

CHILDREN'S MESSAGE

Rev. Mike O'Neil



PACKING BASKETS FOR CHRISTMAS FOR FISH



United In Faith Debt Reduction Update

Initial loan approximately \$1,250,000

Current payment \$3,421.64

Current interest rate 6.75%

Authentic Life Monthly Loan Payment of \$1,500

Loan Balance as of November 1st, 2025 \$289,662.30

Loan Balance for ALF as of December 31, 2025 \$146,546.41
(final payment approximately Jan. 1, 2034)

Current payoff date at current payment (without extra principal payments) May 1, 2036

We have reduced our loan balance 1/3 since we refinanced.

Extra principal payments significantly reduce our interest expense.

31st Annual Cookie Walk



Stewardship and Finance News

As 2025 draws to a close, there is good news to share about several aspects of United Presbyterian Church's financial situation. Thank you for your generous support.

General budget: During 2025, generous anonymous donors contributed \$17,000 to be used to cover the general budget expenses of United Presbyterian Church. As a result, we expect to finish the year with an \$8,000 budget surplus which will carry over into 2026.

In addition, during the first half of December, a donor provided \$7,500 to be used for utility expenses in 2026. This will be a huge lift to one of our major expenses.

Accelerated loan repayment: During 2025, we continued to make our regular payments on the building loan and were able to pay an additional \$3,000 quarterly which was applied directly to principal. Generous donors contributed additional principal payments of about \$35,000. After making these payments, the principal is now about \$260,000, down from the \$1,250,000 which we borrowed initially.

Beginning in 2026, Authentic Life will increase its monthly payment to United Presbyterian Church by \$250. The additional \$250 monthly payments will be included in the approved quarterly loan principal payment of \$4,000.

Pew cushioning project: In addition to several contributions, a donor has provided \$7,500 for the pew cushioning project, bringing total donations to about \$13,000 of the \$16,000 needed. This project now seems within reach in 2026 – please consider donating to help us reach goal.

Good things are happening at United Presbyterian Church. Thank you to all our donors for your continuing generosity!

JANUARY 2026

	Mon	Tue	Wed	Thu	Fri	Sat
				1	2	3
4 Communion 10:30 a.m. Choir Rehearsal 9:30 a.m. Sunday School 11:00 a.m. Worship	5 6 p.m. Scouts	6 7-8 Scout Leaders	7 5:30 pm Bells	8 8:30 p.m. Bread 5:00-7:30 pm Toastmaster	9 OFFICE CLOSED	10
11 Noisy Offering 10:30 a.m. Choir Rehearsal 9:30 a.m. Sunday School 11:00 a.m. Worship	12 6 p.m. Scouts 6 p.m. PW MTG.	13	14 5:30 pm Bells	15 8:30 p.m. Bread 5:00-7:30 pm Toastmaster	16 OFFICE CLOSED	17
18 Potluck 10:30 a.m. Choir Rehearsal 9:30 a.m. Sunday School 11:00 a.m. Worship	19 6 p.m. Scouts	20 5:30 p.m. S&F	21 5:30 pm Bells	22 8:30 p.m. Bread 5:00-7:30 pm Toastmaster	23 OFFICE CLOSED	24
25 10:30 Choir Rehearsal 9:30 a.m. Sunday School 11:00 a.m. Worship	26 6 p.m. Scouts	27 6 p.m. Session	28 5:30 pm Bells	29	30	31

Outreach Opportunities

NOISY OFFERING for 2026

1st Quarter FISH

2nd Quarter Camp Gilmont

3rd Quarter Bras for the Cause & Texas Oncology

4th Quarter Women in Need

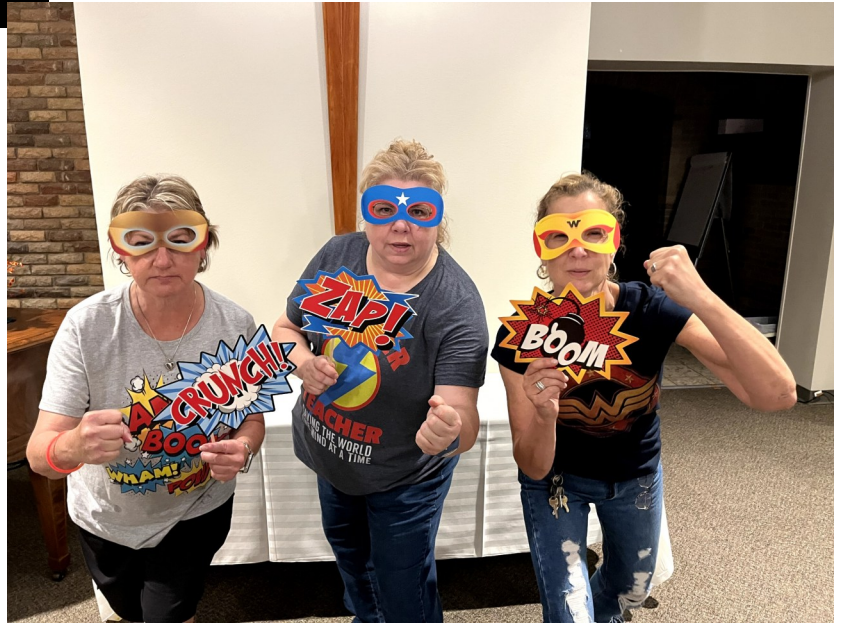
Noisy offering is the second Sunday of each month. Save your change and drop it in the silver bowls on these date.

