

Calvary Baptist Church

Church Council Minutes

October 19, 2022

On Zoom

Present: Rick Breitenbecher, Virg Musil, Judy Griswold, Beth Dickinson, John Kron, Walter Rowell, Bill Warren, Jim Armstrong, David Peterson, Becky Worford, Christine Zeiler, Diana McGahan
Staff: Senior Pastor Anne Scalfaro, Pastor Morgan Fletcher and Pastor Alice Horner-Nelson
Absent: Erin Gangloff, Allie Hulst, Bill Ponikvar, Steven Wang

Call to Order and Review of Agenda: Rick Breitenbecher, Co-Moderator, stated there was a quorum of 9 Council members and called the meeting to order at 6:31p.m. (MT). He briefly walked Council through the agenda and welcomed Pastor Anne back from her sabbatical. There were no additions, only a change for the approval of the July Council Minutes on the agenda to approval of the September Council Minutes. The meeting began with 15 Council members on Zoom.

Prayer Time: Pastor Alice updated the prayer list by adding the names of several CBC members needing prayer. Due to technical difficulties, she was unable to launch a poll to identify how each of us was coming to this space. As Council members meditated on their own answers as to how each was coming to this space, Pastor Alice proceeded in prayer to focus us on our meeting time.

Approval of September 21, 2022 Council Minutes: Rick Breitenbecher, Co-Moderator, asked the Council members if there were any additions or corrections to the September Council Minutes that were sent out by Secretary, Judy Griswold. Bill Warren, Resource Management Chair, commented the expense for insurance paid in August instead of September should have read, "The expense was to cover insurance costs usually paid in September instead of October." With no other additions or corrections, Rick Breitenbecher stated the September Council Minutes were approved as edited. Judy Griswold, Church Secretary, will send the corrected minutes to Pastor Alice for archiving.

Financial Report/ Statement of Activity: Virg Musil, Council Treasurer, presented the following details:

Statement of Activity:

- **Pledge Income** of \$27,390 for the month of September decreased from that received in August by -\$6,248.
- **Other Offerings** of \$5,671 decreased from that received in August by -\$3,031.
- **Earned Income** includes a \$10,000 transfer of funds from the Building Use Fees account in September.
- The **Total Revenue** received in September of \$43,267 is \$722 greater than that recorded in August.
- **Salary Expenses** of \$57,118 in the month of September increased from that incurred in the month of August by \$4,022. This is primarily due to the payment of retirement premiums and quarterly payment of some SECA taxes.
- **Resource Management Expenses** of \$12,707 were \$8,822 less than in August.

- Subtracting Total Expenses for the month of \$73,238 from a Total Income of \$43,267 results in a negative **Net Operating Revenue** of -\$29,972 for the month of September, and a **Net Operating Revenue** of -\$122,717 for the year.

Question and responses, from Council, about the \$10,206 earned income:

- John Kron - I have a question on the increase in Staff Relations. Last month there was an increase as well and that was attributed to the payment of insurance. It was not a monthly thing. It came due. What's the reason for this month's expenses?
- * Virg Musil - Medical insurance premiums were paid last month and I don't know if that's once a year.
- * Beth Dickinson – Medical insurance should be paid monthly.
- * Virg Musil – Medical insurance wasn't paid last month when I compared it. SECA taxes are paid quarterly.
- * Beth Dickinson - MMBB Retirement (saving plan) invoices for the enrollment plan were sent to CBC incorrectly over several months and finally cleaned up in September. There was a system error causing the delay in payment.
 - * Virg Musil - Salary expenses are up last month due to payment of medical insurance premiums.
 - * Beth Dickinson - Also, Facilities Operations Manager, Chad Lawrence was added to the medical insurance coverage, in August.

Budget vs Actual:

- **Pledge Receipts** of \$27,390, for the month of September were -\$22,239 below budget, and are now -\$15,918 below budget Year-to-Date.
- **Other Offerings** for the month of September were -\$4,912 below the amount budgeted, and are now -\$38,557 below budget Year-to-Date.
- The **Total Revenue** for the month of September of \$43,267 is -\$28,162 below that budgeted for the month. Therefore, **Total Revenue** is now -\$36,340 below budget Year-to-Date.
- **Total Expenses** of \$57,118 for **Staff Relations** were \$11,388 above the amount budgeted. Total Expenses for Staff Relations are now \$17,205 above the amount budgeted Year-to-Date.
- **Resource Management Expenses** of \$12,707 are \$204 below budget for the month and are now \$662 below budget Year-to-Date.
- **Total Expenses** for the month of September of \$73,278 were \$1,430 above the amount budgeted, and are \$3,523 above budget Year-to-Date.
- **Subtracting Total Expenditures for the year of \$654,465 from Total Revenue for the year of \$530,620 results in a negative Net Operating Revenue at this point in the year of -\$123,845. We are now \$39,863 over the budgeted amount Year-to-Date.**

