

Congregational Meeting Agenda
October 6, 2019, 9:15 AM

1. Call to Order (Establish Quorum) and Opening Prayer
2. Overview of Agenda for the day
 - a. Approval of June 2, 2019 Minutes
 - b. Financial Report and 2020 Budget Preview
 - c. Stewardship Objectives 2020
 - d. Adopt-A-Project Update
 - e. 2020 Council Election process and Ministry Needs
 - f. Strategic Plan update
3. Approval of June 2, 2019 Minutes
4. Financial Report
 - a. Budget through August 2019
 - i. Offerings and Other Income
 - ii. Expenses
 - iii. Realm Status
5. Adopt-A-Project Report
 - a. Projects to Adopt
 - i. AC Unit in Fellowship Entry and Hallways
 - ii. Ice Maker in Kitchen
 - iii. Five Lights in Parking Lot
 - b. Total Funds Needed: \$10,600
 - c. Total Funds Contributed: \$11,970
6. Stewardship Objectives 2020 and beyond
 - a. 2018-2020—Invite, Inspire, Include
 - b. Emphasize to encourage members to grow in their “faith giving” to aspire to reach tithing level
 - c. Stabilize weekly/monthly contributions through use of Realm
7. Pastor’s Report
8. Council Election Process
 - a. Nomination Committee is developing a candidate list for Council consideration
 - b. Slate of Candidates will be presented at the Nov./Dec. Congregation Meeting
9. Ministries Report
 - a. Fellowship Ministry
 - i. New Chairperson Diane Schaper
 - b. Care Ministry
 - i. New Chairperson needed:
10. 2019 Council Strategic Plan Priorities leading into 2020
 - a. Work and plan with assumption we are in high growth area
 - b. Keep high schoolers and family engaged POST Confirmation

- c. Build/Facility Pro-Action Planning for Future
 - d. Preserve "TOL Culture" through growth
 - e. Time/Talent Inventory and Development
 - f. Bible Study Awareness
 - g. Leadership: Identify, Develop and Nurture
11. Closing Prayer and Adjourn

Tree of Life Congregational Meeting Minutes

June 2, 2019

President Jack Zimmer called the meeting to order at 9:16 AM. Quorum was established and Pastor Chris Lake led with an opening prayer.

A. Consent Agenda

- I. Approval of meeting agenda
- II. Approval of minutes from January 20 Annual congregational meeting

Larry Klotz moved to approve the Consent Agenda; Chuck Will seconded. All were in favor and the **motion passed**.

B. Garage Sale

I. Youth Director Bunny Stoutes reported on Garage Sale results . Our 2019 goal was \$20,000 and we made \$25,771. We made about \$3000 more than last year. Our next Garage sale is May 2 and May 9, 2020. We have 39 youth and 8 sponsors going to summer camp or mission trip this year. Special thanks for hard work and success in youth ministry to Lisa Lemaux for Sunday School and to Yuliana Rinehart for Children's Church. The youth would like the WATT program to return and the team hopes to create something for fall, 2019.

C. Financial Report

I. Treasurer Jim Voelz began his report with thanks to Ted Dinklage for his work . The financial report to date included good news: both pledged and non-pledged giving is up, but "other" income is down. Expenses are down, thanks to the diligence of the staff, saving about \$4000. Report on the Dedicated Funds indicates that we have a net loss of \$3,658 through April and could repay it now but it would leave less in our operating funds. We must still repay the Seeds account \$13,879 but it is anticipated to be done this year as the loan to Youth camp/trips is temporary. Specific questions on budget numbers by Jim Rust were referred to conversations with Jim Voelz and Ted Dinklage following the meeting.

II. A second part of the financial report included the news that our church mortgage rate has increased by 1% (3.75% to 4.75%), effective the end of June increasing our payment by about \$500 a month. Pastor Chris Lake is following up to see why our rate increased by so much; the rate is revisited every 3 years with our mortgage holder, Mission Investment Fund (MIF) through ELCA. Dick Mong noted that is an unusually high rate increase. Larry Klotz asked for the loan balance, which is just under \$1.3 million dollars. Kathy Krauzer noted that our payment is about half interest and half principal at this point.

