

Cross of Christ Church Council

Minutes of April 21, 2020 Meeting

Officers	P	A	Pastors	P	A	Cabinets	P	A	Cabinets	P	A
Lynn Meyer (<i>President</i>)	X		Linda McPeak	X		Gwen Rostad (<i>Finance</i>)	X		Krin Abraham (<i>Personnel</i>)		X
Jill Hahn (<i>Vice President</i>)	X					Jessica Brand (<i>Youth & Family</i>)	X		Kathy Olson (<i>Worship & Music</i>)	X	
Paige Markegard (<i>Secretary</i>)	X					Keith Herek (<i>C of C Building</i>)		X	Alysia Woodard (<i>Education</i>)		X
Patrick Forsyth (<i>Fin Admin</i>)	X					LeRoy Thompson (<i>Stone Church Bldg</i>)		X	Ellen Hongerholt (<i>Stewardship</i>)		X
Karen Todd (<i>Financial Sec</i>)						Joe Brueggen (<i>C of C Grounds</i>)		X	Sue Ferris (<i>W/ELCA</i>)	X	
						Lisa Onsgard/Holly Westby (<i>Evangelism</i>)	X		Vacant (<i>Youth Rep</i>)		

President Lynn Meyer called the Zoom video conference meeting to order at 6:07 pm.

Pr. Linda shared a scripture from the book of Jeremiah. Jeremiah is telling the people within exile for 70 years that they should begin to settle. They should build families. They should build homes. All while facing adversity. There is much uncertainty in these times, but where can we find glimmers of hope. Where can we find our new normal? Right now we are in between seasons. What is the next season going to look like. It's definitely not going to be like what we are used to. What are five different things we can focus on as the church and as individuals? 1. Yield 2. Innovation. 3. Invite meaning-making 4. One Good Next Step. 5. Attend to our own yearnings.

1. REPORTS:

a. Senior Pastor's Report for February 18, 2020 – April 21, 2020

i. Membership Activity:

1. Funerals/Memorial Services:
 - a. Lela Blagsvedt memorial service at Hoff Funeral Home, March 1, 2020
 - b. Delores VanGundy Drive thru Visitation, March 27, 2020
2. New Members:
 - a. Jessica & Levi Plath – March, 2020

ii. Pastoral Acts (these are not all-inclusive, but intended to give the council a good deal of guidance) :

1. Visitations, shared word and sacrament have ceased due to Covid-19 and "stay at home" order.
2. Online and phone Pastoral Care - Ongoing exchanges with youth, individuals and families who desire to be in conversation about how God is at work in their lives through health, healing, grief, faith questions, doubts, challenges and formation.
3. Wednesday Night at Church – Simple Supper, GXP, Club 56 and confirmation has ceased through the end of the 2020 school year.
4. Children, Youth & Family Sledding Party held at McPeak farm Sunday, March 1, 2020. 8-10 families attended sledding, roasted hotdogs, smores and fun!
5. Owl Pancake Breakfast Saturday, March 7, 2020 – over 26 youth and 14 adults volunteered. net profit from the pancake breakfast is actually \$1,191.00
6. Mission & Ministry Planning Team has table their next meeting until further notice. In light of the pandemic situation our goals might change depending on

how things unfold in the next few weeks/months. Including our own financial stability, the general economy, and what we have learned about future directions for our church after this pandemic.

7. Worship & Music
 - a. Sunday in person Worship has been cancelled until further notice. MN “stay at home” order runs through Sunday, May 3rd. We will re-evaluate guidelines from State of MN, Federal govt., Center for Disease Control and World Health Organization.
 - b. Held virtual Palm Parade with households decorated their own palm and taking a picture for slide show. On Easter Sundays households were encouraged to decorate “Alleluia” poster for online sharing.
 - c. First Communion Celebration for Maundy Thursday, April 9, 2020 and Affirmation of Baptism (Confirmation Sunday) have been postponed. Confirmation Sunday is being rescheduled to Sunday, October 25, 2020. First Communion class and worship celebration will be rescheduled when in person worship and communion safely resumes.
 - d. Rural Life Sunday will be lifted up during our online worship on Sunday, May 3.
 - e. Graduating Senior Recognition will be lifted up Sunday, May 17th with alternate plans should we not gathering in person.
 - f. Finished up Wednesday Lenten Series with two Facebook Live online worship broadcasts. Eileen Hegland, Noah Carlson, Lily Carlson, Ann Abraham, and Stacy Botcher provide music leadership.
 - g. Shelley Jerviss and Gayle Smith have both agreed to continue providing organ accompaniment for online Sunday worship services.
 - h. Have continued to offer online Facebook Live worship services Sunday morning at 10:15 am. Beginning March 22, 2020. Viewership and engagement has been positive and higher than expected.
 - i. Two baptisms have been postponed.
 - j. Hosted online Zoom Coffee Hour fellowship Sunday mornings at 9:15 am. Will continue at this time.
8. Monthly Bible briefing has been postponed until further notice.
9. Personnel Mtg. Sunday, March 1 – reviewed current staffing action items.

