

**Minutes
Congregational Meeting
November 17, 2019**

Present: Bob, Aaron, Eloise, Jen, Melissa, Paul, Rachel Stuckey, Chrissie, Dan, Walt, Wendy, Rob, Nancy, Kirsten, Tom, Teresa, Jim, Carol, Judy, Amy

Devotional led by Aaron Stuckey

Finance Report and presentation of the 2020 proposed budget – by Jen Carter

Proposed 2020 Budget (1 Feb 2020- 31 Jan 2021) – attached:

The proposed income is the sum of pledges plus an estimate of money that is offered but unpledged. We build our budget on a very conservative expectation of receipts because pledges are not binding and it is much easier to find a good way to deal with some excess money than to find ourselves short mid-year and have to revise our operating budget.

Special Offerings are also outside of our budgeted spending plan. The 2020 proposal is very similar to our current 2019 budget with a few details highlighted in the agenda with the attached numbers.

We are paying more for cleaning because we raised the rate we are paying

Conservative budget. Very similar to our current fiscal year. Insurance cost may increase this coming year. We don't know why our current agent is raising our cost. Looking at changing to a different agent/provider

No separate line for new hymnals. Instead, bumped up worship budget to cover. May also use some of our 2019 excess to help cover the new hymnal cost.

\$62,753 mortgage balance. Three years and one month to pay it off, assuming current interest rate and no principle-only payments.

2020 Budget was approved

Report on Current Fiscal Year (1 Feb 2019-31 Jan 2020):

We are “on track” with our receipts and expenses. We have a generous (about \$8000) but statistically insignificant abundance of money. That is, Jen expects we will finish our fiscal year with some excess funds, but it is too early in the year to extrapolate any cohesive understanding of how our year will close.

Jen has paid all of the expenses line items #5002-5024 excepting the 3 she usually pays in December (PiRI, CPT, and Beaver Camp)

Our insurance remains a wild card as we do not receive the bill until the end of January. Last March when Jen reported the surprise increased in cost, Michael Argaman kindly put us in touch with another insurance broker but no one from our congregation was then willing to take on the task of evaluating our coverage, needs, costs, and quotes. Jen has done the minimum of responding to the agent's helpful overtures.

The city is in the process of a large property re-appraisal effort. Jen has filed the paperwork as needed. She does not know how our (city/county) fees might be affected, but it is unlikely to make much impact on our overall 2019 budget.

Our current mortgage principal is \$62,753. We are paying almost all principal with every installment and at current amortization with no additional paydowns or interest rate adjustments we will close our mortgage in just over 3 years.

We have \$3295 in our Outreach Fund; \$10550 in our Savings accounts combined; and \$12500 in our Capital Improvement Fund held in 2 CDs and \$1000 designated to be added to one of the CD's when it matures on 6 December.

Treasurer plans to resign

Lastly, Jen plans to resign next year. She remains willing to consult on and even help with next year's financials, but she also needs the congregation to be actively working toward filling her roles. She expects we will need to devise a different model for accomplishing our treasurer/bookkeeping work. It is unclear what this might look like, both the discernment and the new model, but she expects to continue to work with and through our congregation's transition.

She explained that it is currently a 4-5 hr/week job on average (2 hrs one week, possible 10 another). It is unclear to Jen just how it could be reconfigured. She suspects that there would not be someone in our midst who would be willing to do the job as it is, but is open to discussing the job with anyone who is interested.

Presentation of the revised Building Use Policy - Bob

Policy is basically done; just needs some formatting and to be posted in our website. As you encounter conflicts in it, please bring it to the attention of the stewards and we can revise as needed. We will also be a hard copy in notebook in kitchen.

Wendy expresses gratitude for those who have been working to increase the connection between RMF and PiRI. It has helped to improve the relationship. Others chimed in to express gratitude as well.

Ministry Reports (Leadership Team, Worship, Stewardship, Adult Education, Children's Education, Pastoral)

Leadership Team – LT has heard input from the congregation regarding the desire to revisit our decision-making process. We are looking into this. We were also asked to consider a way to avoid “bumping” education hours to accommodate congregational meetings. We plan to experiment with having education hour before potluck and congregational meeting for our January congregational meeting. We invite people to give us feedback on the experience.

Worship Ministry – We will have a Christmas Eve service at 7pm. In January, will have a 6-week series on Jesus' “I Am” statements.

Stewards – Thank you to those who helped at the 2 fall workdays. Now have our new chairs all set up and old chairs out. Roof – shingles are showing an unusual amount of wear for only 12 years. We are looking to re-roof next summer, using money from our capital fund. We are also working with the manufacturer to see if we can get a pro-rated refund given the shingles currently on the roof are faulty. We will be examining making a patio where the bike racks are now so that the rear yard gets more use on nice days.

Adult Education – We will be meeting with LT to discuss results/feedback from group conversations at Adult Hour in October. We used to have the option to discuss the meditation in adult hour; we are considering doing this again. In January we will have some intergenerational education hours with adults and youth.

Children's Education– The youth class (Evan) usually meets every other week although it has been less this Fall due to Evan's schedule. They are continuing a study of Luke. The SHINE curriculum from the MCUSA conference is being utilized in the middler children's classes. The adults are planning to do the middler lessons in January with the middler class as an intergenerational class and connection with the youth as a way to get something from the scriptures and themes that are presented to the middler class and to also get to know the kids more as individuals and to help them feel a part of the church. The younger children are using the SHINE curriculum as well.

Pastoral – They continue to administer Sharing Fund as needed; it is confidential.
Wreath-making on December 8 - Feel free to invite friends and neighbors to join us. Please bring greens and other items

Closed with prayer