's salad luncheon proceeds, we purchased sandwich items to support the Refuge's soup and sandwich fundraiser/dinner at the Downtown Pavilion, and the custom-made placemats have been purchased this year. Newer purchases have been a new welcome sign, "Be the Church" which will be placed on S. Otsego. Also purchased was the banner "Serving Together" to be displayed when our church, Peace Lutheran, Presbyterian, and St Andrews Episcopal are working together to help others during our community events. The purchase of new T-shirts is currently on our agenda.

Reaching Out continues to implement new ways to 'reach out' to our community and explore new ways to promote new growth. We have become interactive on the church's Facebook page and need more volunteers. Other ways of 'reaching out' and promoting new growth were to change the Video Production Team's name to Digital Ministries and Judy Gatewood-Keim is our representative for Digital Ministries. The committee continues to discuss new ideas and Judy Gatewood-Keim, Brenda Brummel, and Kathy Menkes are working on an Advent Podcast. The committee will be

promoting and organizing Rokko's benefit. These proceeds go to Meals on Wheels.

The committee meets via ZOOM on the third (3rd) Monday of the month. Members are Judy Gatewood-Keim, Cindy Goller, Margaret Hellenberg, Kathy Menkes, and Pastor Greg. Stephanie Kalember left the committee and fortunately Louanne Spearman has filled the position.

Submitted by Kathy Menkes

TRUSTEES ANNUAL REPORT 2026

In the United Church of Christ (UCC), the Board of Trustees serves as the legal and physical steward of the local congregation's property, assets, and financial affairs. We thank Mary Fox, Margaret Hafner, Cathy Otto, David Schopp, Becky Trenda, Ken Wade, and Maureen Derenzy for their dedication in fulfilling this responsibility with dedication and joyfulness.

Building and Grounds

Volunteers play a big part in keeping our properties in good shape and we are grateful for each of you who contribute your time and effort. In addition, several donors stepped forward to fund major purchases and projects: new furnace, commercial refrigerator, and carpet cleaning. These contributions of time and treasure help keep our budget balanced and our financial position strong.

A very significant project was accomplished this year. With a new roof at a cost of $27,200, our church not only looks great but is now ready to weather the next 30 years. We anticipate a new custom-sized basement door will be installed later this year, and a decision was made to seek new bids for painting the bell tower in the Spring.

Financial Oversight

To improve workflow, our accounting system was transitioned to an online version. As with most new technology, this came with some

challenges that our pastor and finance coordinator worked hard to overcome. Trustees supported costs for staff training to make us less dependent on outside help with routine bookkeeping.

After carefully reviewing balances in all accounts, trustees approved a new investment strategy that allows the church to earn more in interest while retaining liquidity. These investments will be managed by Edward Jones, with a minimum of 3x monthly expenses kept in a checking account at Huntington Bank.

Budgeting

Tithes and offerings have been trending higher for the past three years. This has given Trustees the optimism needed to act on a 3-year plan to increase our pastor's salary to reflect recommended wages from our UCC Conference as well as the congregation's satisfaction with his service to our church and community. The trustees also used a 3.5% increase for other expenses, intended to keep pace with inflation and consistent with the Social Security cost of living increase predicted for 2027.

With careful management of resources, along with the generosity of our church family, the 2026 year should end with a surplus and our financial situation will continue to grow stronger. With the 2027 stewardship campaign underway, it is important to recognize that each and every gift, no matter the size, allows us to meet the church ministry priorities identified from the convergence process. By working together, we can become what we want to be!

Submitted by Maureen Derenzy

WOMEN'S FELLOWSHIP ANNUAL REPORT 2026

We only met 3 times this year, but got a lot done throughout the year.

Purchased new candles for this Christmas season, cleaned the kitchen, Brenda got her food handlers license paid by Fellowship,

United Northern Association Meeting was held at our church with our women providing food and snacks.

