

**BETHLEHEM LUTHERAN CHURCH
CHURCH COUNCIL MEETING
April 16, 2020**

Called to order by Robin Kvalo at 6:34:pm.

Attendance:

Jack Paulson-Zoom
Ann Ciske-Zoom
Halley Harms-Zoom
Robin Kvalo-Zoom
Pastor Jen Johnson-Zoom
Ruth Price-Zoom
Kory Anderson-Zoom
Geoff Gilbert-Zoom
Don Bender- Zoom

Prayer by Pastor Jen

APPROVAL OF THE AGENDA

Motion by Ann Ciske, second by Don Bender to approve the proposed agenda. Motion Carried.

APPROVAL OF THE March MEETING MINUTES

Motion by Halley Harms, second by Ann Ciske to approve the March meeting minutes as submitted. Motion Carried.

Pastor's Report

Sunday services via Facebook Live. Easter was from the sanctuary, for something special. Also special music from Carla and Kaylin. Hoping to get some music from others as well. It sure is a boost!

Daily Psalm readings via Facebook Live. (M-Th)

Trying for weekly calls to homebound and vulnerable parishioners. We have a spreadsheet where we are keeping track.

Set up volunteers and contact people for grocery deliveries.

The Renewal Team is setting up a conference call for early next week. I'm not sure how to go about moving forward with Renewal during these times. Thinking maybe setting up some small group Zoom meetings in lieu of the face to face ones? I'm thinking right now the task of maintaining is large already. Any thoughts? I'm listening to God big time with this one!

We're moved into our new home but still need to unpack. I checked out of the Reedsburg rental home on April 15.

The renewal team is going to put out a call for volunteers and use members resources to be a team leader for up to 5 households at least once a week and report back to the renewal team once a week to inform them of any needs. The purpose of this plan is to build relationships, BE the church and inspire generosity. We are hoping those who are able, continue to give. This becomes a shared ministry of the entire congregation vs. a few members.

THANK YOU, everyone!

COMMITTEE REPORTS

Finance Committee Report

March Financials: Jerry/Janice

Janice needed to transfer \$2,000 from savings to help cover the mortgage at the beginning of the month, but the offerings have since been holding steady and we are in a better position at the end of the month. Special thanks to Pr. Jen and Robin Kvalo for reminding our members to continue to send their offerings to the church while in-person worship is cancelled. Denise will be taking care of a few bills that have come in, and we will soon need to pay the snow plowing bill. We are hopeful that offerings will remain consistent.

Payroll Protection Loan Program: Jerry/Janice

BLC has been approved for the PPP loan at \$20,169 by the SBA and Baraboo State Bank. The amount is a little different than applied for as they could only reference the back up tax forms to set the amount. Next week the loan docs will be ready for processing and distributing.

Letters to the Loan Certificate Holders:

Calls have been made and letters have been sent to the loan certificate holders asking about their initial intentions for the loan certificate distributions. From what we are estimating by their response, \$167,500 of the original \$201,000 will need to be distributed to the loan certificate holders once the program is closed. What this means is of the original \$201,000 in liability, \$33,500 is expected to be donated back to the church upon distribution. However, of the \$167,500, \$55,000 of that will be set up as an endowment fund for the church that will draw interest on an annual basis (to use for expenses) indefinitely. Janice will be contacting Thrivent to speak with a representative that can help us set up the endowment fund.

What does this exactly mean for refinancing? Thrivent has agreed to cover \$143,000 of the \$201,000 of the outstanding loan certificate program liability, which means that \$143,000 of the expense will be rolled into the refinancing of the mortgage loan. That leaves a balance of \$58,000 that BLC will need to cover. However, when considering the expected donations back to the church upon distribution, the estimated balance of the liability that BLC will need to cover is only \$24,500. Add in the expected closing costs and fees of \$9429.41, the total cost to BLC to refinance the loan under the current terms and conditions is **\$33,929.41**. This will be paid out of the loan certificate fund and building fund. Although this seems like a substantial amount, we need to remember that not only will our mortgage decrease by approximately \$300 per month, we will no longer have to pay out the \$6,000+ in loan interest payments that we are paying on an annual basis. Also, a portion of that liability will actually be locked into an endowment fund, paying out interest to the church on an annual basis.

