



First Congregational United Church of Christ

Board of Trustees

August 10, 2021 6:00 PM

Call to Order
Reflection
Previous Minutes
Treasurer Report

Hoekstra, Anne
Myers, Bret
Jorgensen, Keith
Allbaugh, David

Staff Reports

Music Director
Youth Director
Office Manager
Senior Minister

Overton, Luke
Greene, Abbie
Wolfe, Michelle
Myers, Bret

Summaries/Highlights

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
Lauterbach, Gordon
Ahrens, Tim

Committees:

Endowment
Memorial Committee
Nominating Committee
Grin & Grow
Love Inc
Pandemic Reopening Committee

Stevenson, James
Brock, Bob
Highnam, Diane
Jensen, Karen
Thuesen, Kay
Ahrens, Tim

Old Business

New Business

Other Business

Next Common Meeting September 14, 2021 7:00 PM
Next Trustees Meeting October 12, 2021 6:00 PM

Adjournment

Present: Moderator Anne Hoekstra, David Allbaugh, Paul Greene, Laurie Allbaugh, Gina Greene, Gordon Lauterbach, Tim Ahrens, Jim Stevenson, Diane Highnam, Karen Jensen, Kay Thuesen, Lauren Reisinger, Craig Driver, Cliff Highnam, and Keith Jorgensen. Staff: Rev. Bret Myers, Michelle Wolfe, Luke Overton, and Abbie Greene.

Moderator Hoekstra called the meeting to order at 6:00 PM using ZOOM technology. Rev. Myers read a prayer by Ted Loder for Reflections.

Motion: To approve the minutes of the March 9, 2021 meeting. **Paul Greene / Tim Ahrens / Carried**

Treasurer's Report: Treasurer David Allbaugh reviewed the April financial report. He opened his remarks stating that the church's finances are in good shape at the one third point of our year. He noted Current Pledges are ahead of budget at 40%. He complimented the membership for maintaining their pledges. Due to the strong cash position at this time, the normal first request for Memorial Pledges from the Endowment Fund was not made. There are plans to request what would normally be the second scheduled disbursement. Dave finished his remarks noting expenses are well below budget in most areas and our cash position is at \$55,000.

Motion: To approve the Treasurer's report as presented. **David Allbaugh / Kay Thuesen / Carried**

Staff Reports: (See the attached written reports.)

Music Director: Luke Overton commented on his written report, noting things have remained routine.

Youth Director: Abbie Greene indicated she had nothing additional for her written report.

Office Manager: Michelle Wolfe added to her written report that an updated Church Directory is being considered soon.

Senior Minister: Rev. Myers began his report requesting we keep two individuals in our prayers. Anna Kendall has moved to Bickford Cottages and welcomes calls, cards and visits as allowed. Russ Towsley is scheduled for surgery June 1st. He noted that three individuals to date have taken up his offer of "walks with the pastor" and encourages others to also do so. Concerning the "Time Line" he is having all of us contribute to, he would now like to form a task force to work with him on the project. He closed sharing he would be conducting graveside services for Sally Walker on Wednesday.

Board Reports: (See the attached written reports.)

Social Causes and Justice: Laurie Allbaugh indicated she had nothing to add to the written report. Diane Highnam did add that she has had a conversation with Liz Thorpe concerning the continuation of the Shoebox Project. That project is on hold for this year. Diane added we need to keep these types of project in mind as a church. She plans to bring a couple of ideas to the next committee meeting.

Creative Ministries: Paul Greene stressed a point in his written report concerning the scheduling of a presentation by Ayanna Gregory for this September 11th.

Spiritual Life & Care: Gina Greene commented on her written report. Moderator Hoekstra added a thank you to the board for their efforts on delivering cards, flowers and gift bags to church members.

Physical Resources: Gordon Lauterbach reported a meeting with our insurance adjustor to determine the scope of work resulting from the water damage a few months past. Actual damages were set at \$130,000 with an added depreciation factor of \$30,000. A contractor has been suggested by Paul Prescott for the plaster work. Gordon also commented on the estimated cost for painting in the dining room area at \$5,000. Consideration is being given to ceiling tile work in the restoration, but not yet bid. There was some discussion on possible damage to the keyboard and speakers located upstairs.