Fellowship helping pay for pest control, salad luncheons started with Women Fellowship, we bought a graduation cake, and we went to Pete and Mary's for our fall picnic which was a great outing, thanks to you.

Brenda is our new treasurer taking over for Evelyn who has served us well for many years, did a funeral luncheon, women took a tour to Harbor Springs and had lunch at Pond Hill Farms, an enjoyable day.

Even though we only met a few times, we were kept busy doing things for church and community which was sharing in God's work.

Thanks to all who helped throughout the year as many hands make light work.

Submitted by Mona Viviano

2027 COMMITTEE ROSTERS—Pg 1 of 2

Position	*Name*	*Term*	*Year*
Moderator	Pete Amar	1	2
Asst. Moderator	Vicky Rigney	1	2
Financial Secretary	Margaret Hafner	2	2
Treasurer	Mary Fox	2	2
Council (Must have 5 members, but may have up to 3 add'l)			
Position	**Name**	**Term**	**Year**
Reaching in Rep.	Helen Mate	1	1
Reaching Out Rep.	Margaret Hellenberg	2	2
Trustees Rep.	Cathy Otto	2	1
At large	Sue Fuelling	1	2
At large	Jeanine Wambold	2	1
At large	Helen Crandall	1	2
At large	Judy Gatewood-Keim	1	2
Trustees (must have 3-5 members, in addition to Treasurer and Financial Secretary)			
Position	**Name**	**Term**	**Year**
Chair	Maureen Derenzy	2	1
Liaison to community Meal and Women's Fellowship	Cathy Otto	2	1
Financial Secretary	Margaret Hafner	3	2
Treasurer	Mary Fox	2	2
Assistant Financial Secretary			
At large	Dave Schopp	3	2
At large	Ken Wade	2	2
At large	Becky Trenda	2	2

2027 COMMITTEE ROSTERS—Pg 2 of 2			
Reaching Out (3-5 members)			
Position	**Name**	**Term**	**Year**
Chair	Kathy Menkes	3	2
	Cindy Goller	3	2
	Margaret Hellenberg	2	2
	Judy Gatewood-Keim	1	2
	Louanne Spearman	2	1
Reaching In (3-5 members)			
Position	**Name**	**Term**	**Year**
Chair	Helen Mate	2	1
	Sallie Anderson	1	1
	Mona Viviano	2	2
	Sharon Wade	2	2
Pastor Parish			
Position	Name	Term	Year
	Cathy Otto		
	Joe Wambold		
	Maggie Wallin		
	Mary Fox		

2027 PROPOSED BUDGET—Pg 1 of 4

First Congregational UCC Gaylord 2027 Proposed Budget

	2026 Annual Budget	2026 Annual Projection	2027 Proposed Budget
INCOME			
Tithes/Offerings	$112,879	$131,693	$132,000
Rental / Other	$750	$2,603	$2,500

2027 PROPOSED BUDGET—Pg 2 of 4	2026 Annual Budget	2026 Annual Projection	2027 Proposed Budget
Otsego Comm. Fdn. Spendable	$2,060	$0	$0
Transfer from Savings (investment Income)	$5,150	$0	$0
TOTAL INCOME	**$120,839**	**$134,297**	**$134,500**
EXPENSES			
Facility			
Kitchen supplies	$100	$493	$500
Cleaning Services	$4,200	$4,200	$4,200
Routine Maintenance	$2,400	$1,957	$2,500
Building & Liability Insurance	$8,500	$8,238	$8,530
Licenses/Permits	$620	$551	$570
Phone/Internet	$1,800	$1,811	$1,875
Electric	$3,000	$3,080	$3,500
Gas	$4,400	$4,341	$4,500
Water/Sewer	$1,400	$1,477	$1,550
Lawn / Snow Care	$0	$407	$800
Garbage	$350	$374	$390
Total Facility	**$26,770**	**$26,929**	**$28,915**
Administration			
Copier	$1,800	$1,647	$1,720
Office supplies	$250	$104	$150
Postage	$350	$531	$500
Dues & Subscriptions	$400	$351	$370
Website	$700	$393	$700
Licenses for Livestream	$300	$0	$300
Computer	$220	$68	$150
Software		$490	$500