Another stipulation of refinancing through Thrivent is that we have the congregation's approval to refinance and close the loan certificate program. We would like the congregational meeting to be set for Sunday, April 26th at 10:00am. Due to the current "Safer at Home" guidelines set by Gov Tony Evers, we will need to call this meeting via video conferencing. We have been in contact with the synod, and Zoom meetings have been approved by the synod attorney for this purpose. We will need to meet the required quorum and allow for individuals to cast their vote. Those without internet access can call-in to the number provided instead.

If refinancing and closing the loan certificate program is approved at the congregational meeting, the required forms will immediately be submitted to Thrivent along with the \$500 deposit. The additional \$8,929.41 will be due at closing on May 8th.

We drafted a letter to the congregation with all of the financial background information for the congregational meeting. We will send this on to council to revise, approve, and distribute on Friday, April 10th.

Because we need to notify the congregation of the called meeting two weeks prior to the meeting, the letter will need to be approved as soon as possible and distributed. Council approved the letter by email vote on April 9, 2020.

Christian Education Committee Report

Members who have shown an interest in the Christian Education program have had conversations regarding the future of The Christian Ed. program. We met via Zoom with Pastor Rob from New Heights Church in Black Earth and got an overview of how their family faith night is run. We will be meeting again next week to continue conversations as to how this program would look at BLC. The concept will be discussed among the renewal team at their meeting next week as well. This is in direct response to conversations that occurred from the Renewal Team's Cottage Meetings. I will formally present this to council after more planning and meetings have occurred.

Confirmation Zoom meeting scheduled for Wednesday's 7-7:30. An email went out to families. If they didn't receive it please have them email:youthfamblc@gmail.com and I will get them the login info.

Stewardship & Evangelism Committee Report

No report received

Worship & Music Committee Report

No report received

Property Committee Report

- The thermostats will continue to be set at 55 for the time being. The only exception is the Sunday school area which is set higher for an hour on Thursday's for the money counters. The air handlers will be serviced once the weather warms up.

- The snow blowers have been serviced and put away for the season. Del will be picking up the lawn mower and getting it ready for the mowing season.
- Jerry has been doing some painting and touch up work and flushing the toilets and running the water fountains to keep the well water from getting stagnant.
- Some additional work will be required to control runoff and erosion at the new parking area. Del anticipates the need for overseeding and bringing in some rock for a riprap barrier.
- The Alliant utility bill reflected the reduced use of the building and will continue to do so until things return to normal.

Local & Global Committee Report

The Local & Global continues to contact members 70+ and are still grocery shopping for those who need the assistance.

APPROVAL OF THE COMMITTEE REPORTS

Motion by Geoff Gilbert , second Jack Paulson by to approve the committee reports as submitted. Motion Carried.

New Business

List of work for custodian – hours needed for SBA loan

Payroll and benefit package needs to be close to what was budgeted for to maintain loan requirements. Dell Molden and Jack Paulson will be contacted for a list of items that Jerry could complete.

Congregational Meeting, April 26th at 10 am

Motion by Don Bender, second by Kory Anderson to adopt the resolution to hold the congregational meeting on April 26th, 2020. Motion Carried.

Motion by Ann Ciske , second by Jack Paulson to change how we define voting members as those who have “made financial contribution of record during the preceding year” in BLC By-laws C8.O2.C

Open Discussion

Senior recognition in future

Motion by Don Bender, second by Halley Harms to adjourn the meeting at 8:27pm . Motion Carried.

Next Finance Committee Meeting: May 5

All Committee Night: May 11

Next Council Meeting: May 21