



First Congregational United Church of Christ

Board of Trustees
May 9, 2023 6:00 PM

Call to Order

Hoekstra, Anne

Reflection and Announcements

Hoekstra, Anne

Previous Minutes—March 14, 2023

Jorgensen, Keith

Treasurer Report

Driver, Craig

UPDATES

Staff:

Music Director
Office Manager

Overton, Luke
Wolfe, Michelle

Boards:

Social Causes and Justice (Mission)
Creative Ministries (Fine Arts)
Spiritual Life & Care (Diaconate)
Physical Resources (Building & Grounds)
Spiritual Growth & Programs (Religious Education)

Allbaugh, Laurie
Greene, Paul
Greene, Gina
Highnam, Cliff
Ahrens, Tim

Committees:

Endowment
Grin & Grow
Search and Call
Memorial

Stevenson, James
Jensen, Karen
Highnam, Diane
Brock, Bob

Old Business

List of Church Needs/Wants

Trustees Sharing

New Business

Moderator elect
Youth, Education, Mission Coordinator, Youth Music

Hoekstra, Anne
Trustee discussion

Adjournment

Next Common Meeting
Next Trustees Meeting

June 13, 2023, 7:00 PM
August 15, 2023, 6:00 PM, (Change from usual date)

Upcoming Events:

May 14 Mental Health Sunday
May 21 Youth Sunday, Bibles given to 3rd graders
May 28 Pentecost Sunday
June 4 Worship and Picnic at Lookout Park, Cedar Falls
June 18 Dr. John Roberts, guest, Singing our Faith
July 10-13 VBS at FCUCC

First Congregational Church UCC
Waterloo, Iowa

Board of Trustees
March 14, 2023

Present: Moderator Anne Hoekstra, Bob Brock, Sue Hummel, Craig Driver, Gary Waldon, Gina Greene, Paul Greene, Jim Stevenson, Diane Highnam, Cliff Highnam, Greg Hoekstra, Karen Jensen, Dave Allbaugh, and Keith Jorgensen. Staff: Michelle Wolfe.

Moderator Hoekstra called the meeting to order at 6:01 PM. For Announcements she shared the schedule of Ecumenical Services to be held at the Kimball United Methodist Church; Maundy Thursday, April 6th, at 7:00 PM, Good Friday service, April 7th, at 7:00 PM. We will have Palm Sunday and Easter services at our own church. She passed around a sign-up sheet for the Rev. Springer presentation on April 1st. Moderator Hoekstra spent extended time with the Reflections. She commented on looking back over the past year and found it busy and exciting for the church, but then noted the need to be looking ahead as a church, reflecting on who we are and who we wish to be. She reminded the board that we may need to consider changes to become what we wish to be. She shared a document from Habitat for Humanity with a dozen areas of opportunities to improve the Church Row Neighborhood and suggested we consider our involvement one or more of them. She then introduced a program "A.S.K.: A Congregational Discernment Program" being offered by Rev. Hart interim director of our tri-state conference. The process utilizes 4-6 people to assist their own congregation in discerning future directions. Discussion on this program followed. Consensus was to not participate in this opportunity at this time.

The minutes to the January 10, 2023 meeting were corrected with the elimination of the last sentence of the Treasurer's Report.

Motion: To approve the minutes of the January 10, 2023, meeting as corrected. **Paul Greene / Cliff Highnam / Carried**

Treasurer's Report: Treasurer Driver stated the church is in good condition financially at this time. He reviewed the financial report for February. Income and expenses are both under budget. No senior minister expense is one factor holding expenses down. The month finished with \$8,833 cash on hand.

Motion: To approve the Treasurer's Report. **C. Driver / J. Stevenson / Carried**

Staff Reports:

Music Director: No changes to the attached written report.

Office Manager: Michelle added to her attached written report that the 2023 Church Directory would be completed and available this coming Sunday.

Board Reports:

Creative Ministries: Paul Greene commented on his attached written report concerning the first time effort to read the entire New Testament during Holy Week by a combination of five local churches. It is his hope this may grow to reading the entire Bible with additional churches involved in the coming years.

Social Causes and Justice: Greg Hoekstra spoke about Lynette Doepke's involvement in this board and suggested she could be remembered on a Sunday singing and playing her favorite songs. He also spoke about his attendance to several Church Row activities not listed in the attached written report.