Spiritual Growth & Programs: Tim Ahrens reviewed his written report and thanked all those who have participated in the various projects these last few months, the planting of trees and shrubs being one of them. He noted some consideration is being given to the possibility of a church picnic in early June.

Committee Reports: (See the attached written reports.)

Endowment: Jim Stevenson reviewed his written report.

Memorial: No report.

Nominating: No report.

Grin and Grow: Cliff Highnam reported on Grin and Grow's desire for additional space and presented a written document with the details. For the additional space on 2nd floor, rent would increase by \$120 per month. Discussion followed on releasing the additional room to Grin and Grow with the consideration of potential future need by the church for that space. Additional discussion on the fit of Grin and Grow as a mission of the church and their plans for expansion to meet future needs was covered.

Motion: To proceed with the renting of the additional second floor space to Grin and Grow for \$120 per month, with the understanding this action would be reviewed annually. **G. Lauterbach / D. Highnam / Carried**

Additional discussion on Grin and Grow's desire to relocate the playground to the front of the building was opened by Karen Jensen. Moving the playground to the front of the Education Building would address several safety concerns for Grin and Grow. Drawings for this move were presented to the board of trustees. Cliff Highnam explained these drawings. Discussion followed on the particulars of such a move and concerns by the board. Questions of public access and should the area return to the church, would Grin and Grow return the area to its original condition were asked and answered, both in the affirmative.

Motion: To approve the concept of moving the playground forward. **Paul Greene / Gordon Lauterbach / Carried.**

Love INC: No report.

Organ Project: Paul Greene reported the \$90,000 Capital Campaign has been closed and the goal reached. The organ work is nearing completion and expected to be finished by the end of the month. He explained some to the details now being done to complete the reinstallation.

Pandemic Reopening: Tim Ahrens reviewed his written report. He noted the committee has been meeting regularly and monitoring the Black Hawk County Health Department's data and guidelines.

Old Business:

Bainter Fund: Moderator Hoekstra reviewed the changes suggested to the Bainter Fund Guidelines. See the attached document with the red wording being the proposed changes.

Motion: To accept the changes to the Bainter Fund Guidelines. **Tim Ahrens / Paul Greene / Carried**

New Business:

Reopening Plans: Tim Ahrens again shared the plans of the committee. With improving health guideline numbers, the committee is considering reopening the church to "in person" worship using specific guidelines. Mid-June would be the current target date to reopen. In general, mask would be required, entering/seating/departure would be done in family groups with proper spacing and the ushers would handle the flow. Announcements would be made once dates are confirmed.

Senior Scholarships:

It was reported that two high school seniors are eligible for scholarships this year. Zoe Lennox has applied, and Kenny Steva will be notified for scholarships.

Rev. Myers shared that Ginni Casteel has requested a date for a Memorial Service for her mother, Donna Sheridan. It was suggested that June 13th or later would work.

Discussion was had on the possibility of the next Common Meeting on June 8th to be an "in person" gathering.

Meeting Adjourned.

Respectfully submitted,
Keith Jorgensen, Clerk

Treasurer's Report

At the end of July, our Church Operating Budget performance is good. We are 58 percent of the way through the year. Our total income is at 51 percent of budget, and our total expenses are at 49 percent. Current Pledge income is at 62 percent, so members are doing a very good job of keeping their pledge payments up to date. Expenses are under budget because utility costs, maintenance costs and all Board spending is under budget.

Regarding the organ capital campaign, we had 42 members pledge a total of \$91,651 and at the end of July, 19 members have completed their pledge payments. A total of \$43,025 remains to be paid.

Starting 1 July 2021, the Church funds managed by the Endowment for the Memorial and Capital accounts were withdrawn from the Endowment account and deposited in an Agency Account owned by the Church, not the Endowment. This was done at the request of First Bank and approved by the Trustees. As of 31 July 2021 the balances were Capital: \$9,863 and Memorial: \$8,474

Dave Allbaugh
Treasurer

Music Director Report

In the time period since my previous music director report, we have transitioned to our summertime music schedule. As in past years, this is a time where I am not as involved in the weekly services, and have a period where I can travel and see family that isn't possible during the course of the year. Cristen and I have both enjoyed this time to get back to Mt. Pleasant and Chicago and see all the nieces and nephews in person rather than on a Zoom call!