III. Following a Task Force recommendation, Tree of Life Council has approved setting up an Investment and Endowment Fund with the Lutheran Foundation of the Southwest (LFS), who is partnered with the ELCA. Our initial investment is \$60,000, which was transferred from the SEEDS account (but is still part of SEEDS). This provides a way for TOL members to give to an Endowment Fund that would benefit the church now and in the future. The Fund pays about 4%,

while investment in 2 CDs has paid 1.2% and 3%. We can withdraw funds at any time and minimum withdrawal is \$2000. The intention for this fund is for long term investment growth.

IV. President Jack Zimmer talked further about Endowment Fund . Dr. Lizabeth Johnson from LFS came to talk with the council and a task force was established..

Dr. Johnson will give a temple talk to the congregation during the fall stewardship program.

Daphne voiced approval of the work of the financial team and how far TOL has come. The congregation showed their appreciation with applause.

Richard Obrosky moved to accept the Financial Report and Cindy Obrosky seconded. All were in favor and the **motion passed**.

D. President Jack Zimmer offered highlights of Strategic Plan towards fulfilling our Vision and Mission this year):

- I. Keep families engaged post confirmation
- II. Provide energy & focus to leadership development. Report of first meeting of Future Leaders is below.
- III. Continue planning in light of growth mode: We are in a boom economy with community growth and expect TOL growth
- IV. Preserve welcoming and friendly TOL culture as we grow
- V. Worshipping 350 in a sanctuary that holds 200+ with staffing for 150+

E. FUTURE LEADERS Report

Fourteen people accepted invitation to be on a TOL Future Leaders list and thirteen others were on the list by virtue of their current roles in a Ministry Team. The initial gathering was held in April. It was suggested and agreed that council meeting minutes be emailed to them along with council members. They may be invited to attend council meetings and are encouraged to find out more about their area of interest in the church.

With no further business, the meeting was adjourned at 9: 55 AM. and Pastor Chris led the congregation in closing with the Lord's Prayer.

Respectfully submitted,

Susie Rust
Council Secretary

**TREE OF LIFE LUTHERAN CHURCH
OPERATING FUND REVENUES, EXPENSES & BUDGETS
THROUGH AUGUST 31, 2019**

	Actual		Budget			
	August	Year to Date	Year to Date	Over\ (Under)	Percent	2019 Total
Revenues:						
Pledged Offering	31,984.00	227,539.00	233,452.00	(5,913.00)	97.5%	351,284.00
Non-pledged Offering	8,874.50	69,740.82	59,000.00	10,740.82	118.2%	91,760.00
Other Revenue:						
Amazon Smile Foundation	63.30	249.71				
Camps/Retreats/Missions	0.00	3,125.00				
Freewill/Coffee	5.08	144.08				
Garage Sale	0.00	25,711.99				
Kroger Rewards	0.00	271.58				
Memorials	625.00	685.00				
Money Wall	0.00	2,206.00				
Murder Mystery	0.00	2,120.00				
Name Tags	0.00	50.00				
Other	1.00	1,776.92				
Thrivent	41.00	693.00				
VBS	20.00	3,220.50				
Total Other Income	755.38	40,253.78	53,842.00	(13,588.22)	74.8%	70,070.00
Building Use Fees	0.00	1,475.00	6,300.00	(4,825.00)	23.4%	7,150.00
Interest	20.60	183.70	120.00	63.70	153.1%	160.00
Total Income	41,634.48	339,192.30	352,714.00	(13,521.70)	96.2%	520,424.00
Borrowed from (Repaid to) Seeds	4,979.48	13,801.83				
Total Available for Spending	46,613.96	352,994.13	352,714.00	(13,521.70)		520,424.00

Expenses:

Staff:						
Associate Minister:						
Salary	1,081.50	8,620.50	10,712.00	(2,091.50)	80.5%	16,068.00
Total Associate Minister	1,081.50	8,620.50	10,712.00	(2,091.50)	80.5%	16,068.00
Cleaning Staff:						
Salary	1,150.00	9,200.00	9,000.00	200.00	102.2%	13,500.00
Total Cleaning Staff	1,150.00	9,200.00	9,000.00	200.00	102.2%	13,500.00
Music Staff:						
Organist/Choir Director	2,253.16	18,059.62	18,026.00	33.62	100.2%	27,038.00
Substitute Organist	0.00	450.00	150.00	300.00	300.0%	300.00
Total Music Staff	2,253.16	18,509.62	18,176.00	333.62	101.8%	27,338.00

Nursery:

**TREE OF LIFE LUTHERAN CHURCH
OPERATING FUND REVENUES, EXPENSES & BUDGETS
THROUGH AUGUST 31, 2019**

	Actual		Budget			
	August	Year to Date	Year to Date	Over\ (Under)	Percent	2019 Total
Salary	327.60	4,049.03	4,880.00	(830.97)	83.0%	6,680.00
Total Nursery	327.60	4,049.03	4,880.00	(830.97)	83.0%	6,680.00
Office Manager:						
Salary	1,545.00	12,315.00	12,360.00	(45.00)	99.6%	18,540.00
Total Office Manager	1,545.00	12,315.00	12,360.00	(45.00)	99.6%	18,540.00
Pastor:						
Continuing Education	0.00	2,628.31	2,840.00	(211.69)	92.5%	3,460.00
ELCA Benefits Package	6,957.96	27,831.84	26,576.00	1,255.84	104.7%	39,864.00
Housing Allowance	2,910.00	23,280.00	23,280.00	0.00	100.0%	34,920.00
Professional Expenses	0.00	1,618.00	1,930.00	(312.00)	83.8%	2,500.00
Salary	3,682.08	29,349.36	29,457.00	(107.64)	99.6%	44,185.00
Social Security Allowances	542.00	4,336.00	4,336.00	0.00	100.0%	6,503.00
Substitute Pastor	250.00	700.00	1,500.00	(800.00)	46.7%	1,750.00
Travel/Mileage	0.00	1,072.56	680.00	392.56	157.7%	980.00
Total Pastor	14,342.04	90,816.07	90,599.00	217.07	100.2%	134,162.00
Visual Tech.:						
Salary	210.00	1,680.00	1,731.00	(51.00)	97.1%	2,596.00
Total Visual Tech.	210.00	1,680.00	1,731.00	(51.00)	97.1%	2,596.00
Youth Director:						
Continuing Education	149.65	969.46	560.00	409.46	173.1%	840.00
ELCA Benefits	2,891.52	11,566.08	9,952.00	1,614.08	116.2%	14,928.00
Mileage	0.00	30.59	170.00	(139.41)	18.0%	250.00
Salary	2,145.00	17,097.50	17,160.00	(62.50)	99.6%	25,740.00
Total Youth Director	5,186.17	29,663.63	27,842.00	1,821.63	106.5%	41,758.00
Payroll Tax Expense	631.67	5,147.05	5,570.00	(422.95)	92.4%	8,275.00
Total Staff	26,727.14	180,000.90	180,870.00	(869.10)	99.5%	268,917.00
Mortgage:						
Interest	5,117.73	34,963.47	31,809.00	3,154.47	109.9%	47,099.00
Principal	3,343.86	30,115.35	31,703.00	(1,587.65)	95.0%	48,169.00
Total Mortgage	8,461.59	65,078.82	63,512.00	1,566.82	102.5%	95,268.00
Administration:						
Computer/Software	224.76	2,777.19	4,100.00	(1,322.81)	67.7%	7,000.00
Copier, Lease & Maintenance	298.05	3,118.96	3,360.00	(241.04)	92.8%	5,000.00

