



First Congregational United Church of Christ
Board of Trustees
December 13, 2022 6:00 PM

Call to Order

Hoekstra, Anne

Reflection and Announcements

Hoekstra, Anne

Previous Minutes—October 18, 2022

Jorgensen, Keith

Treasurer Report

Allbaugh, David

Staff Reports

Music Director

Overton, Luke

Youth Director

Chronister, Abbie

Office Manager

Wolfe, Michelle

Summaries/Highlights

Boards:

Social Causes and Justice (Mission)

Allbaugh, Laurie

Creative Ministries (Fine Arts)

Greene, Paul

Spiritual Life & Care (Diaconate)

Greene, Gina

Physical Resources (Building & Grounds)

Highnam, Cliff

Spiritual Growth & Programs (Religious Education)

Ahrens, Tim

Committees:

Endowment

Stevenson, James

Grin & Grow

Jensen, Karen

Search and Call

Highnam, Diane

Memorial

Brock, Bob

Nominating Committee

Highnam, Diane

Old Business

~ Greeley estate

New Business

~ Pledge Status and 2023 Budget

~ Request to use basement for Zumba class

Adjournment

Next Trustees Meeting

January 10, 2023 6:00 PM

Congregation's Annual Meeting

January 22, 2023 1:00 pm following potluck

Next Common Meeting

February 14, 2023 7:00 pm Happy Valentine's Day!

Present: Moderator Anne Hoekstra, David Allbaugh, Diane Highnam, Jim Stevenson, Paul Greene, Craig Driver, Tim Ahrens, Bob Brock, Laurie Allbaugh, Karin Jensen, John Mardis, Gina Greene, Barb Mardis, Lauren Reisinger, and Keith Jorgensen. Staff: Michelle Wolfe, Luke Overton, and Abbie Chronister.

Moderator Hoekstra called the meeting to order at 6:00 PM. The meeting was conducted by ZOOM, due to Moderator Hoekstra having recently tested positive for Covid. She offered Reflections based on the concept of "where one's treasure is, that's where we spend our time." She then reviewed the list of upcoming events listed at the bottom of the agenda sheet.

Motion: To approve the minutes of the August 16, 2022, meeting. **J. Mardis / B. Brock / Carried**

Treasurer's Report: Treasurer Dave Allbaugh noted his written report was in the last issue of the Tidings. He offered a few comments on the September financial report, noting income at 76% with expenses being 70% to budget at the 75% point of the year. He reminded us that the Organ Campaign was still running with approximately 15% of pledges remaining due. He thanked Kay Thuesen for stepping to help with the upcoming Stewardship Campaign. David also thanked Craig Driver for taking the role of Treasurer starting in 2023. Moderator Hoekstra thanked Dave for his fine contributions as Treasurer.

Motion: To accept the Treasurer's Report. **D. Allbaugh / D. Highnam / Carried**

Staff Reports:

Written reports by each staff member are attached with no additions to be made. A question concerning the involvement of children in the Christmas programming was raised. Youth Director Abbie Chronister shared children are being included in the programming and additionally the week prior.

Board Reports:

Written reports by each Board are attached.

Spiritual Growth & Programs: Tim Ahrens shared that some activities with Bunger Middle School are beginning as noted in his written report. Also, three families will be selected for Adopt a Family.

Spiritual Life & Care: Bob Brock reminded Gina Greene that \$500 of Memorial Funds are available for Christmas decorations.

Physical Resources: In response to a question concerning the current dishwasher by Cliff Highnam, Tim Ahrens reported that the unit has been inspected and deemed workable with minor repairs to be made.

Committees:

Search and Call: It was stated that beginning Monday weekly meetings with Shepherds Staff will begin. They have completed our Opportunity Profile and it looks good. This is the first step for interested candidates to have a glimpse of our church. Shepherds Staff will be doing a huge email blast soon with the expectation of a first interview being scheduled shortly.

Endowment: Jim Stevenson, Endowment chair, shared that due to current market conditions we are approximately \$800,000 below our bequeathed level. He also reported our banking experts have suggested altering our allocation of funds to 60% equities and 40% fixed income ratio. Otherwise, BTC recommends we stay the course and indicated it may take up to two years to fully recover our previous position. Moderator Hoekstra asked if monies for the Goodrich Fund might be redirected from the stated agreement. Jim responded that attorney Rick Morris advised such a change would require a court order and need to be done in the state of Ohio. No action is to be taken at this time.

New Business:

Charles Greeley estate: Moderator Hoekstra introduced that the church has been named a benefactor in the will of Charles Greeley to the amount of \$162,000, and that these funds were not directed to the Endowment Trust. Market conditions have reduced this amount to \$142,000 at the moment. It was suggested these funds be held in a separate account for use in upcoming needs as we bring a new senior pastor on board. Discussion followed on how we manage such gifts to the church and what may be the most appropriate way to manage them. Policy requires the church to cash such gifts and hold in whatever manner decided upon. The actual funds have not yet been received by the church.

Motion: To accept the gift, follow our Donation Reception Policy, consult with our bankers on the best method to manage the donation, and revisit the issue at our next trustee meeting. **Paul Greene / Laurie Allbaugh / Carried**

December 25th Services

Moderator Hoekstra raised the question concerning services for December 25th. A pastor, Rev. Cathy Young, has been secured for Christmas Eve services. Discussion followed on potential solutions for Christmas Day services. John Mardis volunteered to lead a modified service for Christmas Day. John was thanked for his offer.

