

St. Paul's Lutheran Church
Quarterly Report
October 31, 2021 12:00 pm under the Tent on the West Lawn

(inside if weather does not cooperate)

Enclosed is the information presented by print, mail, and email to the October Voters Assembly including a copy of the Voters Meeting Agenda, the Minutes from the previous Voters Meeting in July, Pastor's Report and Official Acts, Financial and Team Reports, an update on the Endowment Fund, the Nominations Team Report for Election of 2022 Officers and Teams, and the 2022 Financial Plan needing approvals by vote.

All confirmed members are invited to participate in our Voters Assembly by reading these reports and submitting any questions by email (or calling the Church Office if you do not have email), or by attending the meeting in-person on October 31. 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
October 31, 2021

CALL TO ORDER – Craig Baker

OPENING PRAYER – Pastor Kretzschmar

REVIEW OF CURRENT & ADMISSION OF NEW VOTERS – Melinda Carlson

REVIEW OF JULY MEETING MINUTES

PASTOR'S REPORT – Pastor Kretzschmar

DCE REPORT – Skylar Smith

FINANCIAL REPORTS – Sue Bosco and Don Olson

ELDER TEAM REPORT – David Burrell

EDUCATION TEAM REPORT – Maribeth Morgan

OUTREACH TEAM REPORT – Pedro Santaliz

TRUSTEE TEAM REPORT – Rich Maschke

OLD BUSINESS

1. Removal of Electronic Sign
2. Legacy Endowment Fund
3. Other

NEW BUSINESS

1. Nominations Team Report and Elections
2. Proposed 2022 Financial Plan – Don Olson and Team Leaders
3. Preschool Tuition Discount Incentive
4. Other – please submit items by email cy3a@earthlink.net (call 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

St. Paul's Voters Meeting – October 31, 2021

Rev. Dr. Aaron C. Kretzschmar

“Jesus said to them again, ‘Peace be with you. As the Father has sent me, even so I am sending you.’”
(John 20:21)

St. Paul's verse for 2021 is John 20:21, with our theme as: We are a SENT people!

Sunday Morning Worship Schedule

Traditional Worship Service at 8:15 AM (with Facebook Live simultaneously, using Sling Studio)

Sunday School for all ages at 9:30 AM

Radio Worship Service at 10:00 AM (on 98.5 FM, recorded from 8:15 AM service)

CrossLife Worship Service at 10:45 AM

Upcoming Special Worship Emphases, Events, and Opportunities

All Saints Sunday and Veterans Recognition – Sunday, November 7th

Blessing of the Quilts – Sunday, November 14th

LCMS Circuit Pastors Meeting at St. Paul's – Tuesday, November 16th

St. Paul's Preschool Thanksgiving Program and Lunch – Thursday, November 18th

Thanksgiving Eve Worship – Noon on Wednesday, November 24th (also on Facebook Live)

The Advent Season begins – Sunday, November 28th

Midweek Advent Worship – Noon on Wednesdays, December 1st, 8th and 15th (also on Facebook Live)

St. Paul's Preschool Sunday – 10:45 AM on Sunday, December 5th

Dress Rehearsal for Children's Christmas Program – Saturday, December 11th

Young Adults Deliver Christmas Cookies to the Homebound – Saturday, December 11th

Children's Christmas Program Worship Service – 10:45 AM on Sunday, December 12th

Christmas Eve Family Worship Service – 6 PM on Friday, December 24th

Christmas Eve Candlelight Service – 11 PM on Friday, December 24th

Christmas Day Worship – 10 AM on Saturday, December 25th

Combined First Sunday after Christmas Worship Service – 10 AM on Sunday, December 26th

Current and Upcoming Sunday Morning Adult Bible Studies (using material from *Lutheran Hour Ministries*)

Prayer—A Nurturing Your Faith Study

Sunday, October 17th – *Prayers of Intercession*

Sunday, October 24th – *Prayers of Gratitude*

Sunday, October 31st – *Prayers of Confession*

Sunday, November 7th – *Prayers of Praise*

Noah: The Man, The Ark, The Flood

Sunday, November 14th – *Noah the Man*

Sunday, November 21st – *The Ark*

Sunday, November 28th – *The Flood*

Sunday, December 5th – *The Aftermath*

Advent Midweek Worship Series – *When Heaven Met Earth: Advent Answers to Hard Questions about Jesus*