**TREE OF LIFE LUTHERAN CHURCH
OPERATING FUND REVENUES, EXPENSES & BUDGETS
THROUGH AUGUST 31, 2019**

	Actual		Budget			
	August	Year to Date	Year to Date	Over\ (Under)	Percent	2019 Total
Office Supplies	0.00	1,481.23	1,550.00	(68.77)	95.6%	2,320.00
Postage	0.00	392.83	520.00	(127.17)	75.5%	670.00
Telephone	207.25	3,047.90	3,130.00	(82.10)	97.4%	4,380.00
Total Administration	730.06	10,818.11	12,660.00	(1,841.89)	85.5%	19,370.00
Benevolence:						
Car Seat Expense	0.00	0.00	260.00	(260.00)	0.0%	420.00
Pastor Discretionary	0.00	398.99	1,313.00	(914.01)	30.4%	2,000.00
Synod Benevolence	2,000.00	16,000.00	16,000.00	0.00	100.0%	24,000.00
Total Benevolence	2,000.00	16,398.99	17,573.00	(1,174.01)	93.3%	26,420.00
Buildings:						
Building Maintenance	2,190.00	9,408.34	11,200.00	(1,791.66)	84.0%	14,000.00
Security	49.99	2,128.09	1,180.00	948.09	180.3%	2,100.00
Utilities:						
Electricity	1,037.91	9,172.55	12,740.00	(3,567.45)	72.0%	18,240.00
Electricity - Ideal Impact	391.91	2,210.73	2,100.00	110.73	105.3%	2,500.00
Natural Gas	21.98	316.79	480.00	(163.21)	66.0%	600.00
Water - Inside	0.00	1,471.80	2,332.00	(860.20)	63.1%	3,500.00
Water - Outside	0.00	711.56	525.00	186.56	135.5%	850.00
Total Utilities	1,451.80	13,883.43	18,177.00	(4,293.57)	76.4%	25,690.00
Total Buildings	3,691.79	25,419.86	30,557.00	(5,137.14)	83.2%	41,790.00
Education:						
Adult Education	0.00	0.00	650.00	(650.00)	0.0%	800.00
Confirmation	900.00	1,353.79	2,110.00	(756.21)	64.2%	2,500.00
Education Supplies	0.00	146.95	390.00	(243.05)	37.7%	500.00
Sunday School	0.00	1,009.66	690.00	319.66	146.3%	840.00
Total Education	900.00	2,510.40	3,840.00	(1,329.60)	65.4%	4,640.00
Evangelism:						
Advertising	0.00	1,720.56	2,470.00	(749.44)	69.7%	3,848.00
General Outreach	0.00	1,803.88	3,000.00	(1,196.12)	60.1%	3,828.00
Image Rights	10.49	94.41	224.00	(129.59)	42.1%	364.00
Outreach Supplies	0.00	135.41	890.00	(754.59)	15.2%	1,136.00

**TREE OF LIFE LUTHERAN CHURCH
OPERATING FUND REVENUES, EXPENSES & BUDGETS
THROUGH AUGUST 31, 2019**

	Actual		Budget			2019 Total
	August	Year to Date	Year to Date	Over/ (Under)	Percent	
Stephen Ministries	0.00	156.13	1,000.00	(843.87)	15.6%	1,500.00
Website Fees	0.00	869.51	520.00	349.51	167.2%	770.00
Total Evangelism	10.49	4,779.90	8,104.00	(3,324.10)	59.0%	11,446.00
Fellowship:						
Fellowship Supplies	342.73	2,561.21	2,640.00	(78.79)	97.0%	4,030.00
Kitchen Supplies	0.00	137.78	260.00	(122.22)	53.0%	290.00
Total Fellowship	342.73	2,698.99	2,900.00	(201.01)	93.1%	4,320.00
Grounds:						
Lawn Service	600.00	4,800.00	4,800.00	0.00	100.0%	7,200.00
Trash Service	323.61	2,555.77	2,200.00	355.77	116.2%	3,300.00
Total Grounds	923.61	7,355.77	7,000.00	355.77	105.1%	10,500.00
Insurance:						
Church Liability Insurance	841.06	7,565.61	6,870.00	695.61	110.1%	11,450.00
Worker's Compensation	0.00	442.50	1,508.00	(1,065.50)	29.3%	2,516.00
Total Insurance	841.06	8,008.11	8,378.00	(369.89)	95.6%	13,966.00
Other Expenses:						
Bank Charges	180.34	1,578.16	1,437.00	141.16	109.8%	2,100.00
Council Misc	0.00	0.00	492.00	(492.00)	0.0%	740.00
IRS 2010 Penalty	100.00	800.00	800.00	0.00	100.0%	1,200.00
Synod Conventions	0.00	538.00	0.00	538.00	#DIV/0!	0.00
Total Other Expenses	280.34	2,916.16	2,729.00	187.16	106.9%	4,040.00
Stewardship	0.00	0.00	100.00	(100.00)	0.0%	300.00
Worship & Music:						
Choir & Handbell Attire	0.00	0.00	10.00	(10.00)	0.0%	100.00
Choir Music	150.00	373.24	440.00	(66.76)	84.8%	750.00
Copyrights	0.00	574.00	560.00	14.00	102.5%	900.00
Sanctuary Supplies	0.00	1,784.27	1,780.00	4.27	100.2%	2,860.00
Worship Planning	21.29	1,270.43	1,080.00	190.43	117.6%	2,200.00
Total Worship & Music	171.29	4,001.94	3,870.00	131.94	103.4%	6,810.00

