

April 29, 2026

To: Mary Gaut, Stated Clerk of Baltimore Presbytery
Jackie Taylor, General Presbyter of Baltimore Presbytery
Mary Speers, Chair of Commission on Ministry
Members of the Commission on Ministry and the Steering Cabinet

From: Judy Binkley and Melissa Lopez, co-chairs of Ashland Presbyterian Church AC
Sam Erdman, Andy Gathman, Julia Schaeffer, members of the Ashland AC

Greetings, all!

Over the last 14 months, we have been working closely with the Pastor and Session of Ashland Presbyterian Church, and we believe we have reached the point of dismissal. Ashland has done an incredible amount of work to get their finances and leadership structure in order, and we believe that they no longer need the guidance of the AC. With this final report, we ask for a vote of dismissal.

On March 30, the following (in blue) was sent to Mary Gaut, Mary Speers, and the COM as a written update. We believe it is important to include it as part of our final report as well.

The AC working with Ashland is happy to give an update on the work that has been undertaken over the last year. The Session of Ashland is to be commended for their hard work, their grace, and their sensitivity to God's call for their congregation.

When the AC was put in place, the initial assessment found that there was a general lack of financial awareness due to poor bookkeeping and financial management, including:

- Bank accounts the session wasn't aware of
- Major payroll issues, including Payroll Protection Program loan (PPP) loan and 403(b) withholding
- Incomplete or erroneous financial reports
- Poor financial controls and practices

Additionally it was clear that there was some organizational dysfunction which prevented satisfactory resolution to the above issues, including:

- Communication issues between Session, Pastor, Treasurer, and Preschool Director hindered discernment and decision-making around finances and in other matters
- Treasurer was in conflict with the Pastor and also unresponsive to Session requests, effectively preventing Session from accessing the financial books

- Preschool director was handling significant financial matters for the church while also in conflict with Pastor

As we worked through these issues with them, the Session really came together to address everything head on. They have done the hard work while the AC served as a guide and sounding board. The Finance Committee, Clerk, Pastor, and new Treasurer have worked well together and the Session has been informed and supportive along the way. Some of the actions taken to address the issues have been:

Supported stronger organizational functioning

- Relieved the Treasurer of their duties and appointed a new Treasurer
- Met with key leaders on Session and staff to determine the scope of issues
 1. Identified Church-Preschool relationship as a key pressure point
 2. Identified lingering conflicts that led to poor communication among leaders as a critical issue
 3. Supported the Pastor as Session moderator, providing encouragement and guidance
 4. Trained Session on their role in church governance and financial matters
 5. Trained the Finance Committee on their role and worked alongside them to remedy the identified issues

Improved financial awareness and practices

- Supported Session in engaging legal counsel over PPP/IRS issues
- Employed BookSmart Accounting Firm to do a full review of three years of financial statements
 1. Cleaned up and properly reconciled those financial reports. Any discrepancies and questions that arose were investigated and resolved (categorization issues, unauthorized bank accounts and credit cards, disposition of unaccounted 403b withholdings).
- Identified a need to update the governance model of the preschool, including how financial matters are handled; supported Session in the initial meeting to discuss the new governance and financial procedures.
 1. Provided support for Session to vote on and implement new financial policies and procedures
 2. Hired BookSmart to perform future bookkeeping and payroll services

The AC is happy to report that all major financial issues that were discovered have been remedied, or are in the process of being remedied (the PPP loan issue is with their legal team, and they are awaiting resolution). We are also happy to report that while an official audit was not performed, no financial malfeasance was discovered.

There are a couple of issues that they are still working to resolve (such as getting the former treasurer completely removed from all software accounts), but we believe that the Session and Finance Committee are capable of dealing with them, and maintaining sound financial practices moving forward.

The AC feels we are nearing the end of our work with Ashland as they have done a wonderful job over these last months getting things back on track. They are now looking with hope toward the future, and we are grateful that they have been so receptive and responsible for their own growth and health. We look forward to seeing them thrive as the Spirit moves in and through them.

After meeting with the Session on April 14, 2026, and informing them that we believe our work together is complete, we would like to report that the following actions have been taken in addition to what is listed above:

- The Finance Committee, along with Session, presented and approved a consolidated 2026 budget which unifies all church and preschool accounts. Session now has access to view all accounts, helping them lead with full knowledge of their financial picture.
- BookSmart continues their work as bookkeepers and is now processing payroll. Preschool Staff no longer has access or control over church finances. BookSmart, along with the Treasurer and Finance Committee, have also implemented appropriate financial controls and processes.
- The Session is in the process of approving an investment policy, which will allow them to be proactive and responsive, and supports financial stability for their ministry in the future.
- The Session and Preschool have created a Preschool Board (and have written bylaws), which will serve as a bridge between the Preschool and the Church, and will re-emphasize a proper governing structure. This will also take some of the pressure off of the relationship between the Preschool Director and Pastor, and will allow for clear communication moving forward.
- The Session is rethinking ways to utilize their building, which will create space for rentals and partnerships with outside/community groups.

The Session has made many changes, and is now on solid ground. The AC is confident that they will continue on this path. The following recommendations are offered with hope and confidence for their future ministry:

1. Continue to intentionally pursue transparency with regard to financial matters, ensuring that Session continues to receive timely, accurate information as the basis for sound decision-making

2. Continue to work on improved communications among congregation/session; session/preschool; and pastor/preschool as the foundation of the relational congruity necessary for a healthy community
3. Continue to engage in a discernment process in conjunction with COM to determine the next steps for pastoral leadership, with special consideration to financial, organizational, and missional realities and goals.

We are grateful for the hard work, dedication, and prayerful spirit that the Session, Pastor, and leadership at Ashland Presbyterian Church brought to this work. They have been wonderful to work with and should be commended for all that they have done. We believe they are on solid ground, revitalized, and excited to see how the Holy Spirit will continue to lead them.

With thanksgiving,

The Ashland AC

Judy Binkley and Melissa Lopez, co-chairs

Sam Erdman, Andy Gathman, Julia Schaeffer