Wednesday, December 1st – *The Birth of God: How and Why?* (Luke 1:26–38)

Wednesday, December 8th – *The Obedient Child: Did He Know He Was God?* (Luke 2:41–52)

Wednesday, December 15th – *The Man's Man: Why Would Jesus Ever Cry?* (Luke 19:41–44)

“Breath of Life” – St. Paul’s Revitalization Plan

Why the need for such a campaign

As an institution, less than 100 persons in attendance will not sustain our organization long-term. Individuals and families have been deceived into thinking that mere affiliation with a church, without participation, is enough for their spiritual well-being (outreach/in-reach needed). As a church, we must be faithful in carrying out the Great Commission to make disciples.

Rationale

Pillow illustration

Recognize that the enemy wants to destroy St. Paul’s.

Recognize that the sinful nature will passively cooperate.

Recognize that the culture does not conserve Biblical values.

Recognize that members who are not worshipping once a month are in jeopardy of starving spiritually.

Purchased by the precious blood of Christ, we are called to faithfully worship and serve our Savior.

Steps for Revitalization

Call a Children’s and Family Minister to serve at St. Paul’s

Intentional Conversations with Preschool and KTT staff and leaders

A discount on Preschool tuition for member families (twenty-five percent discount)

Engage in Marketing/PR efforts emphasizing that Lutheranism is Bible-centered and Christ-focused

Encourage and secure Endowment Pledges to help guarantee long-term ministry at St. Paul’s

Monthly Elders, and/or other leaders, home visits especially to inactive members

Preschool family home visits by Skylar and Preschool staff

Ongoing Preschool-age activities (Sunday School, FaithLinks, Children’s Church, and special events)

Update Website format

Change Wednesday night dinner to “Dinner For A Dollar” as an Outreach (church subsidizes dinner)

Add more Wednesday night adult Bible class options (to make more of a family ministry)

Create a new pictorial directory (electronic and/or paper)

DCE Report – Skylar Smith Voters Meeting – October 31, 2021

Thank you everyone for being so welcoming in my first couple months here and helping transition into ministry here at St. Paul’s! It’s been great learning about everything that’s been done in the past and hearing everyone’s hopes for the future of St. Paul’s; I am glad to be here and serving alongside you all!

Children

- Christmas Program
 - Scheduled for Sunday, December 12th, at 10:45am service
 - Practices are on Wednesday evenings at 6:15pm in the ARC and Sunday practices will begin in November to give kids and youth unable to attend Wednesday’s an opportunity to be a part of the program.
 - We have about 15-20 kids and youth participating in this year’s program. And 7 of them are from KTT!
- Sunday School
 - We will be switching curriculum for our Sunday School classes (middle school and younger). The new curriculum will be CPH’s Enduring Faith, more information about this new curriculum will be 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).

Ice Cream Social

- We had an Ice Cream Social on Sunday, October 3rd. We had a great turnout!
- We had one Preschool family come for the event which is great!

Financial Summary

September 30, 2021

St. Paul's Lutheran Church - Treasurer's Report Detailed Fund Activity

Total Funds in the Bank 12/31/20 to begin 2021		\$298,826.43		
Balance on Hand 9/30/21		\$384,111.44		\$85,285.01 increase during 2021
Thrivent Building Loan Balance	\$259,530.74			\$11,320.01 increase w/o PPP2 Loan
Breakdown by Fund	Balance 1/1/2021	Income during 2021	Disbursements during 2021	Balance 9/30/2021
Budgeted Operating Expense Fund	0.00	344,649.25	-345,325.43	-676.18
PPP Loan Reimbursement				7,259.00
Net				6,582.82
"Emergency Fund"	130,885.20	4,772.71	-2,500.00	133,157.91
"Savings Accounts"		24,248.38	-8,174.37	94,924.61
Donor-Restricted Funds		78,465.13	-10,850.66	149,446.10
Total Funds		452,135.47	-366,850.46	384,111.44
Investment of Funds	Balance 1/1/2021	Interest	Transfers	Balance 9/30/2021
BBVA Checking	43,522.61		-70,000.00	54,034.91
BBVA Money Market	59,048.25	26.29	70,000.00	129,074.54
Lutheran Church Extension Fund	18,270.67	20.78		18,291.45
Southern District Extension Fund CDs	177,984.90	4,725.64		182,710.54
Total Funds in the Bank	298,826.43	4,772.71		384,111.44