Physical Resources: Cliff Highnam added to the attached written report that our custodian has expressed a desire to paint the stairwell walls from the crossroads area down to the basement. It was suggested that a proper shade of paint be selected for the task. Concerning some of the pew cushions having

already been replaced by a few members of the congregation at last week's worship service, our custodian, Kyle, has replaced all of them now. Moderator Hoekstra thanked Dave Allbaugh and the Physical Resources committee for their efforts on the sanctuary improvement project.

Spiritual Life and Care: See the attached report.

Spiritual Growth and Programs: See the attach report, and note Karen Jensen's comments below.

Committee Reports:

Endowment: See the attached report.

Memorial: No report.

Grin and Grow: No report. Karen Jensen did report on the success of the current arrangement for Sunday School with no Youth Director on staff. Five individuals are rotating teaching duties on Sunday mornings. They will be giving out Bibles to third graders, plus anyone else not having received one in prior years.

Search and Call: Diane Highnam added to her attached written report a suggested redesign for our church logo used on letterhead and other areas. A sample was passed out for all to view. She offered several points for the need to redesign the logo. A discussion on the need for improved quality in our live streaming of Sunday worship services was opened by Greg Hoekstra. Along with the logo redesign, this would improve our image to the public when exploring our website or viewing services on Facebook. It was also felt that potential pastoral candidates would better view our church when researching the website. A committee made up of Jim Stevenson, Luke Overton, Paul Greene, and Greg Hoekstra will look into this matter.

Motion: To accept the new redesigned logo for the church as presented. **Diane Highnam / Dave Allbaugh / Carried**

New Business:

Joan Siglin estate gift: Moderator Hoekstra announced an estate gift from Joan Siglin and will be held in the church account once received until its use is determined.

A discussion about the unlocking of the church doors during worship services was introduced by Gina Greene. It was decided a check with the Fire Inspector at a later date following completion of the work in the sanctuary would be a starting point on possible changes to the current practice.

Motion: To approve the appointment of Dave Allbaugh to be the At-Large member to the Personnel Committee for a three year term. **Bob Brock / Diane Highnam / Carried**

Three House: Paul Greene gave the background on the creation and work of Three House on the UNI campus. He encouraged our involvement with Three House as a connection to the UNI community. He noted that there is no direct financial involvement to be associated with them.

Motion: To affiliate our church with Three House on the UNI campus. **Paul Greene / Diane Highnam / Carried**

Meeting Adjourned

Respectfully submitted,
Keith Jorgensen, Clerk

MUSIC DIRECTOR REPORT

In the time since my previous board report, we have continued our regular rehearsal and service schedule for both Touch of Brass handbell choir and the Chancel Choir. Our biggest week of the year is Holy Week and Easter, which was well represented by both musical ensembles this year. The Chancel Choir provided anthems at Palm Sunday, Maundy Thursday, Good Friday, and Easter Sunday this year. We had a wonderful opportunity to come together with area churches for the Good Friday service this year, and I was fortunate enough to be able to lead a choir of 35 or so singers at Kimball Ave UMC in an anthem for that youth led service. Touch of Brass rang a beautiful anthem on Easter Sunday and Hudson led us in a fantastic singing of Hallelujah Chorus from Messiah to close that service.

As I write this, we are preparing for our Music Sunday on May 7th, which will have already occurred by the time we are meeting to read this! Touch of Brass has prepared two anthems, a transcription of a Brahms piece and one of the most difficult pieces I have conducted with the ensemble "Uncommon Adoration". The Chancel Choir is working on a four-handed piano and choir arrangement of "Bound for the Promised Land" as well as an arrangement of "His Eye is on the Sparrow" which is a part of our community event on May 8th, which is under the direction of composer/arranger Mark Hayes.

As both ensembles head toward summer I am looking forward to some time to plan our future endeavors and look forward to sharing some more news soon on upcoming opportunities coming our way!

Respectfully submitted,

Luke Overton Director of Music

SPIRITUAL GROWTH & PROGRAMS REPORT

We will be hosting V.B.S. here at our church, July 10-13 2023. Currently we're in the planning stages with several churches that participated last year. Curriculum has been ordered with the theme "Twists and Turns." Age groups will be pre-K through 5th Grade. Sign-up sheets available soon. Volunteers much appreciated!!

Our Bunker Middle School, Partners in Education, Student of the month recognition lunch was held March 22nd at the O.P. in Evansdale. May 24th will be our next event.