iii. Participation in the ministry of our larger Church and Community:

1. The February, March and April Moses Project Cohort has continued to meet via Zoom conference gatherings. Our final in person gathering for May 4-5, 2020 has been cancelled.
2. Root River Pastor Conference Gatherings in person have been postponed. Continue to connect via Zoom conference gatherings.
3. Attended Hunger Task Force meeting for participating organizations on Thursday, February 27, 2020.

Respectfully submitted by Pastor, Linda McPeak

Pr. Linda wanted to highlight that she sent out an e-mail blast last week through mail chimp called Echoes and Whispers. If you received this and know of others that would like to be a part of it, please forward it on so we can get more people subscribed to it. The Synod Assembly has been cancelled. It is not being rescheduled. Pr. Linda also sent a document out to all council members called “Council Leaders Small Group Guide”. This is to help us keep in touch with council members and with others in the congregation. Find yourself in the church directory and reach out to the people that are on the same page as you. You can e-mail, text or call them to connect and check-in. This is important as we likely won’t be able to be together physically in the near future. Contact Pr. Linda and let her know who you’ve talked to and if there are any issues or concerns

you want to pass on to her. If you are dropping off things for members, please be aware that the virus can live on cardboard for up to 24 hours and on plastic and metal for 3 days. Pr. Linda also wanted to mention that we still don't have many answers as to when we will be gathering in person again. She wants to make sure that we are safe and that we are following guidelines from the CDC and the MN DOH. Pr. Linda would like the council to think about the following questions over the next few weeks? What will this look like when we're back in the building? What will a church service look like? What will communion look like? Will we be able to hold special events? Are we going to continue to offer coffee hour/fellowship? Should we be investing in other digital equipment right now so we can continue to offer virtual services? How do we keep our church safe and clean once it does open up again? What kinds of staff will we need? How are we going to address the pandemic addiction and mental health issues? Kathy Olson mentioned that we should really start looking into the audio/visual needs for streaming or recording services. Even if we are able to resume service, high risk people may not be able to be out in public for some time.

b. President's Report:

President Lynn Meyer's report is below:

For April 21, 2020 Church Council meeting:

The following represents my involvement in various Cross of Christ issues during the past month plus highlights of certain matters that may or may not come up during cabinet reports or other segments of our council agenda discussions.

Meetings Attended:

- March 17 Council meeting
- April 3 Conference Call with Pr. Linda and Bluff Country Financial re church finances
- April 7 Pastor/President meeting
- April 10 Convened Council via email to vote on Finance Cabinet recommendation to submit PPP application
- April 10 Met church members on site to begin installation of Little Free Pantry
- April 14 Executive Committee via Zoom

CABINET HIGHLIGHTS:

- Finance Cabinet will report that at this point Cross of Christ is still in a solid financial position with March coming in fairly strong. However, we are seeing somewhat of an impact on our giving numbers from the coronavirus shutdown. The Finance Cabinet prepared and submitted a PPP application to the SBA for a forgivable loan in the amount of \$27,323. Unfortunately the first round of funding allocated by Congress to the Paycheck Protection Program has been exhausted and our SBA application was not funded in the first round. At the time of this writing we are optimistic that Congress will allocate additional funds to the program. If and when they do, we will be proceeding with our application.
- Properties/Grounds Cabinet is part of a team that has installed a Little Free Pantry on the church's front yard. Joe Brueggen will be adding a decorative cement surface around the base of the pantry when weather permits.
- Personnel Cabinet has finalized the job description for the Office Administrator position which is being posted now with the intent to hire someone to begin in June.

