

**St. Paul Lutheran Church
Voters' Assembly Minutes**

August 9, 2020

Opening Prayer by John Petzold.

Meeting called to order by President John Petzold at 1:34PM.

Moved and supported to accept the Voters' minutes of June 28, 2020.

Motion Carried.

No new voting members.

Old Business:

New Business:

Board Reports

Principal/Board of Education

- The 2020-2021 school year will begin August 31st with face to face instruction. Online instruction will be used only if a child needs to stay at home due to circumstances related to Covid or if our state returns to Phase 3. We will be submitting our Preparedness Plan for phase 4 and 5 to the Superintendent of School for Michigan as required. This plan establishes the requirements our school will implement to meet the Governor's MI Start Plan Return to School Road Map.
- Some of St Paul teachers have offered tutoring and workshops this summer to help especially our children who are academically at risk.
- A workshop/orientation parent meeting will be held on August 18-19 to share information in the event online education would need to occur.
- Please keep our staff in your prayers during this most challenging time.

Board of Elders - No Report

Board of Evangelism - No Report

Board of Fellowship - No Report

Board of Finance

- See printed finance report.
- \$40,000 Line of Credit renewed.
- Applied for a \$20,000 grant.

Board of Social Concerns - No Report

Board of Stewardship - No Report

Board of Trustees

- Comments brought up regarding the St. Paul campus.
 - Is the tree by the church porch ramp meaningful to anyone? The groundskeepers are having a difficult time with the upkeep and would like to plant something new.
 - Has there been discussion on fixing the garage? It is an eye sore and needs lots of work to make it look presentable again. Suggestion to get an estimate on the cost to fix it all.
 - The parking lot is also in bad shape. This project has been on hold due to the cost to fix. The church roof also needs to be redone since it's been leaking for some time now.

Salary & Personnel

- Blue Cross Blue Shield rate change has gone up 4.3%. Yearly total for Health, Dental, and Vision is \$134,800. The staff has three plans they can choose from. Not sure yet of the cost to offer different options.
- Looking into getting a Health Savings Account for staff.

Trust & Investment

The Trust & Investment Committee are presenting five (5) requests to be voted on by the Voters Assembly.

1. The Board of Trustees have requested funds to upgrade the fire alarm system.
Reason for purchase: Our current system is out dated and giving false alarms.
Amount requested from Trust & Investment \$10,000.00
Our committee recommends to the Voters Assembly to approve the above request.

Moved and supported to approve Trust & Investment request for \$10,000.00 to upgrade the fire alarm system.
Motion carried.

2. The Board of Elders have requested funds to purchase a new laser powered projector, digital interface for fold back TV.
-Reason for purchase: Update the video system infrastructure in the sanctuary to better support in-house worship by providing a brighter, better and clearer picture of words and video on the screen.
-Amount requested from Trust & Investment \$4,000.00
-Our committee recommends to the Voters Assembly to approve the above request.

Moved and supported to approve Trust & Investment request for \$4,000.00 to purchase a new laser powered projector, digital interface for fold back TV.
Motion carried.

3. The Board of Elders have requested funds to purchase Sound System upgrades
-Reason for purchase: Upgrade the sound system infrastructure to better support and grow the in-house worship ministry, and the live-stream ministry by updating aging equipment and adding tools to enhance both worship experiences.
-Amount requested from Trust & Investment (Stage 1) \$4,400.00 (Stage 2) \$2,600.00 Total \$7,000.00
-Our committee recommends to the Voters Assembly to approve the above request.

Moved and supported to approve Trust & Investment request for \$7,000.00 to purchase sound system upgrades.
Motion carried.

4. The Board of Trustees have requested funds to purchase Eight (8) controllable lights and a controller for them.
-Reason for purchase: Provide controllable lighting to reduce dark spots and provide better video for the live-stream as well as in house viewing of special services like children's programs, Easter and similar.
-Amount requested from Trust & Investment \$1,500.00
-Our committee recommends to the Voters Assembly to approve the above request.

Moved and supported to approve Trust & Investment request for \$1,500.00 to purchase eight controllable lights and a controller for them.
Motion carried.

5. The Board of Trustees have requested funds to purchase Wireless Access Point, Radio Link, Security Cameras
-Reason for purchase: Provide a permanent network connection to the pavilion for worship, rentals, and increased security of the pavilion and school house museum.
-Amount requested from Trust & Investment \$1,000.00
-Our committee recommends to the Voters Assembly to approve the above request.