2027 PROPOSED BUDGET—Pg 3 of 4	**2026 Annual Budget**	**2026 Annual Projection**	**2027 Proposed Budget**
Accounting / CPA	$120	$0	$1,800
Banking fees			$0
UNA Per Capita Fee	$500	$510	$530
Total Administration	**$4,640**	**$4,093**	**$6,720**
Ministry			
Reaching In	$600	$749	$750
Reaching Out	$100	$493	$500
Other	$0	$481	$500
Youth/Kidz on Mission	$100	$211	$220
Church Education / Transformation	$2,400	$2,400	$2,000
Total Ministry	**$3,200**	**$4,335**	**$3,970**
Personnel			
Pastor			
Salary	$22,336	$22,336	$25,118
Housing	$22,336	$22,336	$25,118
Health Insurance Reimbursement	$4,210	$4,209	$4,360
Pension Expense	$6,254	$6,349	$7,033
Life / Disability	$670	$596	$754
Soc Sec Offset	$3,417	$3,417	$3,843
Mileage	$250	$0	$250
Pastor Continuing Ed	$750	$227	$750
Pastor Compensation	*$60,223*	*$59,471*	*$67,226*
Finance Coordinator	$863	$840	$895
Communications Coord.	$12,016	$11,700	$12,440
Music Director	$4,108	$4,108	$4,255
Accompanist	$5,200	$5,067	$5,380
Work Comp Insurance	$1,000	$0	$750

2027 PROPOSED BUDGET—Pg 4 of 4	2026 Annual Budget	2026 Annual Projection	2027 Proposed Budget
Direct Deposit/BankFee	$200	$383	$400
Payroll Taxes	$1,000	$960	$1,035
Total Personnel	**$84,610**	**$82,528**	**$92,381**
TOTAL EXPENSES	**$119,220**	**$117,885**	**$131,986**
NET INCOME	**$1,619**		**$2,514**

BALANCE SHEET—Pg 1 of 2
As of September 30, 2026

	Total
Assets	
Current Assets	
Bank Accounts	
Community Foundation	4,701.67
Community Meal	6,907.38
Edward Jones Account	183,339.49
Estate Account	0.00
Huntington General Account	30,472.51
Total Bank Accounts	$225,421.05
Total Current Assets	$225,421.05
Fixed Assets	
Furniture and Equipment	10,912.65
Total Fixed Assets	$10,912.65
Total Assets	$236,333.70
Liabilities and Equity	
Liabilities	
Current Liabilities	
Other Current Liabilities	
Direct Deposit Liabilities	$0.00

BALANCE SHEET—Pg 2 of 2	
Payroll Liabilities	2,162.62
Total Other Current Liabilities	$2,162.62
Total Current Liabilities	$2,162.62
Total Liabilities	$2,162.62
Equity	
Edward Jones-Change in Value	9,254.02
Opening Balance Equity	14,217.76
Restricted Retained Earnings	
Blanket Sunday	$0.00
Christmas Fund	$0.00
Community Meal	7,201.56
Kidz on a Mission	1,414.61
Memorials	7,920.79
Neighbors In Need	$0.00
OGHS	$0.00
Other	721.51
Otsego County Food Pantry	240.00
Salad Luncheon	1,501.00
Scholarships	563.70
Strengthen Church	25.00
The Refuge	$0.00
UCC/OCWM Donation	162.00
Total for Restricted Retained Earnings	**$19,750.17**
Unrealized Gain/Loss	11,245.93
Unrestricted Retained Earnings	195,868.85
Net Income	-16,165.65
Total Equity	**$234,171.08**
Total Liabilities and Equity	**$236,333.70**