**TREE OF LIFE LUTHERAN CHURCH
OPERATING FUND REVENUES, EXPENSES & BUDGETS
THROUGH AUGUST 31, 2019**

	Actual		Budget			
	August	Year to Date	Year to Date	Over\ (Under)	Percent	2019 Total
Youth Ministry:						
Camp Youth Trips	0.00	16,925.58	13,500.00	3,425.58	125.4%	13,500.00
Mission Trips	0.00	4,400.01	16,500.00	(12,099.99)	26.7%	16,500.00
VBS	190.81	3,008.17	2,945.00	63.17	102.1%	3,300.00
Youth Fellowship	399.28	3,632.50	2,370.00	1,262.50	153.3%	2,890.00
Total Youth Ministry	590.09	27,966.26	35,315.00	(7,348.74)	79.2%	36,190.00
Total Expenses	45,670.19	357,954.21	377,408.00	(19,453.79)	94.8%	543,977.00
Net	(4,035.71)	(18,761.91)	(24,694.00)	5,932.09	76.0%	(23,553.00)

**Tree of Life Lutheran Church
Dedicated Funds
as of August 31, 2019**

	12/31/18	2019 Actual		Balance
	Balance Forward	Month	To Date	
Special Projects:				
Revenues:				
Donations	1,845.12	700.00	4,300.00	6,145.12
Expenses:				
Bell Support Pole		0.00	50.00	50.00
Brick Refurbishment		0.00	400.00	400.00
Driveway Lighting		0.00	100.00	100.00
LED's		0.00	820.13	820.13
Light Pole		0.00	491.77	491.77
Storage Container		0.00	2,400.00	2,400.00
Tree Removal		0.00	900.00	900.00
Wiring		0.00	0.00	0.00
Total Expenses		0.00	5,161.90	5,161.90
Special Project Balance				<u><u>983.22</u></u>
Emergency Bulding Repairs:				
Revenues:				
Collections	5,843.99	300.00	300.00	6,143.99
Expenses:				
Miscellaneous Repairs		0.00	0.00	0.00
Emergency Building Repairs Balance				<u><u>6,143.99</u></u>
Endowments		0.00	50.00	<u><u>50.00</u></u>
Internship:				
Revenues		0.00	10,000.00	10,000.00
Espenses		0.00	0.00	0.00
Internship Balance				<u><u>10,000.00</u></u>
New Seeds For Growth:				
Donations	92,541.58	135.00	1,155.00	93,696.58
Projects Remaining:				
Debt Reduction		0.00	0.00	0.00
Remodeling		0.00	0.00	0.00
Loans to Operating Fund		4,979.48	13,801.83	13,801.83