Moved and supported to approve Trust & Investment request for \$1,000.00 to purchase Wireless Access Point, Radio Link, Security Cameras.
Motion carried.

Associate / Administrative Pastors

I. Visitation

1. Hospital and follow-up contacts by phone: Joyce Koch, Ben Shreve (via Gary),
2. Shutin visits
 - a. 2020 Second quarter – primarily phone contacts, have stopped by Vassar Fields and spoken through the window to members, also visited A. Hohman, E. Reinert
 - b. Unable to contact these in nursing facilities: Elmer Snover, Irene Smith, Florence Hohman

II. Pastoral ministry

1. Funeral: Robert Osborn
2. Baptism: Wyatt Weiss, Eleanor Stewart
3. Pre-marriage Counselling appointments
4. Weddings:

- a. July 19 - Allie O'Hearn + Cory McGregor
- b. Aug. 1 - David Ackerman + Katey Knoll
- c. Aug. 1 - Jena Petzold + Cameron Giardini (offsite)
5. Talk weekly to coordinate ministry.
6. Started "The Gathering" on Thursday nights at 7 p.m.; a weekly time of fellowship, worship, Bible study, discipleship, and prayer. We've averaged about 17 each week, but over 25 unique people since starting July 16. It has been well received.
7. COVID response and approach:
 - a. Continue to monitor the changing environment per new Executive Orders. Many hours spent researching and adapting our ministry.
 - b. Continue to Livestream one service on Sundays at 10am. We also have a Bible Class at 8:45-9:30 am.
 - c. Communion was provided on June 28, July 12 and 26 on the church porch from 1-2 p.m. We are averaging around 10-14 people. We will continue to provide Communion on 2nd and 4th weekends through Summer in the worship services and from 1-2 p.m. on Sunday on the porch.
 - d. Attended COVID task force meeting with some faculty (7/8).
 - e. Prepared for an outdoor service. Jan Snyder rounded up volunteers for set up and take down. Pastor B checked on sound system and piano. The piano cord has been missing for many years, but he was able to find it. Yeah! It may have been missing since the last Pavilion service. Prepared a checklist for setup.
 - f. Working with the Praise Team to provide contemporary worship services August 16th and 30th.

III. Teaching

1. We have been providing the online Bible Class for Sunday mornings.
2. Patti Martinal has been able to provide an online women's Bible Study.
3. Will continue working on Religion lessons for online instruction and in person depending on the future status of school instruction.

IV. Administration

1. Attended MHS Baccalaureate (7/22).
2. Stopped by parsonage to meet the new United Methodist Church Pastor - Nick Genoff.
3. Have spoken numerous times with new Director of Finance - Gloria LaPointe and Bookkeeper - Barbara Radloff, to help with transition.
4. Vacations:
 - a. Martinal - July 20-28
 - b. Bruner - Aug. 3-13
5. Since the Pastor Conferences have been cancelled for the year, Pastor Bruner is going on a VOCA LifeBridge retreat July 27-30th. This is a Refocusing and Goal setting retreat. Pastor Martinal will be encouraged to go on a similar retreat of his choosing.
6. The Elders might consider another round of phone calls on members. It may be hard to reach many during the Summer, but there is still a lot of fear and anxiety due to the uncertain COVID situation. The first wave of calls was well received.
7. We are taking steps forward in our ministry plans, but the devil is using the COVID-19 virus to cause fear and anxiety in order to cause division within the body of Christ. Pray for unity and love.

We recite our mission statement each week. What does this look like? ***Vision: Reaching out to more people in Jesus' name. Loving the ones that are here.***

Closed with the common doxology.

Moved and supported to adjourn at 2:13PM.
Motion carried.