Meeting Adjourned.

Respectfully submitted,
Keith Jorgensen, Clerk

YOUTH DIRECTOR REPORT

- **PROGRAM: Youth Group** (Wednesday nights) and **Sunday School** (prior to service); rehearsing Advent activities (Christmas Skit and Special Music performance)
- **STAFFING RESPONSIBILITIES: Tidings announcements;** staff/other **meetings;** meeting with local, veteran youth director approx. every other week
- **WORSHIP: Coordinating Mini-Message volunteers; Coordinating and facilitating childcare**
- **UCC/LOCAL CHURCH CONTACTS:** continued and active involvement with half-a-dozen **Facebook groups** dedicated to children and/or youth ministries; intake of many family/children/youth **newsletters** (both ecumenical and UCC-specific)
- **PASTORAL CARE: Connecting with families regularly both in-person and through texts/phone calls**
- **OUTREACH/MISSION:** Assisting getting volunteers from our church to help with Junior Achievement at Bugner (our Partners in Education)
- **SAFETY POLICIES:** submission of draft for Trustees approval (**warning for mentions of abuse, particularly relating to children and vulnerable adults**)
- **RESIGNATION NOTICE:**

On November 30th, I announced to Anne Hoekstra that I would be resigning from my position as Director of Youth Ministries effective January 1, 2023 (meaning, my last working day will be December 31, 2022). This was a difficult decision that took much discernment. I have gained so much knowledge and insight as I performed my youth ministry roles at our church these last two years. I am incredibly thankful for your support through it all. I simply just needed to take something off of my plate during this season.

However, I will remain an active member at First Congregational! My resignation just means that I will be stepping away from leading the youth ministry at our church. I have enjoyed being a part of the handbell choir, and I look forward to contributing to the church in new ways in the future.

I have seriously been so lucky to have served as your Director of Youth Ministries the last two years. I am so thrilled we shared this journey together. Please don't hesitate to reach out to me via email (abbie.youthdirector@gmail.com - which will forward to my personal email starting in the new year) or phone (440-478-0425).

Respectfully submitted,

~*Abbie Chronister*

Report to the Board of Trustees
Music Director, Luke Overton
December 11, 2022

In the time period since my previous music director report, the musical ministries at First Congregational have continued our regular musical contributions to our worship services. Touch of Brass handbell choir presented a special music offering in November and continues to prepare for the pre-service music ahead of the Christmas Eve service. The chancel choir has continued their weekly service anthems through advent, working with cellist Erin Gaherty Willams among our other musical offerings. The chancel choir is preparing for our Christmas Eve service as well, with several solo numbers as well as supporting the congregational singing throughout the service.

Respectfully submitted,

Luke Overton

OFFICE MANAGER REPORT

I have been working with Dave and Craig on finalizing 2022 pledges and pledges for 2023 as well as starting end of year business. I sent an email early last week to congregation members who have not sent in their pledge card mentioning that they can email me their information and that I will make followup phone calls to anyone I haven't heard from by the end of this week.

Recently when I took vacation over Thanksgiving, I held the mail as I always do when gone for more than a couple days but that also holds the Grin and Grow mail. The Grin and Grow Director, Ed, was upset that his mail was held as he was waiting for something specific. I checked into what we could do so this wouldn't happen again. Since their door is on South St., we were unable to create an address on South Street for them because even though we are in the same building, South Street is a 50701 zip code and we are 50702. The option of creating a suite number after our address was given to me. I was able to secure this with the City of Waterloo Engineering department and the USPS. We have established a "Suite A" for Grin and Grow Childcare to receive their mail. As long as they use this in their mailing, their mail will not be held if ours is in the future.

Lastly, I will need reports from all board/committee chairs and staff as you do each year by January 10th so that I can put together the 2022 Annual Report for the congregation.

Sincerely,

~ Michelle Wolfe, Office Manager

BOARD OF SPIRITUAL LIFE & CARE

Thank you to the committee of Nancy, Cindy and Ginni for working together, being flexible and accomplishing what needs to be done each Sunday with a small group. We would like to thank Ginni Casteel for her years of service as she will be unable to continue on the board. Sunday responsibilities are currently assigned through January. We have returned to our "normal" social time after church with coffee, juice and cookies. You can hear the joy, sharing and chatting each Sunday as people stay and talk after service. It is a blessing. 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 be contacted to provide cookies and to help with Sunday mornings as needed. The sanctuary has been decorated and poinsettias are ordered. Funeral responsibilities continue to be provided, including funeral meals with the support of so many. We continue to look for opportunities to bring members together and to highlight and support our members unable to attend church. Thank you all.

~ Gina Greene, chair, Nancy Mahood, Cindy Thompson, Thank you Ginni Casteel (work from home member/retiring)

BOARD OF SOCIAL CAUSES & JUSTICE REPORT

Apologies for not being at the Trustees meeting as I am out of town.

FCUCC had a very successful Habitat for Humanity work day in September with 8 volunteers. Thank you Gina Greene for spearheading this initiative! Several of our congregation also attended their area wide fund raising breakfast.

