

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

October 11, 2020

Opening Prayer by Pastor Bruner. 2 Cor. 1 - Live by faith, not by sight. Sung verse one of Beautiful Savior.

Meeting called to order by President John Petzold at 1:36PM.

Moved and supported to accept the Voters' minutes of August 9, 2020.

Motion Carried.

No new voting members.

Old Business:

New Business: - Church Elections Nov. 7th and 8th in the Parish Hall before and after services.

- If anyone wants to run for a board, please call the church office by Mon., Oct. 19th. People especially needed for Vice President, Board of Evangelism and Stewardship. Please prayerfully consider serving in this way.

Board Reports

Principal/Board of Education

- Unusual challenges this year. Focusing on the health and safety for children and staff. The school is following the guidance for protocols from MI District. This is a very challenging time.
- K-8 enrollment is up; Pre-K is down - due to not feeling safe, not wanting to enroll and then go virtual or have to find childcare.
- Christmas service theme will be "Sent to Serve." Will be recording short episodes following the Christmas story and then show the videos at church services. Faculty will be writing this themselves - asking for prayers.
- A school parent donated tables with attached chairs. Using to hold outdoor class time.
- The faculty will be attending the MANS Teacher Conference virtually.

Board of Elders

Membership Changes

Moved and supported to transfer Bethany Daenzer to St. Michael's Richville and receive Marlene Brown by Profession of Faith.

Motion Carried.

- Thanksgiving service will be at 10AM.
- Will have three Advent services beginning on Dec. 2nd. Will only have a 6:30PM service.
- Discussing Candlelight service.

Board of Evangelism - No Report

Board of Fellowship - No Report

Board of Finance

- See printed finance report.
- The mortgage is under \$400,000. Our payments are \$10,000 per month. Any excess funds are put into a CD for our Contingency Fund. We now have \$75,000 in this account.
- Childcare/Latchkey is down by about \$6,700. Not too bad for being closed for so long due to Covid.
- PPP Forgiveness Loan paperwork is almost complete. It looks like we will get the whole loan forgiven. Once we submit the paperwork, we wait for an answer.
- Our revenues and expenses are down, givings are up. Online givings have increased quite a bit.
- Draft of budget handed out. Ending with a deficit of \$56,000. Will approve in December.

Board of Social Concerns - No Report

Board of Stewardship - No Report

Board of Trustees

- Fixed the roof over the Activity Center. Took out two exhaust fans.
- Need to do wiring to hook up more cameras in the school.
- Need to update more lighting in the classrooms.

Salary & Personnel

Trust & Investment - No Report

Associate / Administrative Pastors

I. Visitation

1. Hospital: Joyce Koch, Randy Daenzer.
 - a. We ask that members let us know when they are in so we can pray with them on the phone or visit if the hospital will allow.
2. Shutin visits
 - a. Stopped by Vassar Fields in August and October and communed 3 of 4 members there.
 - b. Visited Linda Rohde and Erna Reinert
 - c. Phone contacts and prayer with: Joan Benish at Stone Gate in Lapeer, Karen Henderson, Betty Bleuer, Barb Sergent
 - d. Unable to contact these in restricted nursing facilities: Elmer Snover, Florence Hohman

II. Pastoral ministry

1. Funerals: Irene Smith, Dale Peche, Joyce Koch, Private service for Still born (anonymous at this time)
2. Baptism: Kenneth Wilson
3. Pre-marriage Counselling appointment
4. Talk weekly to coordinate ministry.
5. Continue to hold "The Gathering" on Thursday nights at 7 p.m. We moved to the Parish Hall due to darkness and temperature change.
6. Helping out with weekly chapel services for both the upper grades (2-8) and the "littles" (PS-1).
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 10 a.m. We also have a Bible Class at 8:45-9:30a.m.
 - c. We have provided Communion on the church porch on the 2nd and 4th Sundays since June 28. We are averaging around 10-14 people. Even though we announce this is available, a member recently came and commented she just heard that we have been doing this. We will continue to share the news.
 - d. Successfully held the outdoor service in the pavilion August 30th. Thanks to Jan Snyder for rounding up volunteers for set up and take down. We thank Jon and Julie Keinath for livestreaming this as well.
 - e. Overcoming the isolation caused by COVID will involve future Fellowship opportunities and re-engaging members through Bible studies and worship.

III. Teaching

1. We have been providing the online Bible Class for Sunday mornings. Members are now invited to attend in person. This study of God's Word is a precursor to the worship service.
2. Will continue working on Religion lessons for SPL students and have begun the public school class with ten students. We are working through the Bible and highlighting the Catechetical references.
3. We are discussing options for an Adult Instruction Class.