**Tree of Life Lutheran Church
Dedicated Funds
as of August 31, 2019**

	12/31/18 Balance Forward	2019 Actual		Balance
		Month	To Date	
Total Expenditures		4,979.48	13,801.83	13,801.83
New Seeds for Growth Balance				<u>79,894.75</u>
Women of the ELCA:				
Donations		10.00	344.00	344.00
Expenses		38.10	38.10	(38.10)
WELCA Balance		<u>(28.10)</u>	<u>305.90</u>	<u>382.10</u>
Disaster Relief:				
Donations	6,406.23	0.00	0.00	6,406.23
Projects		59.75	173.36	173.36
Disaster Relief Balance				<u>6,232.87</u>
Stephen Ministry:				
Revenues:				
Fund Raisers	575.00	100.00	750.00	1,325.00
Expenses		0.00	0.00	0.00
Stephen Ministry Balance			<u>750.00</u>	<u>1,325.00</u>
Total Dedicated Funds Balance				<u>105,011.93</u>

**TREE OF LIFE LUTHERAN CHURCH
COMPARATIVE BALANCE SHEET
AS OF AUGUST 31, 2019 AND 2018**

	8/31/19	8/31/18	INCREASE (DECREASE)
ASSETS			
Cash and Investments:			
Operating Funds:			
Operating Fund Checking	11,056.60	25,347.79	(14,291.19)
Mission Investment Fund Checking	103.03	102.27	0.76
Total Operating Funds	<u>11,159.63</u>	<u>25,450.06</u>	<u>(14,290.43)</u>
Dedicated Funds:			
New Seeds & Other Dedicated Accounts:			
Checking Account	12,784.79	63,064.17	(50,279.38)
Flexable Certificate of Deposit	34,213.33	34,110.88	102.45
Certificates of Deposit	10,522.32	10,412.70	109.62
Total New Seeds & Other	<u>57,520.44</u>	<u>107,587.75</u>	<u>(50,067.31)</u>
Disaster Relief Checking	6,248.35	6,519.84	(271.49)
Endowment Fund	60,020.52	0.00	60,020.52
Total Dedicated Funds	<u>123,789.31</u>	<u>114,107.59</u>	<u>9,681.72</u>
Total Cash and Investments	<u>134,948.94</u>	<u>139,557.65</u>	<u>(4,608.71)</u>
Fixed Assets			
Buildings	2,623,725.23	2,623,725.23	0.00
Children's Park	66,964.80	66,964.80	0.00
Furniture & Equipment	66,268.63	66,268.63	0.00
Land	411,021.00	411,021.00	0.00
Musical Instruments	87,000.00	87,000.00	0.00
Prayer Garden	3,424.94	3,424.94	0.00
Sound System	42,436.47	42,436.47	0.00
Total Fixed Assets	<u>3,300,841.07</u>	<u>3,300,841.07</u>	<u>0.00</u>
TOTAL ASSETS	<u>3,435,790.01</u>	<u>3,440,398.72</u>	<u>(4,608.71)</u>
LIABILITIES			
Current Liabilities			
Accounts Payable	5,476.16	5,843.74	(367.58)
Water to Thrive	4,192.09	4,192.09	0.00
Payroll Taxes	2,662.16	2,476.28	185.88
Total Current Liabilities	<u>12,330.41</u>	<u>12,512.11</u>	<u>(181.70)</u>
Long Term Liabilities			
New Seeds For Growth	123,973.60	122,221.19	1,752.41
Church Mortgage	1,258,460.23	1,303,916.99	(45,456.76)
Total Long Term Liabilities	<u>1,382,433.83</u>	<u>1,426,138.18</u>	<u>(43,704.35)</u>
TOTAL LIABILITIES	<u>1,394,764.24</u>	<u>1,438,650.29</u>	<u>(43,886.05)</u>
EQUITY			
Dedicated	217.00	217.00	0.00
Unrestricted	2,040,808.77	2,001,531.43	39,277.34

TREE OF LIFE LUTHERAN CHURCH
COMPARATIVE BALANCE SHEET
AS OF AUGUST 31, 2019 AND 2018

	<u>8/31/19</u>	<u>8/31/18</u>	<u>INCREASE (DECREASE)</u>
TOTAL EQUITY	2,041,025.77	2,001,748.43	39,277.34
TOTAL LIABILITIES AND EQUITY	<u>3,435,790.01</u>	<u>3,440,398.72</u>	<u>(4,608.71)</u>