OLD BUSINESS:

- The Cross of Christ Constitution. The Council will be acting on the summary document prepared to explain recommended amendments to our constitution that, if approved by Council, will then be presented for approval at the congregation's annual meeting in January, 2021.
- Gift Planning and Endowment Management. Tharan Leopold's visit with our Stewardship Cabinet, Finance Cabinet & Executive Committee to discuss a gift acceptance policy and formation of an endowment team has been postponed. He is Gifts Officer and Endowment Specialist for the ELCA Foundation at SEMN Synod office.
- ELCA's God's Work-Our Hands Sunday has been scheduled for September 13th. We will await a better time to research businesses in our community who may have projects for Cross of Christ volunteers.
- Apollo Music Festival: The Executive Committee discussed the Annual Apollo Music Festival (AMF) and its use of our facility. Part of our discernment included the fact that we ask all other groups using the church to pay a \$200 fee for such things as weddings, banquets, anniversary celebrations and the like. We also discerned that the Apollo artists sharing God's gift of special music to all who attend fits well within our congregation's mission and strategic direction to love one another and to grow in relationship with our neighbors.
- To be fair and not show preferential treatment, therefore, we are suggesting AMF pay Cross of Christ a nominal total fee of \$250 which would include all concerts and use of our facility throughout the festival. An email with this message was sent to Susan Ferries, member of the AMF Board.

NEW BUSINESS:

- None at the time of this writing

Lynn Meyer, President
Cross of Christ Congregation Council

Lynn wanted to highlight that the little free pantry is complete and in the front yard of the church. She has also been invited to a Synod meeting via Zoom that she will be attending.

c. Secretary's Report:

- i. *Pr. Linda made a motion to approve the minutes from the March 17th meeting. Gwen Rostad seconded the motion to approve the minutes from the meeting. Motion passed unanimously.*

d. Financial Administrator's Report:

- i. As we shared with you in our PPP Loan comments, March 2020 financial results came in unexpectedly strong, given the COVID-19 shutdown.
- ii. March 2020
 1. We had a surplus of \$2,939 vs. a budgeted surplus of \$65. Giving was slightly ahead of budget due to two reasons. There was a larger than usual donation in envelopes, and the Thrivent Choice income was also \$1,000 above budget. These two items amounted to approximately \$3,000 in unexpected giving dollars.
 2. Expenses were also below budget for March by about \$2,000. Several budget areas were below budget, such as custodian, electricity, office supplies, building repairs, and others.
- iii. YTD 2020
 1. Year to date, we are now about on budget for the year with the good March results. However, lower expenses for the year are a big part of this. YTD expenses are

about \$6,000 below budget. Total giving for the year is also down about \$6,000 from budget, the same as it was through the end of February.

iv. Patrick mentioned that the downturn is starting to show up in the April numbers. We will likely end up \$5,000 below budget. But the surplus from March should help fund some of this as well as the PPP loan that we got.

v. *Jill Hahn made a motion to approve the March financial administrators report. Jessica Brand seconded the motion. Motion carried unanimously.*

e. **Financial Secretary's Report:**

i. Karen Absent. Nothing to report.

ii. *Gwen Rostad made a motion to approve the March financial secretary's reports. Jill Hahn seconded the motion. Motion passed unanimously.*

2. **CABINET REPORTS:**

a. **Education:**

i. Alysia absent. Nothing to report.

b. **Evangelism:**

i. Holly absent. Nothing to report.

c. **Finance:**

i. Gwen's report is below:

ii. The Finance Cabinet held a virtual meeting on 4/8/2020 to discuss the Payroll Protection Program through the Federal government. The following is a summary from Patrick about the program. The Finance Committee recommended we apply for this and the Council voted by email to pursue it. Since the application has been submitted, the funds ran out.

Our application is with Bremer and ready to go if new funds are allocated to the program.

