

**Immanuel Lutheran Church
Executive Church Council Meeting Minutes
February 7, 2012**

Attendees: John Urbanski, Brian Nichols, Rick Harrison, Pastor Susan Weaver, Pastor Paul Nelson, Karen Travis, Lee Prinkkila

Absent:

John called the meeting to order at 5:52 p.m.

Devotion and opening prayer provided by John Urbanski.

Motions:

Motion made	Made by	Second	Outcome of vote
Approve January meeting minutes	Karen T.	Rick H.	Motion carried
Apply \$100,000 of the building fund five for 50 campaign against the mortgage.	Lee P.	Rick H.	Motion carried
Need to pass a resolution to allow Bill Middeke and his faith group to sell faith groups on April 22. Rick, seconded by Brian.	Rick H.	Brian N.	Motion carried
Motion to approve Camp Onomia Fundraising. Lee motioned. Karen seconded	Lee P.	Karen T.	Motion carried

Action Items Assigned:

Action items	Assigned to	Target date	Status
Draft an article for the next "Luther's Way" about the additional mortgage payment	Brian N.	February 17	

Reports:

Financial Secretary's Report – Rick Harrison

- Total giving for January \$17,000 more than last year
- End of year giving was \$6,000 more than last year
- We're \$22,000 more in actual giving than budget
- Error on the spreadsheet noted: Legend at the top of the graph is incorrect, but the data is sound.
- Budget vs. actual indicates we're ahead—nice to start the year with strong giving.

Treasurer's Report – Brian Nichols

- Good news on giving—20% over last year.
- Church expenses (including personnel, office supplies, building maintenance) was below plan by \$1000. Program expenses were nearly half of what they were last year. Many of those expenses tend to be spread out, so this isn't as weighted as the income report.
- Expenses are \$5,000 less than plan. Left with a cumulative giving less expenses of \$22,000 of favorable giving, which improves the balance in the general fund.
- In addition to the favorable general fund giving, the building fund giving was over \$25,000, compared to the mortgage payment of \$16,000
- Intent is to keep the number at 6 percent over budget, with intention to be 12 percent over. The council has the ability to pay the mortgage down with the money we've saved. We have traditionally done 4 percent. The executive committee may decide to use the

additional funds to pay down the mortgage. Eighteen to 20% of the revenue comes in the last couple of months.

- Motion made by Lee to apply \$100,000 of the building fund five for 50 campaign against the mortgage. Rick seconded the motion.
- On the monthly mortgage payment, the mortgage went down by \$9500. If we paid off \$100,000, we would be able to use additional funds at the end of the year to bring the mortgage down below \$1 million.
- Deadline for Luther's Way is February 17 (Friday after the Council meeting). So there's time to send an announcement of the mortgage payment and thank them for contributions to the five for fifty campaign. Brian will draft and submit an article, and include the fact that additional giving has allowed us to do even more (projecting into the future, what we can do should this continue, and also point out interest savings from this action).

Vice President's Report – Lee Prinkila

Mortgage refinance

- Two options for financing: Thrivent and C-Mac (a second company started in 1982, does loans to churches). Lee met with C-Mac and they are working up a proposal to local banks to compete and bid on a mortgage. Lee also spoke with him about tying in additional funds in the loan to help fund projects at Redeemer (could be packaged up, with Immanuel on the hook for certain parts and Redeemer on the hook too). Amortize over 30 years, but would provide a 2 percent savings over four years for \$1.2 million.
- Up-front cost vs. savings over three and a half years. Might not be worth it, given how quickly Immanuel plans to pay off the mortgage.
- There's no obligation by pursuing the proposal. Lee would just need to provide three years of financials (annual report)
- What if we went to our bank, Bremer Bank, directly? Group agreed there's no reason not to go to Bremer and see what they say. We can entertain any number of offers, but need to determine if it's worth it, given the short time frame and additional costs.
- The original goal wasn't to have more cash to do more spending, it was to pay off debt so we would have more money to work with that way.
- As part of the service we talked about giving \$5,000 every year for four years. They have a major need, but this is a different discussion than adding them to the mortgage balance. The good thing about the program is clear: We're paying down the mortgage. Mortgage refinancing makes sense if we can save money in the process.
- Right now we're right on the edge of being able to pay this off in five years. It might be worth it to see if the savings help put us over the top.
- Group agreed that Rick would talk to Bremer as well as Thrivent. Lee would continue to work with the mortgage broker to better understand our options. Estimated possible \$12,000 annual savings. If you pay 2 percent to refinance, you recoup the money in one year. We need to get the proposals on the table to decide how to proceed.
- Will come back next time with ideas on that.

