

ANNUAL REPORT 2018

presented.

January 27, 2019

Saint Paul United Church of Christ
Denver, Iowa

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PASTOR'S REPORT

Prepared by Rev. Craig R. Henderson
January 27, 2019

2018 was a year that we continued to practice the strengths of our ministry that have stood the test of time. Also, we have reached out into the community (e.g., Willow Winds) in a new way, began discussions at the Council level on how to pull together practical policies and invite a review of bylaws to define better internal relationships and functions, recognize new technologies (i.e., no more bulk mailings) and ongoing change at the national/Iowa conference levels (e.g., sharing a Tri-Conference staff among IA-NE-SD), and clarify other ways that will help to bring us together more transparently, efficiently, and honestly. We must all recognize pressures of a maturing staff and, yes, many in a congregation often grieving the fast pace of change. We relished this past year opportunities to remember our saints, current and passed on. We continue to elicit ideas to address areas where we can share God's love more fully in the future. We celebrate those opportunities to uplift our children and youth (i.e., Children's Hour and Confirmation), and pledge to continue to reach out in mission to others (e.g., our UCC covenants, Salvation Army, Angel Tree, Least Coin for Eagle Butte, SD mission).

There are few formal team reports in this year's Annual Report, except for Endowment Board and Women's Fellowship who share our name, but with formalized charters. The simple and most honest reason is to openly acknowledge that our congregation has a lot of folks who do not especially like meetings and writing reports. You are no longer church groupies! Many of you often cannot find a time outside of informal conversations on a Sunday morning for formalized team functions, though most everyone celebrates when good work gets done and you'll be happy to show up and give the church a solid nod, if it fits into your busy life. So I'll try to give my take of a wrap-up of various functions of our church life together in 2018.

Worship, Sacraments and Rites: Baptisms remain one of the highlights of my ministry. I am grateful that the parents of several children still routinely come together in community and allow all of us to witness God's grace in the sacrament of emergent new life through Christ in the experience of water. Communion days are joys, too. I have gravitated in recent years to almost an exclusive reliance on intinction at the chancel steps for sharing communion (serving those in the pews who prefer or need that option). I find it more experiential to see your faces and hear our celebrants offer you a good word with the bread or cup as you may choose to receive the elements. In a recent Christmas, a visiting retired pastor told me that he had never seen such friendly servers of communion, which made him feel so LOVED! It can be a transforming happy experience to participate as a celebrant. Please let me know if you want to take a turn.

Funerals are difficult and emotional events always. I am so very grateful for the staff and congregation here at Saint Paul UCC who routinely show up and treat the experience of attending to others' grief as an honored privilege. Especially in the situation where we must help out people beyond our customary membership circle by providing a sacred space or warm covered dish or salad, or tolling a bell, providing music, or playing a much-loved recorded song on our sound system, or attending a visitation, or sending a card – these measures are all holy work! They help people find hope in God as they grieve. I always hope that Saint Paul sees itself as much more than a burial society – worship, mission, intercessory and reflective prayer, giving, education and spiritual formation, are all part of a the wider call to Jesus' followers – but bringing in cookies or a warm dish is not inconsequential. It makes a powerful difference. Thank you for your many efforts in 2018.

On the pulpit front, in my absences, our guest leaders in 2018 included our very own Jo Danielsen and Daryl Schumacher for three Sundays. Others were helpful in leading portions of the service or litanies throughout the year. All of your gifts and voices were precisely the good word we needed. I remain so grateful especially in

your being patient with me during the lead-up to my neck/spine surgery in July. (All is better!) Thank you. I'll try to widen the invitation list in 2019 to include some new speakers/leaders when possible. We have some amazing new faces among our Tri-Conference staff I'd like you to meet, and other local chaplains in the Northeast Association with good preaching gifts. I hope we can invite Janeece's cellist friend or other musicians (your children?) in to occasionally help us enjoy worship this next year. We continue to be gifted with the musical leadership of Janeece Downs and Diane Wikner, and the choirs and bell choirs they direct, respectively.

I remain grateful to Joyce McGivern, Darleen Steck, Daryl Schumacher, Willard Mohling, Terri Seegers; various worship participants who routinely review worship outlines and help proofread our Sunday plans. And for imaginative people like Jen Happel, Emily & Ben Steege, Mary Ann Fails, with dedicated helpers like Lyle Faust, and Harold Hinz who routinely give a hand with adornment and set up for worship.

One of the most important functions of this church is greeting each other and our visitors on Sunday morning. It should be a welcome calling for each of us. I hope you will make a concerted effort to volunteer for a Sunday or two in 2019 (sign up sheet), introduce yourself to those you've not seen for a while, or learn a new name (giving your own!) and encourage visitors to give us (or update!) their contact information, so we can invite them back. Your early arrival, warm smile or hand-shake to another on a day of worship can make all difference in someone's week!