St. Paul's Lutheran Church Financial Plan Summary

	2021 YTD Actual	2021 Financial Plan	Change
Income			
Firstfruits (Current) Giving for Budgeted Expenses	344,649	\$496,781	69%
Expenses			
Total Elder Expenses	192,341	299,156	64%
+ Preschool Ministry	26,535	30,460	87%
Preschool Income	-153,050		
Preschool Expenses	179,463		
Other Education Expenses	903	8,800	10%
Total Education Expenses	27,438	39,260	70%
++ KTT Expenses - utilities, janitors, consummables	10,423	7,805	134%
Other Parish Outreach Expenses	1,183	1,985	60%
Total Parish Outreach Expenses	10,606	9,790	108%
Total Trustee Expenses	80,475	98,897	81%
District Missions Tithe	34,465	49,678	69%
Total Expenses	345,325	496,781	70%

Financial Plan Activity for 2021 through September 30	-676	
PPP Loan reimbursement of PS income loss	3,690	
PPP Loan reimbursement of KTT income loss	3,569	7,259 PPP funds applied
PPP-Adjusted Activity for 2021 through September 30	6,583	with PPP applied

Several one-time Qualified Charitable Distribution (QCD)* gifts were given in September to dramatically increase our Giving (see next pg).

* A QCD is a direct transfer of funds from your IRA, payable directly to a qualified charity (St. Paul's), as described in the QCD provision in the Internal Revenue Code. Amounts distributed as a QCD can be counted toward satisfying your RMD for the year, up to \$100,000.

The QCD is excluded from your taxable income. If you are taking an RMD and are unfamiliar with this tax advantage, please call the Church Office for more information.

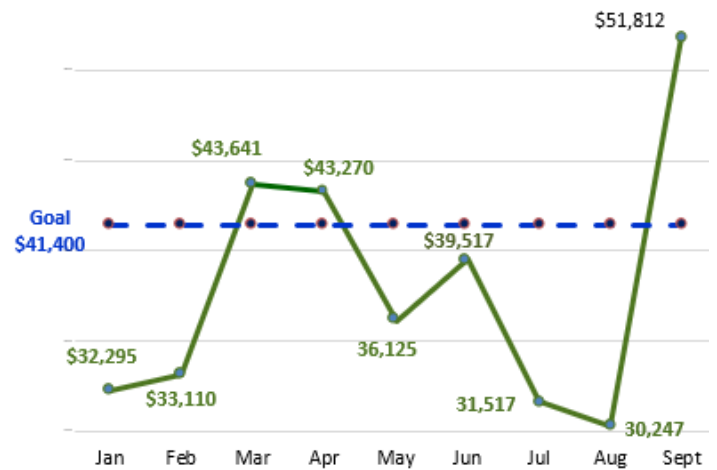
The Preschool experienced COVID quarantine of children and tuition was paused; KTT the same and lower enrollment as well so their \$500/month usage fee was reduced, then suspended. PPP Loan reimbursement is calculated by the difference of what each ministry should have as their budgeted Ministry Expense year-to-date.

	2019 Giving Monthly Total	2020 Giving Monthly Total	2021 Giving Monthly Total	2019 Giving Running Average	2020 Giving Running Average	2021 Giving Running Average
Jan	\$35,949	\$35,141	\$32,295	\$35,949	\$35,141	\$32,295
Feb	\$33,564	\$33,922	\$33,110	\$34,757	\$34,532	\$32,703
Mar	\$52,902	\$36,329	\$43,641	\$43,233	\$35,126	\$38,376
Apr	\$42,030	\$34,088	\$43,270	\$41,111	\$34,870	\$38,079
May	\$34,930	\$52,894	\$36,125	\$39,875	\$38,475	\$37,688
Jun	\$42,547	\$39,708	\$39,517	\$40,320	\$38,680	\$37,993
Jul	\$40,101	\$34,018	\$31,632	\$40,289	\$38,014	\$37,084
Aug	\$39,837	\$37,787	\$30,247	\$40,233	\$37,986	\$36,792
Sept	\$42,444	\$43,357	\$51,812	\$40,478	\$38,583	\$39,463
Oct	\$38,203	\$41,717		\$40,251	\$38,896	
Nov	\$42,049	\$42,022		\$40,414	\$39,180	
Dec	\$44,091	\$44,760		\$40,721	\$39,645	

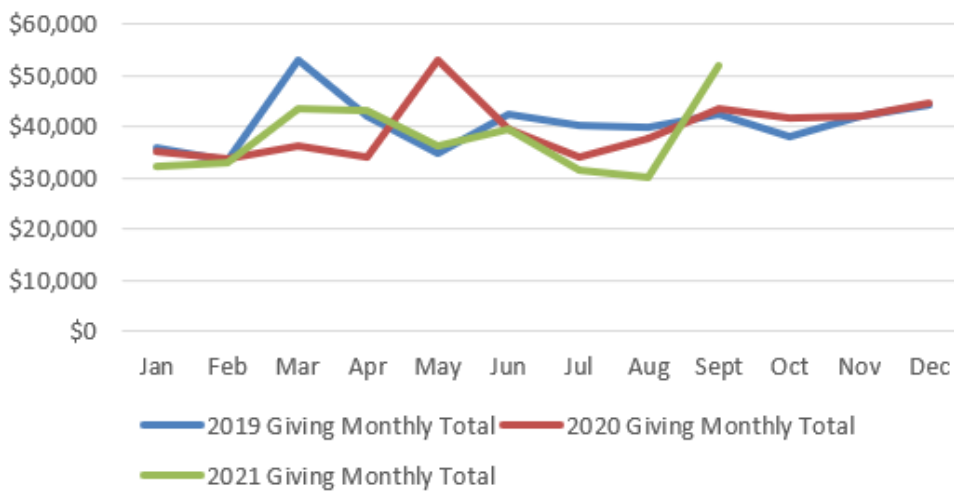
2021 Giving by Month

Giving Goal: \$41,400

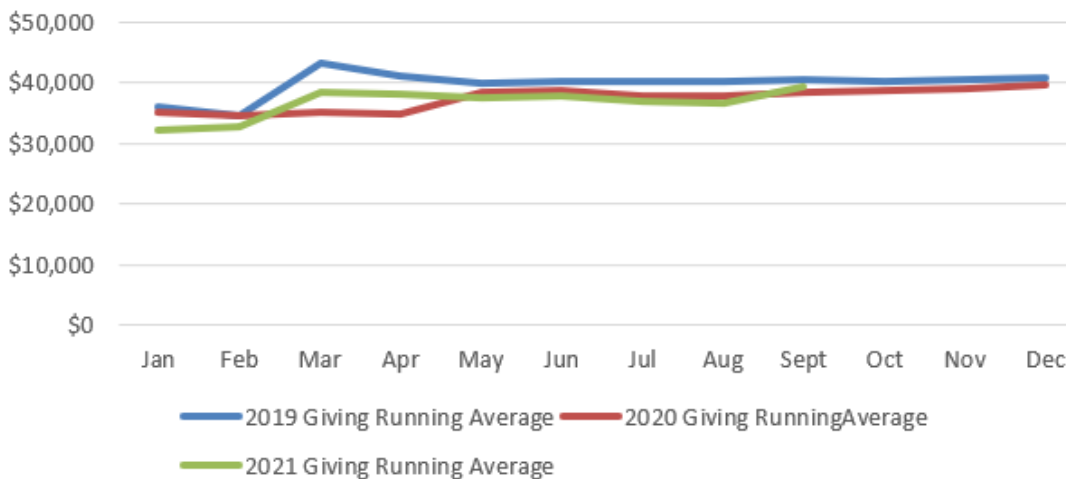
9-Month Average: \$39,463



2019-2021 Monthly Giving



2019-2021 Monthly Running Averages



Elder Report to the Voters Assembly October 31, 2021

1. Worship:

“Return to church” efforts to encourage members to return to onsite worship continues with periodic mailings to all members, OneCallNow reminders, and announcements in worship services.

Average Traditional and CrossLife attendance has been less than 100 each Sunday. The Elders are (will be) calling members who haven’t been in onsite worship since the Drive-In service was discontinued in an attempt to determine if barriers (COVID concerns, inconvenient, etc.) exist that are keeping people away.

WE NEED HELP! WHAT CAN YOU DO?

Look around worship service and try to identify someone you know who isn’t attending. Give that person a phone call and let them know that they are missed and is there anything we can do that would help bring them back into onsite worship.

If you don’t want to make that call, contact your Elder and tell him what you know so that he can make an informed call.

The Elders will be implementing a proposal by Pastor for a revitalization plan – “Breath of Life”.

We are continuing the ‘return to normal’ worship protocol - offering collection in the worship service (offering plates also available in the Narthex), communing up front (no common cup), etc.

Ron Neuendorf has recruited usher volunteers for Traditional service.

2. I want to thank the Elders whose terms end this Dec. – Craig Baker, Phillip Corlew, James Gilchrist, Ronnie Atkins, and Mike Ringers.
3. There will be an outdoor under-the-tent Reformation worship service Sunday, Oct 31 @ 10:45 am (there will be the Traditional 8:15am service in the Sanctuary). Encourage everyone to attend and invite a friend!

Faithfully submitted,

Dave Burrell, Chair

Education Team Report October 31, 2021

- Preschool:
 - 48 children currently enrolled
 - As of August 5th, 2021, all E.C. staff wages started at \$9.00 per hour.
 - As of August 5th, 2021, all teaching/aid staff wages begin at \$10.00 per hour.
 - Veterans Card Ministry
- Elementary School:
 - Sunday School Continues – In January we will be launching a new CPH curriculum called “Enduring Faith” for Pre-k to 8th grade. With this we will also be bring back Sunday School Opening. As a part of opening, Skylar will be encouraging memory work and attendance as well as Birthday recognition through an incentive program.
 - FAITHLINKS:
 - Practice for the Christmas Program begins Oct 13th
 - Program will be during CrossLife Service on December 12th. Hoping to include a breakfast that Sunday.
 - Trunk or Treat October 27th in place of FaithLinks
- Middle School Youth:
 - Maribeth Morgan and Alison Gilchrist will be teaching Sunday Morning Class at 9:30
 - MS and HS - October 24th Fall Event – pumpkin patch and corn maze
 - MS - November 19th 7:00 pm to 7:00 am– Middle School Youth Lock-in

- High School Youth:
 - National Youth Gathering this summer in Houston.
 - Sunday Morning to be taught by Heather and Raymond Asher
 - Wednesday Nights to be a game night returning.
- Young Adults:
 - October – Game Night
 - November – Planning a Chili Cook-Off
 - December – Return of the cookie delivery to the shut ins and Christmas Party
 - February – Planning a Tailgate for the Mardi Gras Parade
 - Looking ahead – Planning Spring Servant Event Coming
 - NEED a Sunday School Teacher!
- Adult Bible Study:
 - Current classes taught by Mike Widmar, June Asher and Mike McRae.
 - New Class “Because of Bethlehem” by Max Lucado starting Nov 3rd 6:15pm during FaithLinks in the Lobby led by Carol Morgan
 - Looking to add adult class both Wednesday Nights and Sunday Mornings, please let me know if you are interested or have a topic you would like to see.

Maribeth Morgan
Education Team Chair

Outreach Team Report to the Voters Assembly *will be available at the meeting*

Trustee Report to the Voters Assembly October 31, 2021

Trustee items since the last voters meeting:

- >currently working on getting the bushes around the church trimmed.
- >cleaned up in bell tower and repaired bell rope.
- >plan to schedule maintenance in the bell tower.
- >working on office remodel to make offices quieter. Still need to install trim and seals around the doors.
- >relamped gym and parking lot lights.
- >Dealt with replacing AC units this summer. Went above budget due to more units failing this summer.
- >Reviewed options for the electronic sign replacement. Decided the best option is to remove the sign. Existing sign is obsolete and cannot be retrofitted with new parts according to sign companies.