LITTLE FOOD PANTRY

Food pantry items continue to be needed. There is a critical need for the food we provide to a sector of our community. Keep in mind that some of the people taking advantage of the items are homeless and without the means to open a can that is not a pop top, or the ability to heat the items. Foods that can be eaten cold and contain protein are the most important, specifically canned meats such as tuna, chicken and spam, ravioli, peanut butter, granola bars and Vienna sausages are great choices. Your continued support of this outreach is greatly appreciated.

2025 Advent Candle Lighting





Don't forget to like the church's Facebook page! Search United Presbyterian Church - Greenville follow and like. Then invite all your Facebook friends!



Is the second Sunday of the month through the end of the month.

For the safety of our children, ALL people who work with our children are put through a background check!



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JANUARY OPENINGS AND CLOSINGS



Children's Church is being held for children from the ages of 4 through 5th grade. Following the Children's Sermon children will go with the leader to the children's area for worship.

Parents are asked to pick their children up after the worship service is over.



The Children and Youth Ministry is looking for more volunteers to help with Children's Church. Children's Church meets each Sunday right after the pastor's Children's sermon except for Communion Sunday.

Even if you aren't called to teach a lesson we need a volunteer to be in the classroom with the teacher each Sunday. If you can help us with this very important ministry please contact one of our committee.

We would think you were an angel.

Mike O'Neil

Melanie Marsh

JANUARY BIRTHDAYS



If we missed your birthday we are very sorry. Please let the office know the date so I can add it to our list.

- 1 Rebecca Milan
- 2 Carol Peterson
- 6 Thomas Frank Jones
- 22 Susie Geer, Jacob Blanchard
- 23 Gabrielle Geer
- 30 Talen Castillo

If we missed your birthday I am very sorry. Please let the office know the date so I can add it to my list.

GREETERS FOR JANUARY

JANUARY 4
JANUARY 11
JANUARY 18
JANUARY 25

KATHY HOGUE
SHARON LEONARD

ATTENTION!

**FIRST QUARTER
2026
NOISY OFFERING**



The noisy offering for January, February and March 2026 will go to Hunt County Shared Ministries and Lake Area Shared Ministries. You can drop your coins in the bowls every 2nd Sunday of the month.



Don't forget to like the church's Facebook page! Search United Presbyterian Church - Greenville follow and like. Then invite all your Facebook



Find us on
Facebook

Upper Room Devotional Books

The Upper Room daily devotional is available for free at www.upperroom.org. Perhaps church members who use their computers daily would rather use an electronic device to read the upper room.

Take a leap
of faith and begin
this wondrous
new year by
believing.

Sarah Bar Breathnach
YourPositiveOasis.com

**5 Things To Remind
Yourself Daily:**

1. I am lovable, just as I am.
2. I am good enough.
3. I can do it.
4. Positivity is a choice.
5. I am grateful for every single day of my life.



OFFICE HOURS

Monday - Thursday 9 am to 12 pm 1pm to 5pm

Wednesday 9 am to 2:30 pm

Friday office is closed

Truth and Relationships

The truth being revealed affects not only our individual walk with God but also our relationships with others. With truth as our foundation, we can build relationships that are honest, loving, and respectful. Healthy relationships thrive on truth, and when we abide in God's truth, we learn to communicate better, forgive more genuinely, and serve others selflessly. Together, we can embrace these principles to strengthen our bonds and encourage one another in faith.

Ephesians 4:15

"Instead, speaking the truth in love, we will grow to become in every respect the mature body of him who is the head, that is, Christ." - Ephesians 4:15

Proverbs 27:17

"As iron sharpens iron, so one person sharpens another." - Proverbs 27:17

Colossians 3:9

"Do not lie to each other, since you have taken off your old self with its practices." - Colossians 3:9

1 Peter 4:8

'Above all, love each other deeply, because love covers over a multitude of sins.' - 1 Peter 4:8

Proverbs 12:22

"The Lord detests lying lips, but he delights in people who are trustworthy." - Proverbs 12:22



WE STILL HAVE SOME 12 FOOT PEWS AVAIABLE AT NO CHARGE TO ANYONE WHO WOULD LIKE ONE. WE CAN NOT DELIVER. PLEASE CONTACT MIKE IF YOU ARE INTERESTED

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May this year bring you endless joy, success, and unforgettable memories. Wishing you health, peace, and prosperity!

Happy New Year

United Presbyterian Church
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JANUARY 2026 NEWSLETTER