Christian Education: Jo Danielsen is a renegade of self-propulsion on the Christian Ed front. God bless her continued calling in Fall 2019! Christ Kids no longer meets, except as an *ad hoc* experience. After April 2018, too many other activities interfered with young people's participation. Our directory shows 56 children (not including confirmed dependents) among our members and visitors. This represents just about 1 in 5 or 20 percent of our community. Jo is here for those 4-10 year olds who show up on Sunday. Jo taps a parent or two when she needs something. If it's you, say "yes." Oh, yes, thanks to Wanda Reinke for grading school papers during Children's Hour on most Sundays to provide another adult (others like Bethany Harberts and Deb Fowler have taken turns) in order to provide safe-church guidelines for our kids in a pinch. We have not mustered a formalized classroom/curriculum. If all 56 showed up on a Sunday, we would have to do something different – what a glorious problem that would be! Yet the culture of over-extended children and families and a hundred alternatives competing with Sunday morning (or Wed. night), at this juncture, leave us in 2019 with the vulnerability of continued reliance on one very dedicated teacher. Thank Jo when you see her!

I assigned myself to a cadre of six young male confirmands for the Nov. 2018-Oct. 2019 road to a Confirmation Sunday in late October. The young lads all like and tease each and get along very well. They've been showing up, and their parents/grandparents have been great in supporting their journey. We'll make it a good year for them!

Building/Grounds: Lyle, your dedication is amazing! Are we at 50 years of service yet? Thanks to the dedicated players who showed up in May 2018 for a clean-up and spruce up gathering inside and outside of our Church. Bryce Seegers led this charge on our grounds. Women's Fellowship leadership with friends cleaned up the kitchen and windows. Zach & Ryan Reinke may even have helped! Thanks to Travis Dobbs, Harold Hinz, Bryce Seegers, Dale Schnathorst, Joel Wikner, Jim Buss, Wanda & Steve Reinke, Jo and Ron Danielsen, and others who helped on various projects around the church this past year. Good news: our boilers seemed to bring us through the 2018 year with fewer puffs and spurts. Boilers and elevators passed inspections. Use the lift now again to keep it working well! Our snow removal service of Seasonal Solutions has done a responsive and good job for us again. Pianos are tuned by Quentin Mussig, who served us while continuing to rally through his cancer diagnosis. Keep him and his young family in your prayers! (Though it happened in 2019, just prior to the Annual Meeting, I'll give a special shout out to Bryce Seegers for following through on a long-term goal of removal of two pine trees and some shrubs around our building. Hooray! It looks nice.)

Mission: In 2019, as in 2018 we'll continue to encourage our members and friends to contribute some of their financial giving to the six special offerings of the United Church of Christ. They are the following: Our Church's Wider Mission (OCWM), which supports our Iowa Conference and the Wider Denomination; Funding Future Leadership (FFL), an Iowa Conference specific giving opportunity to provide scholarship and help with student loan relief to order to retain talented young and new pastors in our Iowa churches; One Great Hour of Sharing (OGHS) – a network of social caring for struggling communities; Strengthen the Church – for new church starts and church renewal; Neighbors in Need – disaster relief mission work; and the Christmas Fund (retired pastoral and church leader care for those without or meagre pensions). Though we always encourage electronic deposit of pledging to the church, if you opt to use or want giving envelopes (the designated numbers on the envelopes help with cash counting), there is a place on designated weeks to give a portion of your enclosed gift to one or more of these special mission funds (you don't have to write two checks that way). We will collect Least Coin monies in 2019, in order to help our six confirmands experience mission by reaching out to families or individuals in nearby laundromats with a roll of quarters and a message of who we are and that we at Saint Paul UCC know it's economically hard sometimes and we care! We hope you will contribute your coins or \$1 bills joyfully and often, so our youth through their Least Coin efforts and our Iowa Conference and Tri-Conference partners can help give a hand up in many ways to advance the will and way of Christ.

In October 2018, Mary Ann Laube and Darleen Steck joined me as delegates for the Annual Meeting of the Iowa Conference of the UCC in West Des Moines. Confirmand Logan Beaty joined me for the Northeast Assoc. Meeting in Tripoli that same month. For 2019, the first join Annual Meeting of the Tri-Conference (IA-NE-SD) will be held in Omaha, NE at the Tri-Faith Campus including Countryside UCC, where a Jewish Temple, an Islamic Mosque and our own Protestant congregation share a campus including a Tri-Faith Fellowship Center for inter-religious dialogue and peace. For those of you who want to attend with me, please contact me so we can make arrangements. This might also be an opportunity for our confirmands for June 14-16. The following week of June is the General Synod of UCC, in Milwaukee, WI. Alternately, there is a Youth Synod event. If congregants want to attend this week long event of the United Church of Christ, please see registration and contact me for more details. Again, it takes making this a priority in your schedules.