The mitten tree is up. Often the recipients of these gifts are the Grin & Grow children.

Our partners in Education (Bunger Middle School) have provided 3 recipients (21 people & dogs) for the Adopt a Family project. Five shoppers have volunteered. Our board will contribute funds to the project to supplement the \$900 in contributions. Gifts will be wrapped at the December potluck.

Leon Begay attended our November meeting & explained about the work he is doing. In addition to the little pantries, his group is working on tenant rights issues. He is hoping to teach individual tenants about the rights they have. They are also working with the city to improve safety, inspection. Gina Greene volunteered to fill the pantries once a month & has solicited food to be donated.

Diane Highnam has organized groups to volunteer at the NE Iowa food bank for several months & much fun is always had. There are 3 more dates scheduled and newcomers are always welcome.

The nominating committee requested suggestions for new members. All current members agreed to continue & the recommendation was made to ask Leon Begay and Liz Thorpe. If anyone wants to join, we have no limits!

The December potluck with a purpose will be pizza furnished by the church accompanied by snacks and desserts from attendees. The Adopt a Family gifts will be wrapped after the meal.

The January potluck will be postponed due to the annual meeting gathering later in that month. In February Leon will tell about his projects. A representative from LoveInc has offered to supply a sermon as well as a talk at a potluck in March.

We will promote the UCC Christmas Fund offering this month. We also collected for Neighbors in Need in September.

It was decided to distribute the remaining funds at our disposal. Various places were discussed including: Retrieving Freedom, Grin and Grow, and Job Foundation. A \$500 contribution was made to LoveINC in September during their matching event.

Diane explained changes have occurred at Pilgrim Heights so we are unsure about the adopt a cabin.

We received results from The Crop walk. FCUCC was 2nd in number of walkers & fourth in dollars raised out of the fourteen Cedar Valley participating churches.

Three people representing FCUCC attended the recent NE Iowa Association meeting. It was good to hear how other congregations are doing post-Covid.

Historic Church Row held a very successful clothing drive in October. Diane and Gina's help was greatly appreciated. We are represented at our monthly meetings by 2-3 of us.

Meals on wheels are delivered twice a month and a variety of mission info is supplied to Tidings weekly.

Respectfully submitted,

~ Laurie Allbaugh with help from Lynette Doepke, Secretary

PHYSICAL RESOURCES REPORT

- (1) Work has been scheduled with Cardinal Construction for painting and plastering the north foyer and the sanctuary for early in 2023.
- (2) The window wells on the west wall of the sanctuary have been replaced and covered and the ground regraded on this wall for better drainage. This work appears to have stopped the water problem in the kitchen after rain storms.
- (3) Quotes are being taken for setting the chapel windows. The stained glass will be removed temporarily for this work.
- (4) The door closer for the automatic door off the parking lot is misbehaving (fails to lock upon closing) it may have to be replaced.
- (5) The dishwasher seems to have sealed its own leak (seals dried out during Covid but may have repaired themselves with use).
- (6) Tree trimming, awarded to Planetary Tree Service, will be undertaken soon, prior to tree sap rising in the spring.
- (7) A walk-through was undertaken by Modus Engineering to assess the cooling systems for the sanctuary and the education wing. A report is attached. Young PHC is preparing quotes for replacing the obsolete water-chiller coolers associated with these spaces.
- (8) The playground fence on the SW corner has been damaged (just this week). It is being examined for needed repair work.

Respectfully submitted

~ *Cliff Highnam*

FCUCC COOLING SYSTEMS (Cliff's/Mike's Notes)

On the morning of November 3, Mike Brocka, an engineer from Modus Engineering in Waterloo, walked through the building with Cliff and Kyle to examine our existing cooling system. Here is a brief summary of findings during this visit.

- (1) The Church has two “Water Cooled Cooling Systems” that condition large spaces of its interior. One (system 1) cools the sanctuary and entry foyers, the basement, and kitchen. The second (system 2) cools the second floor of the Education Wing. All other spaces are cooled by a variety of conventional (and newer) heating and cooling systems
- (2) The water-cooled systems used are older equipment using city water to reject the heat from the unit compressor and discharging into the sanitary sewer. They have outlived their functional usefulness in today's HVAC world.
 - (a) Newer water cooled systems would utilize a well water and an injection well set-up. This system would require land in order to install.
 - (b) System 1 and 2 have air-conditioning compressors that use refrigerant, which is no longer available (nor permissible) today.
- (3) Both systems 1 & 2 need to be updated. They both currently work but would recommend to develop a plan on updating since it would be expensive to service/repair in the future.
- (4) A prudent plan would replace system 2 first.
 - (a) It is used far more often than system 1 because it air conditions classrooms of Grin and Grow on a daily basis during the summer.
 - (b) It does not cool as effectively as system 1 because of lack of distribution in some of the classrooms.

- (5) As options for replacement, Modus Engineering suggested three.
- (a) Replace system 2 (located in the G&G pantry) with a large residential cooling-only unit with its condensing unit located on the roof
 - (b) Replace system 2 with two smaller cooling units with furnaces installed side-by-side. Options could be operate one system at a time or both at the same time. The respective condensing units would be located on the roof above.
 - (c) Replace system 2 with a single residential cooling only unit in the pantry and another cooling only unit located across the hall in the 3-year-old classroom. Again, condensing units would locate on the roof. This alternative may improve distribution issues serving the 3-year-old classroom and provide air conditioning to the current lounge.
- (6) Another item that needs mentioning is ventilation. The current facility currently does not have mechanical ventilation through the current heating/cooling equipment. Ventilation is currently achieved through the operable windows.
- In the system options listed above, there has been an assumption that the current method of ventilation will be grandfathered with the air conditioning replacement. This would need to be confirmed with the City of Waterloo Building Officials.
- (7) Modus engineering agreed to consult with an PHC of our choice on matters relating to this visit.

SEARCH AND CALL COMMITTEE REPORT

The Search and Call Committee continues to work closely with the ministerial search firm Shepherd Staff to find our next Senior Minister. To date, 359 people have viewed our profile, there have been 103 prospects for consideration, 90 have been eliminated, and 13 are currently in some form of consideration.

The search efforts include 1) advertising the position at The Shepherd Staff website and other websites and social media, 2) Initial query of contacts already known by The Shepherd Staff, 3) Compilation of churches/organizations to target for direct contact by The Shepherd Staff, as well as social media contacts and referrals, 4) Follow up with interested contacts and referral sources, and 5) Preliminary conversations and resume collection for potentially interested candidates.

Anne and Diane meet weekly via zoom with the Shepherd Staff team to discuss updates and potential candidates. The Search and Call Committee also continues to meet, either by zoom or in person. We continue our contact with Rev. Sarah Rentzel Jones, Associate Conference Minister at the UCC Tri-State office to keep her updated on our search. There are currently 14 UCC churches in Iowa searching for Senior Ministers.

The Search and Call committee continues to ask for prayers of patience and wisdom as we navigate these uncertain times. We trust that God is working to guide the next leader to our congregation. We appreciate all of the efforts of our staff, boards, and congregation members to keep the activities and opportunities for our members during this interim period. We also appreciate the high quality of ministers filling the pulpit and delivering inspiring messages weekly.

Respectfully submitted,

~ *Diane Highnam, Chair*

MEMORIAL COMMITTEE REPORT

The Memorial Committee supported three recent projects: New paraments for the altar, lectern, and pulpit at a cost of \$2,050.00, new Christmas decorations costing \$259.10 and mulch for the Grin and Grow playground costing \$597.26. The paraments were a gift from the Rex Boatman family memorial fund and the Christmas decorations was a gift from Donna Sheridan's memorial fund. The Grin and Grow mulch project was taken from the miscellaneous fund.

~ *Bob Brock, Chair*

ENDOWMENT COMMITTEE REPORT

Status

The balance in the Endowment Fund on September 30, 2022 (our latest report) was \$1,573,516.46 which does not include Goodrich Fund. This is \$781,447.51 less than the \$2,354,963.97 bequeathed. The Goodrich still has \$25,628.23 greater balance than the original gift.

The Unrestricted Funds **lost 5.30%** compared to our benchmark **loss of 4.78%**. Quarter 3 began with a balance of \$1,704,452.35. The account earned income of \$9,514.93 with a market loss of \$93,667.32 and withdrawals of \$46,717.85 (Trustee Fees of \$2,994.66, Capital projects and Maintenance of \$19,517.19, and Memorial Pledges of \$24,206.00) to end the Quarter with a balance of \$1,573,516.46 for a loss of \$130,935.89.

The Restricted Funds, Goodrich Fund, had a **loss of 4.98%** compared to a benchmark **loss of 4.75%**. The Goodrich Fund began Quarter 3 with a balance of \$132,030.59, earned income of \$749.76, lost market value of \$7,128.58 and Trustee Fees of \$232.32 to leave a balance of \$125,628.23.

No gifts or bequests were received thus far in 2022. No Organ Project Pledges were received.

Guidance

The Endowment Fund has been depleted by market declines:

1. Due to market declines, the Endowment Fund lost \$146,091.90 in the first quarter, \$249,785.44 in the second quarter plus \$93,667.32 in the third quarter in market value in the unrestricted funds, and \$8,527.37 in the first quarter, \$11,512.76 in the second quarter plus \$7,128.58 in the third quarter in the Goodrich Fund. Inflation fears and the Ukrainian-Russian conflict have continued to cause investor angst which is depressing market growth.
2. The previously reported \$194,143.24 shortfall of the corpus to the amount of total gifts and bequests has grown to \$755,819.28. Since our October 18, 2022 Trustees' Meeting, the DOW industrials have risen 1.3%, the S&P500 rose 5.8% and the two-year and ten-year interest rates on US Treasuries have fallen 0.23% and 0.76% respectively. These are good signs for investors.
3. The Endowment Committee has a \$75,000 bank Line of Credit at 4% payable over the next two years with final payment by January 15, 2024 to finance the outstanding pledges for the Organ Project. We borrowed \$40,100, made a payment of \$26,771.53 with a balance of \$14,473.05. We expected to use \$22,181.48 of the \$34,900 Line of Credit to balance the 2022 Budget. It appears the Church will not be requesting these funds.

For the Endowment Committee,

~ *Jim Stevenson, Chair*

First Congregational Church Waterloo, Iowa	November General Budget	Year to Date 2022	Annual Budget	Percent of Budget
				91.7%
INCOME				
Offering Income:				
Current Pledges	8,167.26	191,368.35	210,344	91.0%
Past Pledges	-	1,200.00	1,000	120.0%
Memorial Pledges	-	72,618.00	72,618	100.0%
Non-Pledges	(1,233.00)	15,712.15	15,000	104.7%
Loose Offering	204.75	1,427.30	1,500	95.2%
Total Offering Income	7,139.01	282,325.80	300,462	94.0%
Other Income:				
Rent	1,170.00	12,870.00	14,040	91.7%
Parking Lot & Garbage	-	3,448.20	3,338	103.3%
Miscellaneous Income	45.94	818.03	0	- * Job Foundation & G & G
Income From Previous Years	-	13,000.00	13,000	100.0%
One Time Support from Endowment	-	-	35,000	0.0%
Facilities Maintenance Subsidy	-	19,517.19	25,000	78.1%
Capital Fund Subsidy	-	-	3,000	0.0%
Section Leader Subsidy	-	3,500.00	15,000	23.3%
Total Other Income	1,215.94	53,153.42	108,378	49.0%
Total Income	8,354.95	335,479.22	408,840	82.1%
EXPENSE				
Board of Trustees				
Pastor				
Salary	-	33,087.32	56,721	58.3%
Housing Allowance	-	9,822.12	16,838	58.3%
Annuity	-	5,149.50	10,299	50.0%
Health Insurance	-	6,481.00	12,862	50.4%
SS & Medicare Offset	-	3,283.00	5,628	58.3%
Disability Insurance	-	183.90	1,104	16.7%
Continuing Education	-	-	1,000	0.0%
Total Senior Minister	-	58,006.84	104,452	55.5%
Director of Youth				
Salary	1,716.68	21,241.47	20,600	103.1%
Continuing Education	-	315.09	450	70.0%
Total Director of Youth	1,716.68	21,556.56	21,050	102.4%
Professional Expense				
Senior Pastor Expense Allowance	-	-	500	0.0%
Youth Director Expense Allowance	13.39	138.22	300	46.1%
Organist Expense Allowance	62.90	380.22	500	76.0%
Delegate Expense Allowance	-	-	500	0.0%
Staff Continuing Education	-	-	500	0.0%
Pulpit Supply	800.00	6,100.00	800	762.5%
Total Professional Expense	876.29	6,618.44	3,100	213.5%
Staff Salaries				
Custodian Salary	2,705.42	29,759.62	32,465	91.7%
Organist	1,231.76	13,649.36	14,781	92.3%
Director of Music	1,082.26	11,904.86	12,987	91.7%
Total Staff Salaries	5,019.44	55,313.84	60,233	91.8%
Office & Administration				
Office Manager	3,288.26	36,170.86	39,459	91.7%
Office Supplies/Expenses	15.06	2,831.36	4,000	70.8%

First Congregational Church Waterloo, Iowa	November General Budget	Year to Date 2022	Annual Budget	Percent of Budget	
Office Equipment/Maint.	325.77	3,159.98	3,500	90.3%	
Postage	722.00	2,178.30	2,200	99.0%	
Advertising	187.22	347.62	240	144.8%	** Ayanna & Tour Advertising
Social Security (7.65%)	858.02	9,016.39	9,202	98.0%	
Van Expense	-	230.59	200	115.3%	** New Battery
Capital Account	-	-	4,000	0.0%	
Stewardship	-	49.99	200	25.0%	
SIMPLE IRA Employer Match	88.46	1,744.81	1,833	95.2%	
Transitions / Search Exp.	3,825.00	15,957.12	2,000	797.9%	
Total Office & Administration	9,309.79	71,687.02	66,834	107.3%	
Total Board of Trustees	16,922.20	213,182.70	255,669	83.4%	
Board of Spiritual Life & Care (Deacons)					
Altar Care	-	-	150	0.0%	
Flowers	-	146.29	150	97.5%	
Dinners and Receptions	-	-	400	0.0%	
Christmas Decorations	-	-	200	0.0%	
C.U.E. Seminary Support	-	1,750.00	3,500	50.0%	
Evangelism	-	-	50	0.0%	
Total Diaconate	-	1,896.29	4,450	42.6%	
Board Of Physical Resources (Building & Grounds)					
Utilities:					
MidAmerican	1,661.00	24,352.00	17,500	139.2%	
Phones / Internet	136.58	2,080.04	2,500	83.2%	
Waste Disposal	97.07	1,067.77	1,180	90.5%	
Water Works	-	6,873.48	7,000	98.2%	
Total Utilities	1,894.65	34,373.29	28,180	122.0%	
Maintenance	3,151.83	37,764.49	40,000	94.4%	
Maintenance Grin & Grow	-	2,153.68	1,000	215.4%	* Floor, Locks, Sink, Water Damage
Insurance	350.00	14,462.25	18,500	78.2%	
Custodial Supplies	35.85	1,230.87	2,000	61.5%	
Total Building & Grounds	5,432.33	89,984.58	89,680	100.3%	
Board of Spiritual Growth & Programs (Religious Education)					
Curriculum	-	988.93	400	247.2%	
Supplemental Materials	5.41	5.41	100	5.4%	
Equipment Maintenance	95.39	95.39	150	63.6%	
Children's Fellowship	64.03	359.79	500	72.0%	
Youth Fellowship	17.55	357.39	900	39.7%	
Young Adults	116.60	200.00	200	100.0%	
Childcare Salary	100.00	700.00	1,500	46.7%	
Adult Education	27.76	194.61	200	97.3%	
Special Events	491.83	594.22	1,500	39.6%	
Summer Programming	-	475.39	500	95.1%	
Library - Books/Periodicals	14.97	312.95	360	86.9%	
Total Religious Education	933.54	4,284.08	6,310	67.9%	
Board of Creative Ministries (Fine Arts)					
Section Leaders	1,380.00	7,000.00	15,000	46.7%	
Guest Musicians	75.00	500.00	1,000	50.0%	
Instrument Maintenance	-	1,701.69	2,500	68.1%	
Program Materials	214.40	444.85	750	59.3%	
Choir Robe Cleaning	-	150.00	150	100.0%	
Copyright License	-	277.00	700	39.6%	
Memberships & Assc	-	230.00	250	92.0%	

First Congregational Church Waterloo, Iowa	November General Budget	Year to Date 2022	Annual Budget	Percent of Budget
Reception Supplies	-	-	300	0.0%
Total Fine Arts	1,669.40	10,303.54	20,650	49.9%
Board of Social Causes & Justice (Missions)				
World Mission				
OCWM Basic Support	2,250.00	24,750.00	27,000	91.7%
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	2,000	5.0%
Community Meals	-	-	1,000	0.0%
Partners-in-Education	-	50.00	500	10.0%
Church Row Partnership	-	50.00	50	100.0%
Total Missions	2,250.00	24,950.00	31,750	78.6%
Total Expenses	27,207.47	344,601.19	408,509	84.4%
Net Income	(18,852.52)	(9,121.97)	331	

Cash Balance - General Acct	Month	YTD
Beginning Cash Balance	54,460.92	63,041.96
Net Income	(18,852.52)	(9,121.97)
Taxes Withheld (Inc)	-	-
Income from Previous years	-	(13,000.00)
Advance Pledge 2022	-	(12,456.23)
Advance Pledge 2023	8,381.70	15,526.34
Ending Cash Balance	43,990.10	43,990.10

Cash Balances at Month End for all other Chuch Accounts

Capital Improvement Fund	191,508	
Organ Campaign	8,474	
Building Insurance Claim	172,508	
Deacon Aid Fund	8,148	
Memorial Fund	414	
Mission Fund	14,572	
Youth Fund	7,570	
Bainter Fund	4,770	
subtotal	222,212	

**Total in Capital Fund is \$191,508 where \$8,474 is Organ Campaign and \$172,508 is Building Insurance Claim

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

*Memorial funds w/Agency Acct	15,053
*Capital funds w/Agency Acct.	8,691
total all other accounts	245,955
total all accounts	289,945

CHAPTER 4

Assessing Your Options

Unless a congregation reexamines faith with context in a fresh and powerful way, no strategy, structure, or program will make much difference in its long-term viability. Since the social context of the 1950s (or whichever decade was your "golden age") will never return, discernment of a renewed faith identity and purpose is essential.

A Spectrum of Choices

All of the following choices could be described by the general term "rededication"—that is, a marked shift in the congregation's view of its own identity and purpose.

- Relocation to a new site.
- Merger with one or more surrounding congregations.
- Dramatic transformation involving one or more of the following:
 - a) The congregation makes a significant change in the style or schedule of its worship to reach a broader population.
 - b) The congregation moves from one size category to another, often from "family" (attendance 0 to 50) to "parochial" (51 to 150) or "program" (151 to 350). Changing size requires a major shift in the congregation's culture.
 - c) The make-up of both membership and leadership circles shifts markedly in economic level, race, ethnicity, language, culture, sexual orientation, age, or place of residence.
 - d) The congregation adopts a significantly different model of ministry and leadership, one that does not involve a resident, seminary-trained

Can Our Church Live?

- pastor. Sometimes characterized as "vocal ministry," this option applies particularly to congregations in isolated communities.¹
- Parallel development (launching a new worshipping congregation on your site while maintaining a separate chaplaincy to the existing members in their familiar style).

If—after extended, prayerful exploration with outside help—all these options seem to suggest too much change, then you may not be experiencing a call to redevelopment ministry. In that case, other options might be:

- Part-time clergy (relieved of any expectation that they are going to "make the church grow").
- Yoked or cluster ministry (sharing clergy with other congregations to continue a modest but sustainable ministry on your current site).
- Hospice (planning a holy death that will richly honor the past—and perhaps bestow a legacy on another ministry that can carry forward your congregation's central faith values).

Some of these choices may be hard to consider right now, but it helps to keep a variety of options on the list and to keep exploring how each could be done well.

1. Which of these options has your church considered so far?
2. Which have been ruled out? Why?
3. What support might your congregation need in order to make a careful study of all the options before making a choice?

Pledge Status

2022 Pledges

Number of pledge units: 61
Amount pledged: \$210,344
Amount due as of 5 Dec 22: \$17,541 from 27 pledge units.
Percent pledge dollars paid: 92%

2023 Pledges

Pledges Received: 39 equals 64 percent of 2022 pledge units
Pledged Amount: \$195,590 equals 93 percent of 2022 pledge amount
Pledge Increases: 14 with amount increased \$11,330, including one new pledge of \$2,080
Pledges the Same: 22
Pledges Decreased: 4 with amount decreased \$2,100
Pledges Lost: 4 with amount lost \$6,100
For a net Decrease: \$8,200

The reasons and amounts of the 8 pledges that were decreased and lost:

Death: 3 pledges with amount of \$4,900
"Taking a break": 1 pledge with amount of \$1,200
Unknown reason: 4 pledges with amount of \$2,100

The reasons for pledge decreases came from Michelle, Craig and Dave, based on our communication with members.

With current pledges inserted in the 2023 Budget Planning worksheet we have a deficit of \$67,924, based on initial inputs for income and expenses.

There are 18 pledge units who pledged in 2022 that we have not received 2023 pledges from yet. Michelle is following up with them now. If they pledge the same for 2023 as they did for 2022, it amounts to \$17,884. Based on the pledge units involved, I would anticipate getting \$13,000 to \$15,000 dollars. Which means we would be looking at a budget deficit in the range of \$53,000 to \$55,000 when all pledges are in.

Dave Allbaugh
Treasurer

Pledge Distribution Comparison

	2023	2023	2022	2022	2022	2022	2021	2021	2021
	#	\$	\$ cum	#	\$	\$ cum	#	\$	\$ cum
> \$15K	5	\$95,700	95,700	3	\$64,200	64,200	3	\$61,800	61,800
10 - 15	0	\$95,700	95,700	2	\$29,000	93,200	2	\$23,743	85,543
7.5 -10	1	\$9,600	105,300	0	\$0	93,200	0	\$0	85,543
5 – 7.5	7	\$41,150	146,450	5	\$31,920	125,120	7	\$40,890	126,433
2.5 – 5	7	\$23,360	169,810	12	\$45,800	170,920	14	\$48,360	174,793
1 – 2.5	15	\$23,200	193,010	20	\$30,210	201,130	23	\$33,660	208,453
0.5 – 1	3	\$1,940	194,950	10	\$7,130	208,260	10	\$6,350	214,803
< 0.5	2	\$640	195,590	9	\$2,084	210,344	13	\$3,614	218,417
	35			61			72		

Comparing 2023 to 2022

For units pledging more than \$7,500, the number increased from 5 to 6 and the amount this group pledged increased \$12,100.

For units pledging between \$5,000 and \$7,500, the number increased from 5 to 7 and the amount this group pledged increased \$9,230. Our major donors have all pledged.

For units pledging between \$2,500 and \$5,000, the number decreased from 12 to 7 and the amount this group pledged decreased \$22,440.

For units pledging between \$1,000 and \$2,500, the number decreased from 20 to 15 and the amount this group pledged decreased \$7,010.

For units pledging less than \$1,000, the number decreased from 19 to 5 and the amount this group pledged decreased \$6,634.

9-Dec-22

**DRAFT - UNAPPROVED
2023 Budget**

	proposed 2023 Budget	2022 Budget	Nov 30 YTD Actual	2022 to 2023 Change	2023 Remarks	
INCOME						
					per Michelle, Craig & Dave	
	Offering Income:					
x	Current Pledges	195,590	210,344	191,368	-14754	current 2023 pledges
	Past Pledges	1,000	1,000	1,200	0	history
	Memorial Pledges	72,618	72,618	72,618	0	3.2% of \$2.269320 million
	Non-Pledges	15,000	15,000	15,712	0	history
	Loose Offering	1,500	1,500	1,427	0	history
	Total Offering Income	285,708	300,462	282,326	-14754	
	Other Income:					
	Rent	14,040	14,040	12,870	0	raised rent in 2020
	Parking Lot & Garbage	3,448	3,338	3,448	110	raised rent in 2020
	Miscellaneous Income	300	0	818	300	van gas from The Job Fdn
x	Income From Previous Year	10,000	13,000	13,000	-3000	current estimate
	One Time Support from Endowment	0	35,000	-	-35000	to be determined
	Facilities Maintenance Subsidy	25,000	25,000	19,517	0	per Cliff, Kyle, Craig, Dave
x	Capital Fund Subsidy	0	3,000	-	-3000	not needed in 2023
	Section Leader Subsidy	15,000	15,000	3,500	0	per Paul, Luke
	Community Events Subsidy	4,500	0	-	4500	new per Paul & Jim
	Total Other Income	72,288	108,378	53,153	-36090	
	Total Income	357,996	408,840	335,479	-50844	
EXPENSE						
	Board of Trustees					
x	Pastor					assume new pastor here 1 Mar 23
x	Salary	47,268	56,721	33,087	-9454	per contract
x	Housing Allowance	14,032	16,838	9,822	-2806	12% of median home value
x	Annuity	8,583	10,299	5,150	-1717	14% of salary+housing allowance
x	Health Insurance	10,718	12,862	6,481	-2144	per contract
x	SS & Medicare Offset	4,690	5,628	3,283	-938	7.65% of salary+housing allowance
x	Disability Insurance	920	1,104	184	-184	1.5% of salary+housing allowance
x	Continuing Education	833	1,000	-	-167	per contract
	Total Pastor	87,043	104,452	58,007	-17409	
	Youth Director					
	Salary	21,630	20,600	21,241	1030	5 percent increase
	Continuing Education	450	450	315	0	
	Total Youth Director	22,080	21,050	21,557	1030	
	Professional Expense					
	Senior Pastor Expense Allowance	500	500	-	0	
	Youth Director Expense Allowance	300	300	138	0	
	Organist Expense Allowance	500	500	380	0	
x	Delegate Exp Conf Ann Mtg	500	500	-	0	
	Staff Continuing Education	500	500	-	0	
	Pulpit Supply	1,334	800	6,100	534	assume two months: Jan-Feb
	Total Professional Expense	3,634	3,100	6,618	534	
	Staff Salaries					5 percent increase
	Custodian	34,089	32,465	29,760	1624	