Respectfully Submitted,

Tim Ahrens, Chair

CREATIVE MINISTRIES REPORT

The reading of the New Testament during Holy Week was a success. The participating churches were First Baptist, Jubilee United Methodist, Cedar Valley, St John Lutheran, First United Methodist CF, and Cedar Heights Presbyterian. Our role this year was to organize, manage, and document. There are 180,500 words in the New Testament which required about 19 hours of reading time. The readings were divided among the participating churches and were livestreamed from four of the locations from 11:00 am to 2:00 pm. All the readings are available on our website and those of the participating churches. We, and they, are looking forward to a repeat event next year. We learned a lot during this first year and will make changes accordingly for next year.

We have had an initial conversation with John Roberts to lead a worship service for us. It will happen later this summer.

We are also exploring the possibility of sharing used, but quality, instruments with those who are in need and interested in pursuing a musical instrument. We are first exploring existing programs and need in the community.

Future Ideas:

Carol Montag leading a worship service

Brazilian Twins retuning for a mission-based concert

Mark Pelleymounter from Cedar Falls

Richard Bruxwoort Colligan from Twin Cities returning for worship

Celeste Bembry returning for another worship service and/or concert

Respectfully submitted,

Paul Greene, chair

SPIRITUAL LIFE & CARE REPORT

Thank you to the committee for working together, being flexible and accomplishing what needs to be done to keep Sundays running smoothly. Sunday responsibilities are currently assigned through the end of July. A special thank you to the church for their willingness to step forward in so many ways and assist when asked. Church members have volunteered as cookie bakers and will continue to be contacted to provide cookies and to help with Sunday mornings as needed. After rejoining the Board of Spiritual Life and Care in February, Janice Akin and Nancy Heinick have resigned, effective the end of May.

Things are in place for Sunday morning duties and communion. Easter lilies were ordered and placed. Maundy Thursday Meal was made and served. Special thanks to Nancy Mahood for

continuing to chair funeral meals with the support of our members. Funerals and funeral meals were provided for Pete Blankenfeld and Bonnie Rickert.

In an effort to support the church family, Easter cards were mailed to members that we do not see or who are dealing with illness. Lilies were delivered after Easter. Information regarding letting the church know if members need assistance has been published in the Tidings. This is a reminder for members to please reach out if they need something in the absence of a minister. We will be meeting and working on this challenge as a team. We continue to look for opportunities to bring members together and to support our members unable to attend church. Thank you all.

Gina Greene, Chair

SOCIAL CAUSES & JUSTICE REPORT

Our church family continues to be involved in a variety of mission activities including, but not limited to:

Meals on Wheels-3 routes delivered twice a month by 6 people.

Church Row Neighborhood-monthly meeting with up to 3 FCC participants, a successful clothing give-away, and food provided for Getting Ahead in the Cedar Valley meeting.

NE Iowa Food bank-2hour monthly volunteer nights with up to 11 helpers. Thanks to Diane Highnam for coordinating.

Habitat for Humanity-7 women representing FCC's first participation attended the kick-off breakfast for this spring's women's build. Much appreciation to Gina Greene for initiating this program. 8 workers will be constructing on 6/17.

There are also a book club and weekly walks available via Habitat.

Potlucks with a purpose-monthly gatherings have highlighted our involvement with Love, INC and Habitat and always have tasty lunches.

Little Pantries-Donations and deliveries are continuing to help the hungry.

NEIowa UCC Association meeting was attended by Jim Altenbaumer. We thank him for keeping us involved in our larger Iowa church community.

OGHS national offering publicized and Michelle will report how much was collected at the Trustee Meeting.

National UCC programs highlighted in Tidings.

We are always looking for new options and participants!

Laurie Allbaugh, Chair

ENDOWMENT COMMITTEE REPORT

Unrestricted Fund

The Fund's assets were within the target ranges of 60% Equity and 40% Fixed Income and Cash. The actual values are 59.7% Equities, 38.5% Fixed Income and 1.8% Cash.

The Unrestricted Fund had a beginning balance of \$1,553,411.98, had income of \$11,011.74 (\$8,148.93 plus \$2,862.81 accrued), growth of \$84,078.28, for a total gain of \$95,090.02 and special bequest allocations of \$87,595.85 (Bainter \$31,961.67, Jacobs \$4,494.18, YEP \$25,570.00 and Stevens \$25,570.00).

We had withdrawals of \$27,101.41 (\$24,206.00 in Memorial Pledges and \$2,895.41 in Fees and Expenses) for a new balance of \$1,708,996.44.