IV. Administration

1. Gloria LaPointe and Barbara Radloff continue to be positive in their work during transition of our bookkeeper.
2. We need to recruit a member to represent our congregation at the Frankenmuth Circuit forum (TBD). Business will include the election of a new Circuit Visitor. All Congregations are welcome to submit nominations for Circuit Visitor and also send any resolutions for the upcoming convention.
3. There is still a potential ministry to members who cannot see our livestream. It would utilize donated DVD and CD players. The best approach is to find out who specifically would need the equipment so they can utilize our recordings.
4. Concordia Theological Seminary in Ft. Wayne is encouraging congregations to support students from their congregation. Tuition costs are covered by the seminary but books and other expenses are not. Tim Kern is in his final year.
5. Pray for unity and love as the devil continues to use fear and anxiety in order to cause division within the body of Christ.
6. 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 2:22PM.
Motion carried.

Respectfully Submitted,

Stacey Force
Congregational Secretary

CEF Building Fund Summary			FCU PPP Loan Summary	
Mortgage Balance as of 09/30/2020:	\$393,059.50		FCU PPP Bal 04/30/2020:	\$188,225
Debt free date if nothing changes: March 2024			Pay off scheduled: April 2022	
September 2020 Mortgage Payment	\$10,000.00		Oct 2020 Loan Payment*	\$0
* Principal	\$8,684.98		* Principal	
* Interest	\$1,315.02		* Interest	
September offerings received to pay mortgage:	\$10,178.26		Balance:	\$188,225
Amount Added to contingency fund during September:	\$3,386.45			
Balance as of 9/30/20 in contingency fund:	\$75,109.14			
			* Deferred 6 months	
			188,225 @ 75% is:	\$141,169
			188,225 @ 25% is:	\$47,056
September 2020 Income & Expense Summary			Wages to date:	
September General Fund Income:	\$68,564.20		Health to date:	
September General Fund Expenses:	\$83,479.08		Pension to date:	
September deficit	-\$14,914.88		Utilities to date:	
Overall Deficit to date	-\$19,981.47			
Gen Fund Checking Balance-deficit:	-\$3,438.14			
			Utilities include:	
RESTRICTED Cash Accounts Summary**			Thumb Cellular	
School Designated Accounts balance:	\$96,144.78		DTE	
Church Designated Accounts balance:	\$57,883.13		Consumers	
All Memorials balance:	\$21,033.88		TDS	
** This money is RESTRICTED***		\$175,061.79	Toshiba	
			Vill of Mill	
Accounts Receivable			Xerox	
School - SY 20/21	\$71,899.20		Spectrum	
-SY 19/20	\$842.00	\$74,255.50		
His Little Lambs				
> Current	\$648.98			
> 7-14 days	\$326.58			
> 14-21 days in arrears	\$79.63			
> 21-28 days in arrears	\$132.46			
> more than 28 days in arrears	\$602.42	\$1,790.07		
Collections (ICS)(Active)	\$1,363.21			
Collections (CSM) through 07/31/20	\$4,073.26			
Collections (In House) 1 Family	\$12,274.00			
			Non-Discretionary Spending	
Total AR:	\$94,631.37		Toshiba	\$350.00
			Xerox	\$627.00
Expense Freeze Go/No Go			Thumb Cellular	\$60.00
Payroll - \$56,249 x 1.5	\$84,500.00		DTE	\$1,635.00
BCN - \$10,880 x 1.5	\$16,320.00		Consumers	\$1,823.00
CPS - \$5,965 x 1.5	\$8,903.00		TDS	\$141.00
LCMD Assoc - \$829 x 1.5	\$1,244.00		Vill of Mill	\$323.00
Medicare - \$290 x 1.5	\$435.00		Spectrum	\$56.00
Employer Taxes - \$1,793 x 1.5	\$2,690.00		ChMS	\$270.00
Non-Discretionary Spending	\$5,410.00		Payroll	\$125.00
Open Purchase Orders	\$41,819.69			
Total non-Descretionary Spending:	\$161,321.69			\$5,410.00