Respectfully Submitted,

Stacey Force
Congregational Secretary

St. Paul Treasurer's Report
August 2020 Voters Assembly

CEF Building Fund Summary

Mortgage Balance as of 07/31/2020:	\$410,409.76	
Debt free date if nothing changes: March 2024		
July 2020 Mortgage Payment	\$10,000.00	
* Principal	\$4,613.26	
* Interest	\$5,386.74	
July offerings received to pay mortgage:	\$14,198.92	*
Amount Added to contingency fund during July:	\$4,660.33	
Balance as of 7/31/20 in contingency fund:	\$67,360.64	

July 2020 Income & Expense Summary

July General Fund Income:	\$82,676.95	*
July General Fund Expenses:	\$76,676.41	*
July Surplus	\$6,000.54	*
Overall Deficit to date	(\$12,615.62)	*
Gen Fund Checking Balance:	(\$29,158.95)	*

RESTRICTED Cash Accounts Summary**

School Designated Accounts balance:	\$113,503.33
Church Designated Accounts balance:	\$54,371.62
All Memorials balance:	\$20,932.69

** This money is RESTRICTED***

Accounts Receivable

<i>School - SY 20/21</i>	\$41,951.00	
> Due 08/15/20 or at Registration (whichever first)	\$ 4,581.41	\$46,532.41
<i>His Little Lambs</i>		
> Current	\$ 556.54	
> 7-14 days	\$ 65.92	
> 14-21 days in arrears	\$ 58.10	
> 21-28 days in arrears	\$ -	
> more than 28 days in arrears	\$ 1,711.04	\$ 2,391.60
<i>Collections (ICS)(Active)</i>	\$ 3,254.78	
<i>Collections (CSM) through 06/07/20</i>	\$ 4,148.26	
<i>Collections (In House) 1 Family</i>	\$12,499.00	
Total AR:	\$ 68,826.05	

Expense Freeze Go/No Go

Payroll - \$56,249 x 1.5	\$ 84,500.00
BCN - \$10,880 x 1.5	\$ 16,320.00
CPS - \$5,965 x 1.5	\$ 8,903.00
LCMD Assoc - \$829 x 1.5	\$ 1,244.00
Medicare - \$290 x 1.5	\$ 435.00
Employer Taxes - \$1,793 x 1.5	\$ 2,690.00
Non-Discretionary Spending	\$ 5,410.00
Open Purchase Orders	\$16,461.62
Total non-Discretionary Spending:	\$ 135,963.62

FCU PPP Loan Summary

FCU PPP Bal 04/30/2020:	\$188,225
Pay off scheduled: April 2022	
Oct 2020 Loan Payment*	\$0
* Principal	
* Interest	
Balance:	\$188,225
* Deferred 6 months	
188,225 @ 75% is:	\$141,169
188,225 @ 25% is:	\$47,056
Wages to date:	
Health to date:	
Pension to date:	
Utilities to date:	
Utilities include:	
Thumb Cellular	
DTE	
Consumers	
TDS	
Toshiba	
Vill of Mill	
Xerox	
Spectrum	

Non-Discretionary Spending

Toshiba	\$ 350.00
Xerox	\$ 627.00
Thumb Cellular	\$ 60.00
DTE	\$ 1,635.00
Consumers	\$ 1,823.00
TDS	\$ 141.00
Vill of Mill	\$ 323.00
Spectrum	\$ 56.00
ChMS	\$ 270.00
Payroll	\$ 125.00
	\$ 5,410.00