This is an increase of 6.1% before expenses; 4.4% overall. This compares to our benchmark of 5.37%. We are still \$645,967.53 short of the total bequests of \$2,354,963.97.

Restricted Fund (Goodrich)

The Goodrich Fund is within the target ranges of 25% Equities and 75% Fixed Income and Cash. The actual distribution is 25.5% Equities, 72.9% Fixed Income and 1.6% Cash.

The Restricted Fund had a beginning balance of \$129,278.82 with income of \$1,069.84 (\$818.58 and accrual of \$251.26) with growth of \$4,468.50 for a total gain of \$5,538.54.

We had Fees and Expenses of \$228.10 for a new balance of \$134,589.06.

This was an increase of 4.3% before expenses and 4.1% overall. This compared to our benchmark of 2.96%. We were \$34,589.06 above the total bequest of \$100,000.00.

For the Endowment Committee,

Jim Stevenson, Chair

First Congregational Church Waterloo, Iowa	April General Budget	Year to Date 2023	Annual Budget	Percent of Budget
				33.3%
INCOME				
Offering Income:				
Current Pledges	10,420.00	64,858.55	208,844	31.1%
Past Pledges	-	1,900.00	1,000	190.0%
Memorial Pledges	-	24,206.00	72,618	33.3%
Non-Pledges	1,590.00	3,399.28	15,000	22.7%
Loose Offering	362.42	713.81	1,500	47.6%
Total Offering Income	12,372.42	95,077.64	298,962	31.8%
Other Income:				
Rent	1,210.00	4,840.00	14,040	34.5%
Parking Lot & Garbage	-	1,724.00	3,448	50.0%
Miscellaneous Income	24.00	157.16	300	52.4%
One Time Support from Endowment	-	-	68,000	0.0%
Facilities Maintenance Subsidy	-	-	25,000	0.0%
Section Leader Subsidy	-	-	15,000	0.0%
Community Events Subsidy	-	-	4,500	0.0%
Total Other Income	1,234.00	6,721.16	130,288	5.2%
Total Income	13,606.42	101,798.80	429,250	23.7%
EXPENSE				
Board of Trustees				
Pastor				
Salary	-	-	47,268	0.0%
Housing Allowance	-	-	14,032	0.0%
Annuity	-	-	8,583	0.0%
Health Insurance	-	-	10,718	0.0%
SS & Medicare Offset	-	-	4,690	0.0%
Disability Insurance	-	-	920	0.0%
Continuing Education	-	-	832	0.0%
Total Senior Minister	-	-	87,043	0.0%
Director of Youth				
Salary	90.42	90.42	21,630	0.4%
Continuing Education	-	-	450	0.0%
Total Director of Youth	90.42	90.42	22,080	0.4%
Professional Expense				
Senior Pastor Expense Allowance	-	-	500	0.0%
Youth Director Expense Allowance	-	-	300	0.0%
Organist Expense Allowance	-	334.62	500	66.9%
Delegate Expense Allowance	-	-	500	0.0%
Staff Continuing Education	-	-	500	0.0%
Pulpit Supply	1,100.00	3,600.00	1,334	269.9%
Total Professional Expense	1,100.00	3,934.62	3,634	108.3%
Staff Salaries				
Custodian Salary	2,840.76	11,363.04	34,089	33.3%
Organist	1,293.42	5,173.68	15,521	33.3%
Director of Music	1,136.42	4,545.68	13,637	33.3%
Total Staff Salaries	5,270.60	21,082.40	63,247	33.3%
Office & Administration				
Office Manager	3,452.66	13,810.64	41,432	33.3%
Office Supplies/Expenses	557.40	1,356.03	4,000	33.9%