Memorial did not hold a formal meeting in 2018. I understand there were informal conversations among caring members. The unspent receipts of gifts that come to our Church as memorial really, in my view, should (only occasionally are these targeted by a member's family toward a specific church need) be directed to the Endowment to build that fund that supports our church life. The monies would give Endowment, at the end of each calendar year, a source to grow that fund, and would earn a better rate of interest – sort of a perpetual gift to Saint Paul UCC. This is not a formal policy yet, but Council and I would like the congregation's thoughts on that idea. Perhaps there are other options that will let the monies help build our community.

Pastoral Relations: This team was first initiated in 2011 and continues as a resource for the congregation and pastor. Following initial training, team members adopted the following Mission Statement:

- Pastoral Relations foster the health and strength of the covenantal relationship between our congregation and pastor, by acting as a sounding board for joys and concerns.
- Team members are called to monitor the relationship between the pastor and the congregation by meeting as needed. This call is to keep the lines of communication open in our church family, so any problems can be resolved, and all joys celebrated!
- We encourage all members to own their feelings and words (using "I feel" or "I think"), speaking in straight lines rather than triangles, and attribute, and show kindness for one another. In this way, we will keep our church growing in fellowship and love.

If you have concerns about church practices, ideas needing a soundboard, or questions, please contact the pastor

or one of the members of this team. The Pastoral Relations committee is formally comprised of Deb Fowler, Harold Hinz, and Mary Ann Laube.

Membership: I've told my son, Blair, all his life to know God's presence by following his own spiritual journey "in the present." God name is "I AM" – not "I WAS." For the last 8 years, Mary Ann and I have tried to COUNT who we are as a church. Honestly, it's hard work being honest with ourselves. At the end of 2018, for example, I've moved Blair to inactive status here at St. Paul UCC. He's not around here much anymore. I want to encourage him to be the best he can be at his next spiritual home, wherever that is. Some folks, of any age, have not moved out of state, but when they have not responded with an updated home or email address or phone contact, and we've not seen the individual in worship during the last year or been asked to pray for them at their request; well, as your pastor I've opted to honor and respect their chosen silence or absence by moving them to INACTIVE membership status. I do not do this to be spiteful or harsh or apathetic, but as invitation and a release for them to "be present" with God in a new way. I do not presume that we at Saint Paul UCC have a corner on the market of God. There is a paraphrased saying, "If you want something to find you, you must set it free. If it comes back, it is yours." The moment any individual who is an inactive member renews their presence to our church, then we as a church will add them back to ACTIVE! But they need in some way to be present with us: physically through local mission, worshipfully, prayerfully, financially (I do confirm with Nancy Schneider, our Financial Secretary, that there has been no activity for the past year or more before moving any name from our active membership roster to the inactive. I will say that financial support is not, in my own view, the most important criteria for being a member. We get generous gifts from many friendly non-members. Since I have been your pastor, I have never denied any member, Active or Inactive, the use of our church or a full embrace of their need if they only take the initiative to make their presence known. The Word made flesh" teaches me that "presence" in relationship is important to God. God calls, but we are asked to respond. Our church numbers will continue to change: from 309 persons in 2010 when I arrived at St. Paul UCC to 297 today. Those numbers do mask that our contributing households are substantially fewer in number today. Yet our budget is 20 percent higher today. And we begin 2019 with a surplus! God will lead us forward. Take faith, good people. It will all be good!

Transitions: This new year will be a year of transitions on the Henderson home front. When August arrives, Vicki and I expect to be empty nesters. Son, Blair, is expected to graduate from Beloit College in May and is tentatively planning to remain in southern Wisconsin seeking full-time employment. Hedda Kveum, our Norwegian exchange-student daughter will be graduating with our daughter, Greta, in May from Waverly-Shell Rock High School. Hedda plans to return to Norway to finish her high school there. Greta's college destination is not decided, but she will take her laundry at least 85 miles away, if not further! Daughter, Greer, will be studying in Spain this summer and then continuing her third-year at Centre College in Danville, KY. The nice thing about contemplating the empty nest is the opportunity to reconnect as a married couple at the beginning and end of each day. Vicki and I expect that be a creative time. Come autumn, I'll have to reinvent myself into a pastor without children around. Before that season has passed, I'd like to thank my kids: for reading aloud in church, playing flute or saxophone, singing or performing in the bell choir, even preaching. Good news is that I can talk about them more freely next year, and tell stories without their knowing! Stay tuned in 2019.