Musically, I have arranged for there to be special music at each of the summer services. Much thanks to those who have graciously volunteered their time and talents to provide our special music this summer.

Going forward into fall, I have been in contact with Anne Hoekstra to ensure that our planning and decisions as to how to best approach the musical decisions for this fall are in line with best safety practices, especially as we see a resurgence of county positivity numbers again. As we work together and plan the safest possible experience for everyone involved, more information will be forthcoming.

As always, I will continue to monitor information and best practices that is released to the performing arts communities and will continue to update everyone as new information is made available to us.

Respectfully submitted,
Luke Overton

Office Manager Report

Summer usually is a slower time for the office so this was the perfect opportunity to get a new Church Directory compiled. I am grateful to those who helped take pictures, make phone calls to less active members and to all the members themselves for being very responsive with updates. Thankfully this year, the directory was available for a few Sundays while we were still holding in-sanctuary services as I had over 75 directories picked up.

We are now up and running with the Fidelity SIMPLE IRA for employees and everything is done online efficiently.

Respectfully submitted,
Michelle Wolfe

Creative Ministries Report

Two members of our church family participated in the Iowa/Nebraska/South Dakota UCC virtual choir. Individuals recorded their individual parts and submitted them for editing into a larger, choir production. Their piece was performed at the UCC Annual Meeting this year.

The Creative Corner in Tidings has reappeared after a short hiatus. We have received many words of appreciation for getting to know some of our church family members better through their creative passions. Please contact Anne Hoekstra or Paul Greene with Creative Corner ideas.

Ayanna Gregory, daughter of comedian and human rights activist Dick Gregory, is tentatively scheduled to appear September 11th. From her website: “In a time so needy of real and responsible art, Ayanna is bringing to the world a most beautiful and inspiring reflection of life. And with penetrating depth, she is making audiences feel and heal. For this singer, dramatist, educator and activist, music and art are more than entertainment; they are her mission.” We are very much looking forward to her inspirational message. Other hopeful future events are a parking lot concert as weather and pandemic allow and the creation of Cedar Valley Storytelling when we can all return indoors.

*Respectfully submitted,
Paul Greene & Greg Holt, co-chairs*

Social Causes and Justice Report

Meals on wheels have been delivered in June and July by 9 church members and 2 of their friends.

Our congregation supported the National Night Out by supplying cookies, watermelon, tables, chairs, helpers and bathroom access.

Information has been received about the Crop walk in September, and Diane Highnam has agreed to chair this event.

Other opportunities to support a variety of local organizations have been highlighted in Tidings, including Love INC, the Salvation Army, and the Job Foundation.

Sue Hummel shared her personal story of involvement with Meals on Wheels, and we look forward to more of our congregation explaining what inspires mission for them.

As always, we welcome more suggestions, participants and members!

*Respectfully submitted,
Laurie Allbaugh*

Spiritual Growth and Program Report

Our next event will be Rally Sunday September 12th. We have a Board meeting scheduled August 22nd. for activity planning, hopefully the Black Hawk Co. positivity rate will decrease enough for all of us to participate. Our Board continues to support Abbie and the Youth Groups Wednesday night gatherings.

Respectfully submitted,
Tim Ahrens

Spiritual Life and Care Report

The Board of Spiritual Life and Care continues to offer support for services, both virtual and face-to-face. The board has also prepared and arranged for communion as needed and as needs continue to change. The board continues to send cards and make visits and will be making visiting arrangements with shut in and new members.

The board met Monday, August 8 to discuss beginning ongoing support again for services. The Board of Spiritual Life and Care has lost 5 members this past year.

Respectfully submitted,
Gina Greene

Reopening Committee Report

Our committee continues to meet weekly to review the Black Hawk Co. Public Health Covid-19 information and nationwide data. As of this writing the B.H.C. status is 12.6% positivity rate, which is HIGH. At this time we are erring on the side of caution to not hold in person service until the rate is Moderate or less. Vaccination is the best form of defense against this virus.

Stay Safe and Healthy!