First Congregational Church Waterloo, Iowa	April General Budget	Year to Date 2023	Annual Budget	Percent of Budget
Office Equipment/Maint.	74.69	1,001.91	3,500	28.6%
Postage	-	299.90	2,200	13.6%
Advertising	17.11	66.30	240	27.6%
Social Security (7.65%)	780.64	2,968.04	9,662	30.7%
Van Expense	36.00	36.00	200	18.0%
Stewardship	-	-	100	0.0%
SIMPLE IRA Employer Match	238.80	955.20	2,357	40.5%
Transitions / Search Exp.	-	9,032.35	20,000	45.2%
Total Office & Administration	5,157.30	29,526.37	83,691	35.3%
Total Board of Trustees	11,618.32	54,633.81	259,695	21.0%
Board of Spiritual Life & Care (Deacons)				
Altar Care	-	107.66	150	71.8%
Flowers	138.10	138.10	150	92.1%
Dinners and Receptions	-	-	400	0.0%
Christmas Decorations	-	-	200	0.0%
C.U.E. Seminary Support	-	-	3,500	0.0%
Evangelism	-	-	50	0.0%
Total Diaconate	138.10	245.76	4,450	5.5%
Board Of Physical Resources (Building & Grounds)				
Utilities:				
MidAmerican	1,859.00	9,238.00	27,500	33.6%
Phones / Internet	320.46	806.34	2,500	32.3%
Waste Disposal	106.78	407.70	1,180	34.6%
Water Works	-	598.76	8,000	7.5%
Total Utilities	2,286.24	11,050.80	39,180	28.2%
Maintenance	2,466.24	9,827.71	40,000	24.6%
Maintenance Grin & Grow	-	10.68	2,000	0.5%
Insurance	-	4,315.00	20,000	21.6%
Custodial Supplies	14.94	207.96	2,000	10.4%
Total Building & Grounds	4,767.42	25,412.15	103,180	24.6%
Board of Spiritual Growth & Programs (Religious Education)				
Curriculum	-	-	1,000	0.0%
Supplemental Materials	-	-	100	0.0%
Equipment Maintenance	-	-	150	0.0%
Children's Fellowship	37.87	37.87	500	7.6%
Youth Fellowship	-	-	900	0.0%
Confirmation	-	-	185	0.0%
Young Adults	-	-	200	0.0%
Childcare Salary	40.00	220.00	1,500	14.7%
Adult Education	44.15	150.59	200	75.3%
Special Events	497.84	583.13	1,500	38.9%
Summer Programming	-	-	600	0.0%
Library - Books/Periodicals	-	-	360	0.0%
Total Religious Education	619.86	991.59	7,195	13.8%
Board of Creative Ministries (Fine Arts)				
Section Leaders	1,680.00	4,640.00	15,000	30.9%
Guest Musicians	375.00	375.00	1,000	37.5%
Instrument Maintenance	-	250.00	2,000	12.5%
Program Materials	148.68	359.47	500	71.9%
Choir Robe Cleaning	-	-	150	0.0%
Copyright License	-	-	500	0.0%

First Congregational Church Waterloo, Iowa	April General Budget	Year to Date 2023	Annual Budget	Percent of Budget
Memberships & Assc	-	-	250	0.0%
Reception Supplies	-	-	250	0.0%
Community Events	-	-	4,500	0.0%
Total Fine Arts	2,203.68	5,624.47	24,150	23.3%
Board of Social Causes & Justice (Missions)				
World Mission				
OCWM Basic Support	2,080.00	8,320.00	25,000	33.3%
Sunday School Mission Project	-	-	200	0.0%
Regional Mission				
Association Dues	-	-	700	0.0%
Delegate Expense	-	-	200	0.0%
Adopt-a-Cabin	-	-	100	0.0%
Local Mission				
Community Mission	100.00	100.00	2,000	5.0%
Community Meals	-	116.00	1,000	11.6%
Partners-in-Education	50.00	50.00	500	10.0%
Church Row Partnership	50.00	50.00	50	100.0%
Total Missions	2,280.00	8,636.00	29,750	29.0%
Total Expenses	21,627.38	95,543.78	428,420	22.3%
Net Income	(8,020.96)	6,255.02	830	

Cash Balance - General Acct	Month	YTD
Beginning Cash Balance	23,557.05	30,806.98
Net Income	(8,020.96)	6,255.02
Transition Account Income	-	-
Advance Pledge 2023	-	(21,525.91)
Ending Cash Balance	15,536.09	15,536.09

Cash Balances at Month End for all other Church Accounts

Capital Improvement Fund	34,948	
Organ Campaign		1,524
Building Insurance Claim		19,077
Deacon Aid Fund	7,647	
Memorial Fund	1,454	
Mission Fund	21,900	
Youth Fund	7,570	
Bainter Fund		4,770
subtotal	73,518	

**Total in Capital Fund is \$34,948 where \$1,524 is Organ Campaign and \$19,077 is remaining Building Insurance Claim

**Total in Youth is \$7,570 where \$4,770 of that is Bainter Money

*Memorial funds w/Agency Acct ?? (Michelle will report April 30th balance at Trustee Meeting if received by bank in time.)

*Capital funds w/Agency Acct. ?? (Michelle will report April 30th balance at Trustee Meeting if received by bank in time.)