

First Congregational UCC, Gaylord
Trustees Meeting Minutes
March 18, 2026, 7:00 p.m.

1. Open meeting – present: Maureen D., Mary F., Cathy O., Dave S., Becky T., Ken W., Greg W.
2. Opening Prayer – led by Pastor Greg
3. Approval of January meeting minutes (preapproved online) – no meeting in February
4. Financial Reports

*Review of January reports – Discussion noted that January report of actual v. budget shows greater than expected income from tithes / offerings due in large part to people making contributions using required minimum distributions (RMD) from IRAs. Motion to accept January reports by Dave S., second by Cathy O., unanimous approval.

*February reports being revised to correct errors – As Jessica moves out of the finance role and Liz assumes those duties (transition expected to be complete by April), training is underway. Greg and Maureen noted some report errors that need to be corrected, and once this is done Trustees will receive February financials via email.

*Fund advisors for Otsego Community Foundation (OCF) Fund – OCF is requesting assignment of two fund advisors for our endowed fund. Advisors cannot withdraw funds without written agreement by Trustees, but can view available spendable account balance via OCF online portal. Motion by Mary F. to appoint Greg and Maureen as OCF fund advisors, second by Dave S., unanimous approval.

*Options for interest bearing savings – While current Huntington Savings account earns less than 0.3%, the bank offers a “Relationship Savings” account with interest at 3.25% currently. The account requires the deposit of \$5,000 in new money, but permits moving funds in or out of savings without restrictions or penalties. Motion by Mary F. to establish a Relationship Savings account at Huntington, moving current savings balance to that new account and transferring \$5K from the OCF spendable fund to meet Relationship Savings requirement. Second by Becky T. Unanimous approval.

Agreed to discuss at April meeting whether to also move a portion of checking account balance to Relationship Savings in order to gain interest.

5. Minister’s Update – Greg updated Trustees about challenges associated with snow removal following this latest storm, particularly the lot outside the kitchen. Trustees thanked Greg and Don for their efforts to clear sidewalks and agreed that we will need to wait for warmer temperatures to fix the situation. Greg also noted that the County (which clears both the Church lot to the north of Fellowship Hall and the City lot to the east) has limited places to pile snow, resulting in reduced parking availability. Street parking and parking in the former Family Video (now military recruitment office) lot were mentioned as additional options.

6. Old Business

*Roof replacement – Greg advised that we have determined the church roof to be 31 (rather than 40) years old. Dave agreed to work with Greg this spring / early summer obtain input from 2-3 contractors to assess both the church and the fellowship hall roof. They will seek cost estimates as well as recommendations with regard to timing. Information will be conveyed at a future Trustee meeting so that a longer-term plan can be proposed.

7. New Business – none

8. Next meeting date – Wednesday, **April 15, 7:00 pm** via Zoom.

Maureen advised that Trustees would need to complete taxes either before or after the meeting time!

9. Closing Prayer – Greg closed the meeting in prayer.

Respectfully submitted,

Mary Fox