Questions and responses from Council about Budget vs Actuals:

- Walter Rowell – I see for the year income of \$500,000 and expenses of \$600,000. That's five digit loses for the past 2 months. Project that ahead for 2 more months and we're out of business. Why is there not panic in the streets?
 - * Virg Musil – I'm concerned about the negative \$123,000, but at this time of year giving goes up the next 2 months. Basically we're \$40,000 below budget.
 - * Walter Rowell – We're \$120,000 short.
- Rick Breitenbecher – Where are the big, red flags? We budgeted a net revenue of \$83,981, but actually we are \$123,000 in the red. \$40,000 doesn't sound like so much, but what kind

of urgency are we looking at? We don't have a back-up for some of this. What should we be doing? I'm concerned.

- * Pastor Anne – We budgeted approximately \$100,000 from cash, on-hand, money saved from using the PPP loan on salaries last year. It's available to offset the difference. \$40,000 is more accurate than \$100,000. Virg and I can circle back and talk about this to confirm.
- * John Kron - \$43,000 is cumulative shortfall, not monthly. Hopefully offerings will increase.
- Bill Warren – Shouldn't that cash, on-hand, show on the report? The picture isn't clear.
- John Kron – Aren't those reserves?
 - * Diana McGahan – From the budget plan there's \$104,000 budgeted to come from reserves, which I imagine is what happens in December depending on what the numbers are at that time. We're on target for pledges and still below in other offerings. From Giving-at-a-Glance we're up one week and down the next. When I look at the total for pledges of \$580,547 and we have about 74% of pledges to date, on the actual. We're pretty much on target there. We're behind on the other offerings as Virgil said and ahead on other gifts. The budget for other gifts was \$14,600 and we have twice that much.
 - * John Kron – I don't see other offerings increasing that much. We grossly over budgeted other gifts. I don't think we'll make up that much.
- Bill Warren – Do we have a sense as October progresses how the month is shaping up, or is it too early to say?
 - * Diana McGahan – I notice the budget for September changing for earned income is \$10,000 and that's probably why that transfer was made for earned income.
 - * Rick Breitenbecher – I will reach out to Virg to better understand the budget and what we should watch out for.
 - * Beth Dickinson – As we enter the budget process, we need to remember this cautionary tale.

Church Highlights, from the past month:

- Beth Dickinson – Pastor Anne's back! Cheers erupted from all Council members.
- Becky Worford – My GPS Scrapbooking Group met in Ft. Collins, We had fun scrapbooking. It was fun to see people in person.
- Pastor Morgan – 2 new members joined CBC on Sunday, Angelique Watts and Ryan Robinson; we dedicated a baby; largest Connections Class during my tenure is starting in November.
- Pastor Anne – new names have been added to our membership and stewardship lists
- Rick Breitenbecher – seeing Pastor Anne and Rev. Downing speak at the Evergreen Conference and hearing how the Calvary New Hope Partnership began.
- Jim Armstrong – people from the Evergreen Conference worshiped with Calvary on Sunday
- Christine Zeiler – Tuesday Bible Study is about Old Testament stories that are so violent; Morgan does a marvelous job of sticking with the story and exploring how God was involved
- Walter Rowell – choir last Sunday sang an anthem written by Jerry Long, a good friend and former Calvary office administrator

Faith Formation by Pastor Morgan: At Evergreen, one of the themes was around the question, “What does it mean for us, as church leadership, to navigate changing times knowing we serve a steadfast God? How do we help navigate these changing times?” Pastor Morgan broke Council members into groups of 2-3, in break-out sessions, to discuss the questions. Council came back

together to share their key points. Pastor Morgan acknowledged how Council leaned into hope, goodness and belovedness as evidenced by the key points shared. Beth Dickinson commented the church should use this dialogue somehow in promoting curiosity. Pastor Morgan closed the faith formation time in prayer.

COMMITTEE TEAM REPORTS

John Kron, Stewardship Chair, commented the Stewardship Committee will be stuffing packets next Wednesday, October 26 from 1-3:30p.m. The Stewardship packets will be passed out after breakfast on October 30, 2022. That same day, Mimi Leonard will be presenting her Moment of Stewardship in Fellowship Hall following brunch. We'll mail out any packets that aren't picked up on the 30th. Commitment Sunday is November 13th. We do need more participants for Trunk or Treat.