1. "Our message to you at this point is that Cross of Christ is still in a solid financial position. We are able to pay our bills, make payroll and have a comfortable cash balance in the general fund. However, we are likely starting to see the impacts of the shutdown in our giving numbers.
2. Through March 31st, we are about on budget for net income for the year as March came in fairly strong. However, we think March giving came in stronger due to the timing of qualified charitable distribution(s) from members' IRAs. Adjusting for this, March giving would have likely come in under budget by approximately \$2,000. Another reason we are doing better than budget so far is that expenses are under budget by about \$6,000 for the year. We are probably seeing part of the impact of the shutdown on our giving numbers in the Lent offering. Lent offering was down \$1,128, or 50%, from budget in March.
3. The recently passed CARES Act contains multiple provisions aimed at reducing the impact of COVID-19 to individuals and organizations. The Finance Cabinet discussed them and focused on one provision that seems well suited for Cross of Christ – the Payroll Protection Program (PPP). Please see attached FAQ sheet for Faith-Based Organizations.
4. The spirit of PPP is to encourage employers to maintain employment in terms of dollars and number of positions and/or rehire employees if they were laid off. This is the path that Cross of Christ has chosen – to continue on with ministry in every way possible and not lay off employees.
5. The PPP program offers forgivable loans to employers who maintain payroll. It is based on payroll before the crisis, and the forgivable amount is based on payroll during the 8 weeks after funds are received. In the event an organization doesn't spend the entire loan amount on payroll, the balance can be paid off over two years at 1% interest. There are other expenses that can be used to calculate forgiveness, such as utilities. But payroll will be the primary one for Cross of Christ.
6. Cross of Christ is eligible for a loan amount of \$27,323. Average payroll expenses, plus utilities in an 8 week period would be expected to run around \$24,000, based on the 2020 budget. Under this scenario, CofC would need to pay

back \$3,323 over two years at 1%, or it could choose to pay it off immediately without penalty. The remaining \$24,000 would be forgiven.

7. The Finance Cabinet recommends to the Council that Cross of Christ apply for a PPP forgivable loan in the amount of \$27,323.”

- iii. The Cabinet also discussed the current budget and the possibility of redoing it and lowering it to get through this difficult time. Most of our expenses are payroll related. The rest are fixed or not affected by a closure. Our recommendation is to hold off on any capital and building projects until we have a better idea of how giving will be affected. Also, hold off on any expenses that can wait until a later date.
- iv. Jill brought up the question of having the moneys available to purchase video equipment right now? Patrick mentioned that it would all depend on what we would like to purchase. There is such a broad spectrum of things out there that we could purchase. Would we be ok with purchasing something that works ok now, but that we may not need it later. If we determine this is something we want to continue to do after in person worship resumes, we will need someone else to help out. There is people, time and money that all factor in to this. Pr. Linda has spent a lot of time doing this and it has been difficult to keep this going. We really need an Audio/Visual person on our payroll in order to keep this going. We don't have the money for this. Jessica asked about what kind of internet speed we have for uploading videos? Pr. Linda does not know. Jessica is going to call AcenTek.

d. Personnel:

- i. Krin absent.

1. The secretary job is ready for posting. Pr. Linda has not had a chance to post this yet. Kathy was wondering if we could add in the AV experience/needs to the job description. This is currently not in there, but we could ask about this in job interviews or when we screen candidates.

e. C of C Grounds:

- i. Joe absent. Lynn mentioned that Joe is going to be installing a sidewalk/wheelchair access to the little free pantry once the weather warms up.

f. C of C Building:

- i. Keith reported that due to the stay-at-home restriction, they haven't had a meeting, Their main priority continues to be the landscaping project along the side of the church that will hopefully help with the water issues in the basement. The original plan was to work on this at the end of April. This will get pushed back until the restrictions are lifted.

g. Stone Church:

- i. LeRoy's report is below:

1. The new double fiberglass entry doors with composite frames have been installed by Caledonia Lumber. Also the entry flooring has been repaired along with a new extra wide threshold: and the window above the doors has had the rotted wood replaced.
2. The inside swinging door is being milled at Caledonia Lumber. This will allow it to properly close. Something it hasn't done for many years.
3. Wayne Olson and I have yet to turn on the water and power for the summer season. With the cold Spring the fans don't need to be running yet. As nice weather approaches this will be taken care of.
4. Hoskins Electric has been reminded about the upgrades that we spoke about last fall and he will be doing an estimate soon.

Respectfully Submitted;

LeRoy Thompson

h. Stewardship & Missions:

- i. Ellen absent.

i. Worship & Music:

- i. Kathy didn't have anything to report.

j. Youth & Family:

