

St. Paul's Lutheran Church

Quarterly Report

January 30, 2022 Voters Assembly Meeting at 12:00 noon

All confirmed members are invited to participate in our Voters Assembly Meeting by reading these reports and submitting any questions by email to Craig Baker (cy3a@earthlink.net or calling the Church Office if you do not have email), or by attending the meeting in-person on January 30. Members who are twenty-one years of age or older are invited and encouraged to become part of the Voters Assembly; you may become a voting member by attending the meeting and requesting to become a voting member during the "Admission of New Voters" after the opening prayer. This is an excellent time to become part of the Voters Assembly and take part in the business of St. Paul's Lutheran Church in proclaiming the gospel of Jesus Christ.

AGENDA VOTERS ASSEMBLY MEETING January 30, 2022

CALL TO ORDER – Craig Baker

OPENING PRAYER – Pastor Kretzschmar

REVIEW OF CURRENT & ADMISSION OF NEW VOTERS – Melinda Carlson

REVIEW OF October MEETING MINUTES – Melinda Carlson

PASTOR'S REPORT & OFFICIAL ACTS – Pastor Kretzschmar

DCE REPORT – Skylar Smith

FINANCIAL REPORTS – Sue Bosco and Don Olson

ELDER TEAM REPORT – David Burrell

EDUCATION TEAM REPORT – Rhonda Reece

OUTREACH TEAM REPORT – June Asher

TRUSTEE TEAM REPORT – Rich Maschke

OLD BUSINESS

1. St. Paul's Revitalization Plan
2. Preschool Tuition Discount Incentive
3. Legacy Endowment Fund

NEW BUSINESS

1. New Church Directory Committee
2. 125 Anniversary Committee
3. Other – *please submit items by email (or calling the Church Office if you do not have email).*

ANNOUNCEMENTS – Please continue to refer to the website at www.StPaulsDec.com, weekly emails, phone calls, and texts for news and announcements; record your worship attendance on the homepage link; and continue to support the work of the Lord through this place with your tithes and offerings. Great ministry is happening and needs your continued support and prayers!

ADJOURNMENT – The Lord's Prayer

Craig Baker

cy3a@earthlink.net

Pastor's Report – January 30th, 2022

Rev. Dr. Aaron C. Kretzschmar

“In all things I have shown you that by working hard in this way we must help the weak and remember the words of the Lord Jesus, how he himself said, ‘It is more blessed to give than to receive’” (Acts 20:35)

St. Paul's verse for 2022 is Acts 20:35, with our theme as: Blessed in giving!

Special Worship Emphases and Events

Stewardship of Life Sunday (Sanctity of Human Life) – Sunday, January 23rd

St. Paul's Commitment Sunday – Sunday, January 30th

Sundays in Epiphany (a season of Light) – February 6th through 20th

Installation of Officers – February 13th

The Transfiguration of our Lord – Sunday, February 27th

Palm Sunday Tent/Drive-In Service – Sunday, April 10th

Confirmation Oral Exam Service – Friday, April 29th

Confirmation Sunday – Sunday, May 1st

Lenten Midweek Worship Series — *The Crucified King*

Ash Wednesday, March 2nd — Matthew 6:1–6, 16–21; *The King's Wisdom*

Wednesday, March 9th — Matthew 26:47–56; *The King Betrayed*

Wednesday, March 16th — Matthew 26:69–75; *The King Denied*

Wednesday, March 23rd — Matthew 27:11–26; *The King Condemned*

Wednesday, March 30th — Matthew 27:27–31; *The King Mocked*

Wednesday, April 6th — Matthew 27:35–44; *The King on the Cross*

Holy (Maundy) Thursday, April 14th — Matthew 26:17–30; *The King's Feast*

Good Friday, April 15th — Matthew 27:45–50; *The King Forsaken*

Easter Sunday, April 17th — Matthew 28:1–30; *The King Raised*

Current Sunday Morning Adult Bible Study

The Bible On Trial: Beyond A Reasonable Doubt (a study from *Lutheran Hour*)

Sunday, January 9th — *Answering the Bible's Critics*

Sunday, January 23rd — *Hard Evidence from the Ancient World*

Sunday, January 30th — *Archaeology's Contribution*

Sunday, February 6th — *Eyewitness Testimony*

St. Paul's Preschool Tuition Covenant

“The LORD bless you and keep you” (Numbers 6:24)

Bless us with your participation at St. Paul's, we want to bless you!

General Covenant Agreement

Member (or joining) Preschool Families that attend Sunday School twice a month and Worship Services twice a month will be given a 25% percent discount on tuition at St. Paul's Lutheran Preschool. Member (or joining) Preschool Families will also receive priority enrollment.

Covenant Specifics

- Please tell the Preschool office about your interest in participating in the tuition covenant.
- Please speak with Pastor if interested in becoming a member of St. Paul's. Ten new member classes are required to join.
- Please always sign attendance pads each week to record attendance in both worship and Sunday School.

As a congregation we are blessed in blessing you! Bless us as part of our church family!

Official Acts 2021

Baptized Membership

Total Baptized Membership		427
Baptized During the Year	3	
Baptisms of Infants/Children	3	
Baptisms of Adults	0	

Confirmed Membership

Total Confirmed Membership, end of 2020		381
Gains		7
Adults Confirmed	1	
Juniors Confirmed (Parents Members)	4	
Juniors Confirmed (Parent Non-Members)	0	
Received as Member	0	
Received by Baptism	0	
Received by Profession of Faith	0	
Received by Transfer from Other LCMS	1	
Received by Transfer from Other Lutheran	0	
Reinstate	1	
Losses		-14
Deceased	10	
Removed by Excommunication	0	
Removed by Joining Non-Lutheran	1	
Removed by Moving without Transfer	0	
Removed by Release to Other Lutheran	1	
Removed by Transfer to Other LCMS	2	
Removed from Membership	0	
Total Confirmed Membership, end of 2021		374

DCE Report Voters Meeting – January 30th, 2022

Skylar Smith

Christmas Program

- Children had a lot of fun with the program Sunday, December 12th.
 - We had 18 children participate, 7 were from KTT

Sunday School

- We switched curriculum for our Sunday School classes (middle school and younger). We started the new curriculum on Sunday, January 9th. The new curriculum is CPH's Enduring Faith, more information about this new curriculum was shared in the December Epistle.
 - This switch will allow us to all be on the same lesson on Sundays and give us the opportunity to begin having a Sunday School opening again for all the kids!
- We are looking for people who may be interested in leading more Sunday School classes or Wednesday Night FaithLinks classes. If you or if you know someone, would be interested in leading a class let me know! We would like more options for people to have the opportunity to find a place they can be part of. (Examples: Young Adult Class, Women's Class, Men's Class, Parenting Class).

FaithLinks

- We have a few KTT kids joining us still on Wednesdays for FaithLinks!
- We would love to help pull in their parents potentially on Wednesdays as well, so if you feel led to lead a Wednesday Night FaithLink class please talk to me or a member on the Education team.

Bible Reading Challenge

- We began a Bible Reading Challenge for this year, challenging everyone to be in the Bible daily.
- Each month's readings have a theme they are about (January – New Beginnings and February – No Greater Love).
- Bookmarks for each month will be distributed in everyone's mailboxes and extra can be found in the narthex or lobby.
- Everyone can sign up for daily text reminders through the Remind app or by texting "@stpaulsbrc" to 81010.
- Daily reminders can also be found on Facebook.com/stpaulsdec..

Wednesday Morning Bible Study

- I am leading a Wednesday morning Bible Study from 10:30-11:30am in Room 316.
- Everyone is welcome to join if you are able.
- We are studying the Book of Romans currently.

ST. PAUL'S LUTHERAN CHURCH LEGACY ENDOWMENT DOCUMENTS

FUND AGREEMENT

The purpose of the endowment fund is to help with the financial security 10,20,30 years into the future of ST. PAUL'S LUTHERAN CHURCH and PRESCHOOL in Decatur, AL.

ST. PAUL'S mission and vision is to glorify GOD, by connecting people to JESUS CHRIST, by teaching, caring, and telling through the power of His grace. The congregation will continually work to build a more diverse community of spiritually, maturing Christians who are living out their faith in daily living, inviting, welcoming and including new people, and establishing meaningful ministry to others.

- An endowment committee will be established and consist of the treasurer and three members recommended by the Vestry and appointed by the Voters Assembly. The committee will be chaired by the appointed Treasurer. Each member is to serve 3-year terms with one member rotating off and a new member rotating on annually, once established. The endowment committee shall meet quarterly and will formulate the specific administrative procedures for investing and administering the fund. Reports will be presented quarterly to Vestry and annually to the Voters Assembly detailing investment gain and loss, endowment distributions and additions, and any charges against the endowment:
- The endowment principal is accumulated by gifts of cash or publicly traded securities. Other types of assets must be approved by the endowment team before acceptance to ensure that the asset may be liquidated, that it will not be a liability, or that it will not trigger any adverse tax consequence to the endowment. Potential gifts that have restrictions that differ from the terms of the endowment will not be accepted into the endowment fund but may be accepted as a donor-restricted Memorial gift outside of the endowment fund as long as the restriction may be accommodated within the mission and ministry of St. Paul's Lutheran Church.
Vestry shall review these gifts on an annual basis to make sure they adhere to this policy.
- Formulation of the investment policy will specify what types of investment are to be made and the targeted returns for such investments. Investments that cause the endowment to lose its tax-exempt status or to be in the self-interest of an officer of the congregation or a member of the endowment committee are prohibited.
- This investment policy requires:
 - that the endowment investments meet and reflect the mission and vision of St. Paul's.
 - that all securities purchased are recognized and traded on the NYSE.
 - the endowment be broadly diversified, similar to the diversification obtained in index funds.
 - ensuring that investment expenses are kept to a minimum; employment of investment firm that charge significant fees is prohibited.
 - the vestry will review investments annually to ensure they meet these requirements.
- Establishment of a withdrawal policy that:
 - requires a principal of at least \$500,000 be reached before a withdrawal can be made.
 - the principal of the endowment is not to be withdrawn unless approved by two-thirds of the voting members at a scheduled congregational voters meeting.
 - withdrawals shall be made on an annual basis as recommended by the endowment committee approved by vestry and the voters assembly.
 - withdrawals shall be limited to 50% of the average return of the previous three years.
 - annual review of the withdrawal policy will be performed by vestry to ensure it meets the needs of the congregation and takes into account the amount in the endowment fund.
- Distribution of funds:
To be recommended by the Vestry and approved by the Voters Assembly at their quarterly fall meeting; special requests may be made to the Vestry at any time and to Voters Assembly as needed.
Funds are not to be used for capital spending.
- The flexibility to change the terms of the endowment such as funding a capital project, debt retirement or the disbursement of principal is limited to special circumstances that must be approved by 2/3 majority of the Voters Assembly.
- Borrowing against the endowment fund is prohibited.

Should St. Paul's no longer exist as a congregation, the assets of this fund shall be distributed to the LCMS Southern District.

ENDOWMENT MANAGEMENT

St. Paul's Legacy Endowment is managed exclusively by the Endowment Committee.

The Endowment Committee reports directly to the Voters Assembly on an annual basis and to Vestry once per Quarter.

Members are appointed and approved by the Voters Assembly, there are four members three rotating and the Congregational Treasurer.

Members reside for three years with members rotating off one per year, the first rotation will be by mutual agreement.

The residing Treasurer chairs the committee.

Outside agencies may be utilized for marketing, accounting, investment advice/services should they be required.

All outside agencies utilized requiring a fee arrangement shall be approved by the Vestry.

RECORDS:

All records shall be maintained as confidential records in a secured filing system. Access to these records shall be by the Endowment Committee and Business Manager only.

Copies of the Endowment defining document and all policies and procedures shall be maintained including the original plus subsequent revisions.

A record of all gifts will be maintained, showing the donors name, date of donation, type of donation, and value of donation. Should the donation be an item that requires to be sold to realize its cash value, an estimate should be noted and then updated once it is sold.

Donors that wish to remain anonymous will have their donation noted as above, but their name will be omitted.

Pledges of future donations shall also be recorded indicating their future value or estimated future value.

The record of pledges will show the type of pledge (i.e., cash, stock, real estate etc.), the pledge amount, the date pledged, the date and/or the event when the pledge will be realized.

Each pledge will be signed by the donor.

An End-of-Life pledge will include a legal document such as a signed promissory note, a declaration from a Last Will and Testament, Life insurance policy, annuity, etc.

Records shall be maintained showing a detailed accounting of the endowments holding and investment positions.

Accounting records of all Endowment donations shall also be maintained by St. Paul's accountant with reports provided to the Endowment Committee on a quarterly basis. These accounting records will provide necessary information to the donor and tax authorities.

Quarterly, the Endowment Committee shall reconcile their records with the report provided by St. Paul's accountant.

A yearly review of the accounting Endowment files and procedures shall be performed by an outside CPA, the records of this review shall be maintained as a permanent record.

Written quarterly and annual reports given to the Vestry and Voters meetings shall be maintained; two years of quarterly reports and five years of annual reports.

POLICY ON COMMUNICATION

All communication concerning St. Paul's legacy endowment fund shall be clear, concise and in accordance with the endowment defining document and/or policies and procedures developed to incorporate the endowment

Communication to outside groups, agencies, individuals is not recommended, and will only be considered when necessary for endowment implementation

Concerning estate planning and taxes. Advice shall be anchored in well-established practices, well-known independent finance organizations and shall not be based on personal experience or preferences.

Should significant questions arise beyond the scope or experience of the endowment committee, a reputable outside organization should be consulted for advice.

DETAILED COMMUNICATION INTERNALLY:

Communication to the congregation about how the endowment works and how to participate should be limited to the endowment committee, pastor and officers of the congregation.

Training of the Pastor and church officers shall be performed by the endowment committee prior to the implementation of the endowment. This training objective is to provide a thorough understanding of the endowment's defining document, procedures and inner working. If, however, questions arise from church members that need further explanation they shall be referred to the endowment committee.

All fliers, posters, inserts for publications shall be developed and approved by the endowment committee.

Communication to the congregation should be both regular, consistent, and effective.

Use of existing church platforms i.e., the website, Facebook, newsletter, etc. are encouraged, in addition to dedicated campaigns.

Required reports shall be provided as stipulated in the endowment fund defining document.

ACCEPTANCE POLICY OF FUNDS

It should be recognized that endowment contributors/donors are all unique individuals and vary in their ways of giving. The intent of this policy is to provide structure but not restrict contributions as long as they meet with the intent of endowment's defining document.

CONFIDENTIALITY AND/OR PUBLIC ACKNOWLEDGE OF GIFTS:

Pledges of future donations such as stocks, money, real estate etc. and/or current donations of stocks, money, real estate etc. may be confidential or expressly acknowledged depending on the desire of the contributor.

- **CONFIDENTIAL**

- All donations shall be treated as confidential unless specifically stated otherwise.
- Should a donor desire to remain anonymous they may make their donation directly to St Paul's financial accountant who will advise the endowment committee of the donation maintaining their desire to remain anonymous.
- Communication may be direct i.e. donor to committee member or anyone as selected by the donor such as the Pastor OR a standing Elder etc.
- Necessary records will be maintained by the church business manager as with all donations to the church.

- **PUBLIC ACKNOWLEDGEMENT**

- Some may wish that their gift be celebrated, others may not.
- Once communicated, a thoughtful plan on just how and when these celebrations are to occur should be agreed to by the donor/donor family, endowment committee and Pastor.
- Encouragement of this type of celebration although positive must be in keeping with St. Paul's mission to glorify God.
 - Celebrations should be limited to names on plaques, public announcement by Pastor at services, etc.