Beth Dickinson, Staff Relations Chair, reported David Farwig requested to revert back to his role of Music Director only. He needs more time at home to care for his parents. Ben Carroll relinquished his custodial services and we have engaged a cleaning company. Morgan stated the new custodial service started work the first of October on Mondays, Wednesdays, and Fridays.

Walter Rowell, Nominating Chair, stated that in 3 months it'll be time for our Annual Meeting. Nine (9) elected members will be ending their first term. We'll be asking them to take a 2nd term in early November. Nine (9) more elected members will be ending their 2nd term and we'll need to find replacement. Three (3) are the responsibility of the Co-Moderators. They'll be looking for a new treasurer to replace Virg Musil. The Nominating Committee needs to find a replacement for Walter Rowell and Sara Sieker.

Bill Warren, Resource Management Chair, noted his team has finished with repairs to the Prayer Room. He acknowledged Roger Dickinson for starting to remove dead junipers on the Girard Street church property. It'll be an on-going project for the next several months.

MINISTRY TEAM REPORTS AND STAFF UPDATES

Pastor Alice remarked:

- Big Picture:
 - An announcement about contemporary worship: We stopped the weekly Gathering Services in March and started a monthly Praise & Ritual Service in April. There were a good share of months to see how this experiment went in terms of attendance and reception. After a ton of discernment, I came to the conclusion that contemporary worship is not something that's needed at this time at Calvary. I looked at attendance in person and only a few watched the service after the fact. It was a very hard decision to make seeing as I was hired to fill this need. Praise & Ritual will end in December. If people are watching something on YouTube, as opposed to coming in person, that's something we can restructure where it's not so much of a service that people attend live, but something that can be enjoyed anytime.
 - I'm looking forward to being creative with the time I've been using to prepare for Praise & Ritual. Depending on how the budget season goes, we're hoping to have some recording sessions with our musicians to provide stock music, possibly for Midweek Devotions & Prayer and other places.
 - I feel grieved about this change and relieved. It's a strange place to be. I will be making an announcement to the congregation about it and about what I've learned in this process. It's a

big shift because this is partially what I was hired to do. I welcome any questions/concerns you have.

Pastor Anne affirmed Alice's discernment with this decision and all the wonderful work she has done with contemporary and creative worship at Calvary. Alice has been flexible and adaptable to changing needs and has brought passion, energy, and heart to the Gathering and Praise & Ritual. It is hard work to continually be experimenting with service days, times and formats – and Alice has had a team spirit throughout the journey. She and Matt and Holly and the livestream team have really given their all to these services, and Calvary is grateful. We are blessed to have their talents and gifts among us, and we'll miss the service in this current format.

Pastor Morgan shared:

- Big Picture:
 - Checking in with Small Group Leaders about the start to their program year and faith formation.
 - 13 trunks for Trunk or Treat; we need 25; it's a beautiful fellowship event; please come help us participate in this event!
 - Working with our new members Ryan Robinson and Angelique Watts.
- Excited: Devotions & Prayer
 - Midweek Devotions & Prayer.
 - Getting the word out about 5th Sunday fun and fellowship.
- Brainstorming:
 - January retreat options and locating a workable location.

Senior Pastor Anne mentioned:

- Big Picture:
 - huge word of gratitude for my sabbatical for rest and renewal; my favorite part was being able to plan what I wanted for a day and not being interrupted; vocational discernment retreat in Boston
 - kudos to staff and lay leadership who did amazing work while I was gone
 - I'm re-acclimating myself with new boundaries for self-care, mental, spiritual and physical health.
 - I'll be observing and evaluating myself (along with the support of colleagues and Staff Relations) to stay in my new boundaries and see how that affects the various priorities and responsibilities I have in ministry.
- Next 2-3 month:
 - Stewardship; signing letters.
 - Budget season/development and challenges; focus on abundance, not scarcity; being realistic.
 - Evaluation and planning with Family Promise; we have upcoming host weeks in December.
 - Will be meeting with Pastor Downing about reconvening Calvary and New Hope for an All-Church Gathering.
 - Stedman Reading Program begins again next Friday, November 4!
 - Staff reviews and my own review are coming up over the next couple of months.
- Excited About:
 - Evergreen Conference – it was wonderful to be welcomed into our new denominational association, both as a church and as pastors.
- Brainstorming:
 - Trunk or Treat volunteers and investing in our children and families; please support these

events and ministries and the wonderful work Angela Leonard is doing.

- Random:
 - Emptied my email inbox when I returned from sabbatical, but am already a bit behind on new email. Thank you for your patience with me as I catch up.

Wrap-up: Rick Breitenbecher, Co-Moderator, asked if there were any questions or feedback. Christine Zeiler asked the Pastors what her role would be on 5th Sundays. Pastor Morgan said her role would stay the same as Calvary's online greeter for the livestream.