9-Dec-22

**DRAFT - UNAPPROVED
2023 Budget**

Organist	15,521	14,781	13,649	740
Director of Music	13,637	12,987	11,905	650

Total Staff Salaries	63,247	60,233	55,314	3014
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Office & Administration					per Michelle
Office Manager	41,432	39,459	36,171	1973	5 percent increase
Office Supplies/Expenses	4,000	4,000	2,831	0	history
Office Equipment/Maint.	3,500	3,500	3,160	0	history
Postage	2,200	2,200	2,178	0	history
Advertising	240	240	348	0	Zoom fee + advertising
Social Security (7.65%)	9,662	9,202	9,016	460	7.65% of salary - 5% increase
Van Expense	200	200	231	0	history
Capital Account	0	4,000	-	-4000	not needed
Stewardship	100	200	50	-100	history
SIMPLE IRA Employer Match	2,357	1,833	1,745	524	Michelle, Abbie, Hudson - 5% increase
Transition / Search Expense	20,000	2,000	15,957	18000	2 mo SS 7.5K, 10K moving, 2.5K travel

Total Office & Administration	83,691	66,834	71,687	16857
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Total Board of Trustees	259,695	255,669	213,183	4026
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Board of Deacons

					per Gina
Altar Care	150	150	-	0	
Flowers	150	150	146	0	
Dinners and Receptions	400	400	-	0	new member receptions, baptisms
Christmas Decorations	200	200	-	0	
C.U.E. Seminary Support	3,500	3,500	1,750	0	
Evangelism	50	50	-	0	

Total Diaconate	4,450	4,450	1,896	0
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Board Of Building & Grounds

Utilities:					per John, Kyle, Michelle
MidAmerican	27,500	17,500	24,352	10000	
Phones	2,500	2,500	2,080	0	
Waste Disposal	1,180	1,180	1,068	0	
Water Works	8,000	7,000	6,873	1000	

Total Utilities	39,180	28,180	34,373	11000
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Maintenance	40,000	40,000	37,764	0
Maintenance Grin & Grow	1,000	1,000	2,154	0
Insurance	18,500	18,500	14,462	0
Custodial Supplies	2,000	2,000	1,231	0

Total Building & Grounds	100,680	89,680	89,985	11000
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Board of Religious Education

					per Tim & Abbie
Curriculum	1,000	400	989	600	
Supplemental Materials	100	100	5	0	
Equipment Maintenance	150	150	95	0	
Children's Fellowship	500	500	360	0	
Youth Fellowship	900	900	357	0	
Confirmation	185	0	0	185	
Young Adults	200	200	200	0	
Childcare Salary	1,500	1,500	700	0	
Adult Education	200	200	195	0	
Special Events	1,500	1,500	594	0	
Summer Programming	600	500	475	100	
Library - Books/Periodicals	360	360	313	0	

Total Religious Education	7,195	6,310	4,284	885
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**DRAFT - UNAPPROVED
2023 Budget**

Board of Fine Arts

per Paul, Luke, Hudson & Anne

Section Leaders	15,000	15,000	7,000	0
Guest Musicians	1,000	1,000	500	0
Instrument Maintenance	2,000	2,500	1,702	-500
Program Materials	500	750	445	-250
Choir Robe Cleaning	150	150	150	0
Copyright License	500	700	277	-200
Memberships & Assc	250	250	230	0
Reception Supplies	250	300	-	-50
Community Events	4,500	0	0	4500
Total Fine Arts	<u>24,150</u>	<u>20,650</u>	<u>10,304</u>	<u>3500</u>

new per Paul & Jim

Board of Missions

per Laurie

x	World Mission				
	OCWM Basic Support	25,000	27,000	24,750	-2000
	Sunday School Mission Project	200	200	-	0
	Regional Mission				
	Association Dues	700	700	-	0
x	Delegate Exp Regional Conf Mtg	200	200	-	0
	Adopt-a-Cabin	100	100	-	0
	Local Mission				
	Community Mission	2,000	2,000	100	0
	Community Meals	1,000	1,000	-	0
	Partners-in-Education	500	500	50	0
	Church Row Partnership	50	50	50	0
	Total Missions	<u>29,750</u>	<u>31,750</u>	<u>24,950</u>	<u>-2000</u>
					<u>0</u>
	Total Expenses	<u>425,920</u>	<u>408,509</u>	<u>344,601</u>	<u>17411</u>
x	Net Income	<u>(67,924)</u>	<u>331</u>	<u>(9,122)</u>	<u>-68255</u>

10 percent of actual 2022 income w/o subsidies