Respectfully submitted,
Tim, Greg, Beth, Dave

Endowment Committee Report

Status

The balance in the Endowment Fund on June 30, 2021 was \$2,129,103.90 which does not include the loan balance \$34,900, Goodrich \$152,782.76, Church Capital \$9,809.29 nor Church Memorial \$8,428.52 amounts. Beginning July 1, 2021 the Church Capital and Church Memorial funds were held in an Agency Account which is overseen by the Treasurer and Office Manager. This was approved by the Board of Trustees on June 7 at the recommendations of the Endowment Trustee, the Endowment Committee and the church Treasurer

Disbursements since the last Board of Trustees' Meeting on May 11, 2021 were:

May Section Lead Salaries	\$360.00
May Memorial Pledge	\$23,651.33
June Organ Project (total pledges financed \$40,100)	\$5,000.00
July Agency Account transfer	\$18,237.81
August Section Lead Salaries	\$240.00
August Scholarship	\$2,000.00
August Memorial Pledge	<u>\$23,651.33</u>
Total	\$73,140.27

No gifts or bequests were received thus far in 2021.

Guidance

To recover \$246,118.07 shortfall of the corpus to the amount of total gifts and bequests, the Endowment Committee adopted an Allocation Policy with implementation in January 2022. The Policy will allocate money on the basis of a three-period average rather than a quarterly yield. This will add some stability to the special bequests and will be consistent with policies of other trusts the size of our Endowment.

*For the Endowment Committee,
Jim Stevenson, Chair*

First Congregational Church Waterloo, Iowa	July General Budget	Year to Date 2021	Annual Budget	Percent of Budget
				58.3%
INCOME				
Offering Income:				
Current Pledges	16,595.33	135,743.63	218,417	62.1%
Past Pledges	-	10,150.00	11,500	88.3%
Memorial Pledges	-	24,011.33	70,954	33.8%
Non-Pledges	4,331.75	17,121.34	34,550	49.6%
Loose Offering	50.00	90.00	1,000	9.0%
Total Offering Income	20,977.08	187,116.30	336,421	55.6%
Other Income:				
Rent	1,120.00	7,240.00	12,000	60.3%
Parking Lot & Garbage	-	1,724.10	3,338	51.7%
Miscellaneous Income	-	-	250	0.0%
Facilities Maintenance Subsidy	-	-	25,000	0.0%
Capital Fund Subsidy	-	-	3,000	0.0%
Section Leader Subsidy	-	-	7,500	0.0%
Total Other Income	1,120.00	8,964.10	51,088	17.5%
Total Income	22,097.08	196,080.40	387,509	50.6%
EXPENSE				
Board of Trustees				
Pastor				
Salary	4,726.76	33,087.32	56,721	58.3%
Housing Allowance	1,403.16	9,822.12	16,838	58.3%
Annuity	858.25	6,007.75	10,299	58.3%
Health Insurance	1,014.50	7,201.50	11,710	61.5%
SS & Medicare Offset	469.00	3,283.00	5,628	58.3%
Disability Insurance	91.95	643.65	1,104	58.3%
Continuing Education	-	378.61	1,000	37.9%
Total Senior Minister	8,563.62	60,423.95	103,300	58.5%
Youth Director				
Salary	1,666.66	11,666.62	20,000	58.3%
Continuing Education	-	-	450	0.0%
Total Youth Director	1,666.66	11,666.62	20,450	57.0%
Professional Expense				
Senior Pastor Expense Allowance	-	863.30	1,000	86.3% Includes 2020 Expense of \$374
Youth Director Expense Allowance	-	-	300	0.0%
Organist Expense Allowance	-	-	500	0.0%
Delegate Expense Allowance	-	-	500	0.0%
Staff Continuing Education	-	-	500	0.0%
Pulpit Supply	-	-	800	0.0%
Total Professional Expense	-	863.30	3,600	24.0%
Staff Salaries				
Director of Music	1,050.66	7,354.62	12,608	58.3%
Organist	1,195.84	8,370.88	14,350	58.3%
Custodian	2,626.58	18,386.06	31,519	58.3%