St Paul Lutheran Church & School

BUDGET VS. ACTUALS: CALENDAR YEAR 2020 - FY20 P&L

January - July, 2020

	TOTAL			
	ACTUAL	BUDGET	OVER BUDGET	% OF BUDGET
Revenue				
40000 General Operating Revenue				
40200 Education				
40201 Prior Year Balances	1,866.59	2,916.69	-1,050.10	64.00 %
40203 Tuition - K-8 Member	57,083.27	61,435.50	-4,352.23	92.92 %
40204 Tuition - K-8 Community	28,408.05	28,840.00	-431.95	98.50 %
40206 Processing Fees	1,022.31	1,633.31	-611.00	62.59 %
41213 (Church GF) Child Care / Latchkey / Preschool	60,436.55	107,362.50	-46,925.95	56.29 %
Total 40200 Education	148,816.77	202,188.00	-53,371.23	73.60 %
40300 Elders	933.50	1,312.50	-379.00	71.12 %
40500 Finance				
40501 Envelopes - General	370,852.35	354,503.94	16,348.41	104.61 %
40502 Other Revenue	9,235.75		9,235.75	
40503 Plate - Cash	5,155.80	15,008.56	-9,852.76	34.35 %
40504 Other Offerings	14,180.10	9,902.69	4,277.41	143.19 %
Total 40500 Finance	399,424.00	379,415.19	20,008.81	105.27 %
40600 Salary & Personnel	1,365.00	4,666.69	-3,301.69	29.25 %
40800 Trustees				
40801 Rental Revenue	900.95	1,691.69	-790.74	53.26 %
40802 Other Revenue	322.50	175.00	147.50	184.29 %
Total 40800 Trustees	1,223.45	1,866.69	-643.24	65.54 %
Total 40000 General Operating Revenue	551,762.72	589,449.07	-37,686.35	93.61 %
Total Revenue	\$551,762.72	\$589,449.07	\$ -37,686.35	93.61 %
GROSS PROFIT	\$551,762.72	\$589,449.07	\$ -37,686.35	93.61 %
Expenditures				
50000 General Operating Expense				
50200 Education				
51213 CC/LK/PS Expenses	1,720.22	4,375.00	-2,654.78	39.32 %
Total 50200 Education	1,720.22	4,375.00	-2,654.78	39.32 %
50300 Elders - General Fund	4,952.09	9,595.81	-4,643.72	51.61 %
50500 Finance				
50501 Other Expenditures		58.31	-58.31	
50502 Merchant Service Fees	1,165.87	991.69	174.18	117.56 %
50503 Bank Fees	-151.21	17.50	-168.71	-864.06 %
50505 Office Supplies	41.31	160.44	-119.13	25.75 %
50506 Postage	11.05	70.00	-58.95	15.79 %
50507 Quickbooks Software	2,399.31	1,925.00	474.31	124.64 %
Total 50500 Finance	3,466.33	3,222.94	243.39	107.55 %
50600 Salary & Personnel				
50601 Independent Contractors	5,100.89	4,368.00	732.89	116.78 %
Total 50600 Salary & Personnel	5,100.89	4,368.00	732.89	116.78 %

St Paul Lutheran Church & School

BUDGET VS. ACTUALS: CALENDAR YEAR 2020 - FY20 P&L

January - July, 2020

	TOTAL			
	ACTUAL	BUDGET	OVER BUDGET	% OF BUDGET
50750 Stewardship	1,283.86	787.50	496.36	163.03 %
50800 Trustees	42,037.38	48,647.69	-6,610.31	86.41 %
55000 Wages - Salaried				
55001 Pastoral	62,832.56	62,832.56	0.00	100.00 %
55002 Principal	28,920.50	28,920.50	0.00	100.00 %
55004 Teachers	176,999.24	175,848.75	1,150.49	100.65 %
55005 Custodial	19,217.38	19,217.31	0.07	100.00 %
55006 CC/LK/PS Director	20,748.00	20,748.00	0.00	100.00 %
Total 55000 Wages - Salaried	308,717.68	307,567.12	1,150.56	100.37 %
56000 Wages - Hourly				
56001 Administrative	21,196.00	29,626.94	-8,430.94	71.54 %
56002 Child Care / Latchkey Lead	11,011.59	16,446.50	-5,434.91	66.95 %
56003 Child Care / Latchkey Aides	17,761.33	21,109.69	-3,348.36	84.14 %
56004 Custodial	6,585.63	9,327.50	-2,741.87	70.60 %
56007 Organists	1,550.00	3,850.00	-2,300.00	40.26 %
56008 Preschool	8,686.31	10,036.81	-1,350.50	86.54 %
56012 Bookkeeper	1,010.75	12,103.00	-11,092.25	8.35 %
Total 56000 Wages - Hourly	67,801.61	102,500.44	-34,698.83	66.15 %
57000 Employer Paid Taxes / Benefits				
57001 Health Insurance	72,110.63	76,162.31	-4,051.68	94.68 %
57003 SS/Medicare Employer Taxes	12,006.37	13,799.31	-1,792.94	87.01 %
57004 Health Care - Medicare Eligible	8,341.38	8,001.56	339.82	104.25 %
57005 Concordia - Pension	42,038.77	42,169.19	-130.42	99.69 %
Total 57000 Employer Paid Taxes / Benefits	134,497.15	140,132.37	-5,635.22	95.98 %
Total 50000 General Operating Expense	569,577.21	621,196.87	-51,619.66	91.69 %
Total Expenditures	\$569,577.21	\$621,196.87	\$ -51,619.66	91.69 %
NET OPERATING REVENUE	\$ -17,814.49	\$ -31,747.80	\$13,933.31	56.11 %
NET REVENUE	\$ -17,814.49	\$ -31,747.80	\$13,933.31	56.11 %