Other business

Middeke Bake Sale request

- Wants to raise money for world bicycle relief by baking cinnamon rolls April 22. Will not conflict with Sunday School that day. Will be pursuing matching funds from Thrivent. Money from the funds will be sent to World Bicycle Relief. Founded in 2005, in response to the Indian Ocean tsunami.
- Need to pass a resolution to allow Bill Middeke and his faith group to sell faith groups on April 22. Rick, seconded by Brian.

Camp Onomia fundraiser during Camp Sunday (March)

- Need to raise \$5,000 to renovate two rooms, collecting money after service.
- The church will not be putting money toward this; it'll be a freewill offering.
- The money covers the cost for the materials, but will likely involve us putting teams together to help do the work as a service project.

- When Kim asked for camp scholarships last year she raised \$4,000, so need to make sure we're not asking for this to fund both.
- Motion to approve Camp Onomia Fundraising. Lee motioned. Karen seconded.

Cribbage Tournament Fundraiser

- Each year Tony Sopaniak hosts a cribbage fundraiser. This year, he wants to use the money to create a scholarship fund for Fountain of Christ (Haiti mission to build an orphanage). Keith is the champion for that, and Tony wants to use the funds to help people who want to serve to travel there. They're not asking for our permission (they don't need it). However, we'd like to commend them for doing that, and look forward to the day when there's enough in the account to release money to those who want to do that.
- We are not responsible in any way for the funds that are raised.

Pastor updates:

Pastor Susan

- No report

Pastor Paul

- Renewing God's purpose for Immanuel. Great opportunity with the new council as we're looking to where God is leading us, for putting together a long-range plan to renew our purpose.
- We're going to start the process with the congregation, inviting them to be fundamental in how we do this work. Will also reach out to the community as to what they see our role to be and what their needs are in the long term.
- Fall timeframe.
- Tie to five for fifty: It's the next step. We need to get a plan in place for once we've achieved this goal.
- Will be an ongoing redefinition of who we are. Paul shared the long-range plan that was mapped out 13 years ago and it was transformational for Immanuel. Now we have another opportunity to take a bold step.

President items:

Council retreat

- The event will take place on March 24 from 9 a.m. to 3 p.m. Details to come.
- Pastor Paul and John will plan for it.

Long-range plan

- This is an item that needs to get under way (see Paul's explanation for this).
- John spoke from experience from 15 years ago. Included a core group of 5 or 6 people on the force to get it spearheaded. Initiated communication and put together a plan.
- Will work with the council at the retreat on how we invite God into this process. Putting the questions in front of the congregation so by the fall we'll have something to work with.
- The people who are involved with it writes their own strategic plan with God. That would be a powerful tool for people.
- Target date for deliverable is the Annual Meeting next year.

Governing documents

- Got a copies of the bylaws and constitution from MaryKay. There were some passed that weren't in the copy John received. Always good to look at whether they match how we actually do things.
- Need to look at that.

- Need to make sure we have the right policies in place, which John hopes to initiate this year.

Memorials fund and Endowment Fund

- Back in 2002, Immanuel passed an Endowment and Memorial Fund, but it needs to be put into action.

Next meeting

Next Executive Council meeting will be March 6, 2012 at 6 p.m.

Meeting adjourned at 6:51 p.m.

Prayerfully submitted,

Karen Travis
Church Council Secretary