First Congregational Church Waterloo, Iowa	July General Budget	Year to Date 2021	Annual Budget	Percent of Budget
Total Staff Salaries	4,873.08	34,111.56	58,477	58.3%
Office & Administration				
Office Manager	3,192.42	21,546.96	35,109	61.4%
Office Supplies/Expenses	1,001.44	1,864.37	4,000	46.6%
Internet	219.44	922.97	1,700	54.3%
Office Equipment/Maint.	-	1,566.50	3,500	44.8%
Postage	-	1,435.55	2,800	51.3%
Advertising	16.04	112.28	400	28.1%
Social Security (7.65%)	739.93	5,171.62	8,690	59.5%
Van Expense	-	97.72	300	32.6%
Capital Account	-	-	4,000	0.0%
Stewardship	-	-	200	0.0%
COVID Related Expenses	-	-	200	0.0%
Simple IRA Employer Match	200.00	400.00	-	-
Total Office & Administration	5,369.27	33,117.97	60,899	54.4%
Total Board of Trustees	20,472.63	140,183.40	246,726	56.8%
Board of Spiritual Life & Care (Deacons)				
Altar Care	-	363.11	150	242.1% * New Altar Candles
Flowers	-	-	150	0.0%
Dinners and Receptions	-	-	390	0.0%
Christmas Decorations	-	-	50	0.0%
C.U.E. Seminary Support	-	-	3,500	0.0%
Evangelism	-	-	50	0.0%
Total Diaconate	-	363.11	4,290	8.5%
Board Of Physical Resources (Building & Grounds)				
Utilities:				
MidAmerican	1,334.00	8,384.00	16,100	52.1%
Phones	79.50	550.22	900	61.1%
Waste Disposal	97.07	679.49	1,180	57.6%
Water Works	-	1,686.13	5,000	33.7%
Total Utilities	1,510.57	11,299.84	23,180	48.7%
Maintenance	3,177.89	8,046.75	40,000	20.1%
Maintenance Grin & Grow	-	-	1,000	0.0%
Insurance	-	7,850.50	15,000	52.3%
Custodial Supplies	64.61	659.07	2,000	33.0%
Total Building & Grounds	4,753.07	27,856.16	81,180	34.3%
Board of Spiritual Growth & Programs (Religious Education)				
Curriculum	-	-	400	0.0%
Supplemental Materials	-	-	100	0.0%
Equipment Maintenance	-	32.09	150	21.4%
Children's Fellowship	50.66	69.66	500	13.9%
Youth Fellowship	14.83	183.13	900	20.3%
Young Adults	-	-	200	0.0%
Childcare Salary	60.00	100.00	825	12.1%
Adult Education	-	-	200	0.0%

First Congregational Church Waterloo, Iowa	July General Budget	Year to Date 2021	Annual Budget	Percent of Budget
Special Events	-	31.15	1,500	2.1%
Summer Programming	-	-	500	0.0%
Library - Books/Periodicals	-	29.75	360	8.3%
Total Religious Education	125.49	445.78	5,635	7.9%
Board of Creative Ministries (Fine Arts)				
Section Leaders	80.00	600.00	7,500	8.0%
Guest Musicians	-	-	750	0.0%
Instrument Maintenance	6.41	150.86	2,000	7.5%
Program Materials	-	189.15	500	37.8%
Choir Robe Cleaning	-	-	150	0.0%
Copyright License	-	-	700	0.0%
Memberships & Assc	-	-	230	0.0%
Reception Supplies	-	-	300	0.0%
Total Fine Arts	86.41	940.01	12,130	7.7%
Board of Social Causes & Justice (Missions)				
World Mission				
OCWM Basic Support	2,750.00	19,250.00	32,000	60.2%
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	-	-	2,000	0.0%
Community Meals	-	-	1,000	0.0%
Partners-in-Education	-	-	500	0.0%
Church Row Partnership	-	-	50	0.0%
Total Missions	2,750.00	19,250.00	36,750	52.4%
Total Expenses	28,187.60	189,038.46	386,711	48.9%
Net Income	(6,090.52)	7,041.94	798	

Cash Balance - General Acct	Month	YTD
Beginning Cash Balance	56,411.02	70,496.72
Net Income	(6,090.52)	7,041.94
Transition Account Inc		
Taxes Withheld (Inc)	-	-
2021 Donations Rec'd in 2020	400.00	(3,800.00)
Advance Pledge Inc	-	(23,018.16)
Ending Cash Balance	50,720.50	50,720.50