St Paul Lutheran Church & School

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

January - December 2020

	TOTAL			
	ACTUAL	BUDGET	OVER BUDGET	% OF BUDGET
Revenue				
40000 General Operating Revenue				
40200 Education				
40201 Prior Year Balances	2,966.80	5,000.00	-2,033.20	59.34 %
40203 Tuition - K-8 Member	91,512.83	105,318.00	-13,805.17	86.89 %
40204 Tuition - K-8 Community	43,686.54	49,440.00	-5,753.46	88.36 %
40206 Processing Fees	1,676.27	2,800.00	-1,123.73	59.87 %
41213 (Church GF) Child Care / Latchkey / Preschool	79,160.50	184,050.00	-104,889.50	43.01 %
Total 40200 Education	219,002.94	346,608.00	-127,605.06	63.18 %
40300 Elders	1,008.50	2,250.00	-1,241.50	44.82 %
40500 Finance				
40501 Envelopes - General	470,627.15	607,721.00	-137,093.85	77.44 %
40503 Plate - Cash	7,209.82	25,729.00	-18,519.18	28.02 %
40504 Other Offerings	16,326.10	16,976.00	-649.90	96.17 %
Total 40500 Finance	494,163.07	650,426.00	-156,262.93	75.98 %
40600 Salary & Personnel	1,365.00	8,000.00	-6,635.00	17.06 %
40800 Trustees				
40801 Rental Revenue	1,000.95	2,900.00	-1,899.05	34.52 %
40802 Other Revenue	377.50	300.00	77.50	125.83 %
Total 40800 Trustees	1,378.45	3,200.00	-1,821.55	43.08 %
Total 40000 General Operating Revenue	716,917.96	1,010,484.00	-293,566.04	70.95 %
Total Revenue	\$716,917.96	\$1,010,484.00	\$ -293,566.04	70.95 %
GROSS PROFIT	\$716,917.96	\$1,010,484.00	\$ -293,566.04	70.95 %
Expenditures				
50000 General Operating Expense				
50200 Education				
51213 CC/LK/PS Expenses	3,994.61	7,500.00	-3,505.39	53.26 %
Total 50200 Education	3,994.61	7,500.00	-3,505.39	53.26 %
50300 Elders - General Fund	6,799.39	16,450.00	-9,650.61	41.33 %
50500 Finance				
50501 Other Expenditures	94.87	100.00	-5.13	94.87 %
50502 Merchant Service Fees	2,155.28	1,700.00	455.28	126.78 %
50503 Bank Fees	-187.99	30.00	-217.99	-626.63 %
50505 Office Supplies	68.85	275.00	-206.15	25.04 %
50506 Postage	11.05	120.00	-108.95	9.21 %
50507 Quickbooks Software	2,644.31	3,300.00	-655.69	80.13 %
Total 50500 Finance	4,786.37	5,525.00	-738.63	86.63 %
50600 Salary & Personnel				
50601 Independent Contractors	5,948.79	7,488.00	-1,539.21	79.44 %
Total 50600 Salary & Personnel	5,948.79	7,488.00	-1,539.21	79.44 %
50750 Stewardship	1,283.86	1,350.00	-66.14	95.10 %

St Paul Lutheran Church & School

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

January - December 2020

	TOTAL			
	ACTUAL	BUDGET	OVER BUDGET	% OF BUDGET
50800 Trustees	54,100.94	83,396.00	-29,295.06	64.87 %
55000 Wages - Salaried				
55001 Pastoral	80,784.72	107,713.00	-26,928.28	75.00 %
55002 Principal	37,183.50	49,578.00	-12,394.50	75.00 %
55004 Teachers	227,541.88	301,455.00	-73,913.12	75.48 %
55005 Custodial	24,708.06	32,944.00	-8,235.94	75.00 %
55006 CC/LK/PS Director	26,676.00	35,568.00	-8,892.00	75.00 %
Total 55000 Wages - Salaried	396,894.16	527,258.00	-130,363.84	75.28 %
56000 Wages - Hourly				
56001 Administrative	26,344.09	50,789.00	-24,444.91	51.87 %
56002 Child Care / Latchkey Lead	12,805.17	28,194.00	-15,388.83	45.42 %
56003 Child Care / Latchkey Aides	22,033.97	36,188.00	-14,154.03	60.89 %
56004 Custodial	8,461.38	15,990.00	-7,528.62	52.92 %
56007 Organists	1,950.00	6,600.00	-4,650.00	29.55 %
56008 Preschool	11,204.81	17,206.00	-6,001.19	65.12 %
56012 Bookkeeper	4,764.50	20,748.00	-15,983.50	22.96 %
Total 56000 Wages - Hourly	87,563.92	175,715.00	-88,151.08	49.83 %
57000 Employer Paid Taxes / Benefits				
57001 Health Insurance	94,575.67	130,564.00	-35,988.33	72.44 %
57003 SS/Medicare Employer Taxes	15,320.89	23,656.00	-8,335.11	64.77 %
57004 Health Care - Medicare Eligible	9,748.18	13,717.00	-3,968.82	71.07 %
57005 Concordia - Pension	53,968.43	72,290.00	-18,321.57	74.66 %
Total 57000 Employer Paid Taxes / Benefits	173,613.17	240,227.00	-66,613.83	72.27 %
Total 50000 General Operating Expense	734,985.21	1,064,909.00	-329,923.79	69.02 %
Total Expenditures	\$734,985.21	\$1,064,909.00	\$ -329,923.79	69.02 %
NET OPERATING REVENUE	\$ -18,067.25	\$ -54,425.00	\$36,357.75	33.20 %
NET REVENUE	\$ -18,067.25	\$ -54,425.00	\$36,357.75	33.20 %