Faithfully submitted,
Rich Maschke, Chair

St. Paul's Lutheran Church Legacy Endowment Fund Proposal to the Voters Assembly October 31, 2021

ST. PAUL'S mission is to glorify GOD by connecting people to JESUS CHRIST by teaching, serving, caring, and telling and ST. PAUL'S vision is through the power of his grace continually working 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; establishing a meaningful ministry to others.

The purpose of the Endowment Fund is to help establish the financial security for 10, 20, 30 years into the future, of ST. PAUL'S LUTHERAN CHURCH and PRESCHOOL in Decatur, Alabama.

An Endowment Committee will be established and consist of 3 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 the Vestry and annually to the Voters Assembly detailing investment gain and loss, endowment distributions and additions, and any charges against the endowment.

Endowment Fund Administrative Procedures

- 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 to make sure adherence to this policy on an annual basis.
- 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 Lutheran Church and Preschool.
 - all securities purchased are recognized and traded on the NYSE.
 - the endowment be broadly diversified, similar to the diversification obtained in index funds.
 - investment expenses are kept to a minimum; employment of investment firms 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 2/3 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 the Vestry and the Voters Assembly.
 - withdrawals shall be limited to 50% of the average return of the previous 3 years.
 - an annual review of the withdrawal policy will be performed by the 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.

2022 Nominations Team Report

October 2021 Voters Assembly

Officers:

Chairman
Secretary
Financial Secretary
Treasurer

2022 Nominated

Craig Baker
Melinda Carlson
Sue Bosco
Don Olson

2021 Retiring

*Melinda Carlson
Sue Bosco
Don Olson*

Teams/Boards:

2022/23 Nominated

2021/2022 Returning

2020/21 Retiring

Education Chairman

Maribeth Morgan

Outreach Chairman

June Asher

Pedro Santaliz

Elders

Ron Fritze
Tim Herfurth
Tim Nave

John Mann
Mike Widmar
Bob Sullivant
Dave Burrell
Jeff Pittman

*Craig Baker
Phillip Corlew
Mike Ringers
Ronnie Atkins
James Gilchrist*

Trustees

Rich Maschke

Rich Maschke
Connor Baker
Mike Bosco
Sue Bosco
Rusty Nicholson

*Steve Kurtz
Don Olson
Sal Salgado
Roy Weiland
Mickey Whiteside*

Respectfully Submitted,

Nominations Team - Craig Baker, Rhonda Reece, Tim Herfurth, Rich Maschke

2022 Proposed Financial Plan	2019	2020	prev 12 mos	2021	2022	Increase/ Decrease	
	Actual	Actual	Aug20-July21	Plan	Plan	compared to	Notes
			Actual			2021 Plan	
Income							
Current Income	488,671	475,745	472,853	496,781	496,500	-281	using prev 12 month's FirstFruits + 5%
Preschool Tuition/Fees (w/in Ed Budget)	220,306	170,329	209,677	233,000	219,530		
KTT Fees (w/in Outreach Budget)	11,218	4,023	3,350	6,200	6,200		
Expenses							
Total Elder Expenses	314,631	307,682	268,930	299,156	303,943	4,787	2% Pastor, 4% for Sec'y, change in DCE & Bus Mgr, \$10/hr nursery worker
Total Education Expenses	5,853	42,832	14,905	39,260	40,854	1,594	
Total Outreach Expenses	5,551	3,638	11,179	9,790	10,020	230	
Total Trustee Expenses	110,030	110,298	110,068	98,897	110,555	11,658	increase in janitorial pay, HVAC maintenance, insurance liability limits & costs
Mission Tithe Payments	48,857	47,574	47,286	49,678	49,650	-28	
Total Expenses	484,922	512,023	452,368	496,781	515,021	18,240	
Net Income	3,749	-36,278	20,485	0	-18,521	-18,521	shortfall to be evaluated mid-year