Our dedicated staff here at Saint Paul UCC is the Best! We remain grateful for the music leadership and direction of Janeece M. Downs. To keep choir vibrant, we need YOU! Yes, you. If you enjoy vocal music and have any inkling of enthusiasm as a participant, please join us when you are able for rehearsal and Sunday morning performances. If you are a hidden instrumentalist in our midst, please let your talent be known to Diane. There may be an opening at the bell tables come Fall, and I'd like us all to keep our musical traditions alive and strong.

Both Lyle and Mary Ann have been serving our church for decades. They know where all the skeletons are in the closets! Their institutional memories are breathtaking. Pray often for them and their beloved spouses and

families, so they may continue to serve our church in ways that are pleasing to God. All good things to Joan Faust, who has recently retired from her hairdressing business! We are thankful for all the years that Duane Fails has tended our lawns and cemetery. Those mowing duties are given to others or postponed to the possibility of a good day to be active on his tractor. The guy lives, loves and breathes – GRASS! All thoughts and prayers for healing and wholeness to Duane Fails and to Joan Faust in 2019.

On behalf of Vicki and Greta and Hedda; Greer in KY, and Blair in WI; we Hendersons are grateful for your call to me here at Saint Paul UCC, to preach and teach in this beautiful place. Thanks for your ongoing prayers and support of us as a family.

Peace, Craig

CHURCH ELECTED OFFICERS

Council Members

Three-Year Term Expires	Name	Office	Oversight
(2019)	Craig Johns	Vice President	Memorial
(2019)	Terri Seegers	President	Pastoral Relations/Worship
(2020)	Deb Fowler	Secretary	Mission
(2020)	Stephanie Smeltser		Christian Education
(2020)	Sue Steege		Membership & Stewardship
(2021)	Joyce McGivern		Worship
(2021)	Bryce Seegers		Building & Grounds

Endowment Board Members

Three-Year Term Expires	Name	Office
(2019)	Brenda Heidemann	President
(2019)	Viola Fails	Secretary-Treasurer
(2020)	Sheila Eagle	
(2021)	Harold Hinz	
(2021)	Ken Olsen	Vice President

CHURCH SECRETARY'S REPORT ON MEMBERSHIP

Mary Ann Fails, Church Secretary

Membership reported as of January 1, 2018:	237
Membership per roster list as of December 31, 2018 (active plus inactive)	218
Active members (voting eligibility):	208
Dependent children of active members:	47
Inactive members (on directory):	10
Other "Souls-on-board" (e.g., visitors and children (9):	32
TOTAL PERSONS (members, inactives, frequent visitors):	297

Deaths of Members (3):	AuRae Darlene Heidemann	Jan. 8, 2018
	Grace Viola Foelske	Jan. 30, 2018
	Kenneth LeRoy Niedert	Dec. 13, 2018
Non-Members:	Florence Mae Sassmann	April 25, 2018
	Dylan Lee Tix	Sept. 23, 2018
	Gary Lee Konarkse	Nov. 19, 2018

Members transferred:	By church letter:	Lavern & Grace Fails
	To inactive status:	Eric Hahn
		Blair Henderson
		Abigail Klemp
		Alex Klemp
		Bev Klemp
		Dalton Klemp
		Jonathan Larson
		Lisa McCready
		Roger & Barb McLavey
		Raymond Meyer, Jr
		Terrance Norman
		Oscar & Jan Wooldrik

Additions:		
Confirmation	None	
New Members (2)	Jeff & Lauren Brettmann	May 20, 2018

Baptisms:	Karver Erik Walther	April 15, 2018
	Amelia Marie Brettmann	May 20, 2018
	Bodhi Todd Gelner	Sept. 9, 2018

Weddings:	None
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ENDOWMENT BOARD 2018

CURRENT MEMBERS: Brenda Heidemann, President
Ken Olson, Vice President
Viola Fails, Secretary & Treasurer
Harold Hinz
Sheila Eagle

Meetings are held following the end of the calendar quarter for review of investments and to conduct **general** business when needed.

Current Investments:

Beginning balances, January 1, 2018 \$122,819.46

Ending balances December 31, 2018 \$ 114,021.41

Investments:

Fidelity Gov't. – Money Market	\$ 1,390.47
Zurich Reins Centre 7.125% Bond	\$32,787.40
Fidelity Advisor High Income Fund	\$22,777.16
Mainstay High Yield Corp. Class A	\$47,285.40
Mainstay High Yield Epoch Global Fund	\$ 5,446.23
Market Field Fund Class A	\$ 4,233.82
Cash	\$ <u>100.93</u>
Total all funds	\$114,021.41

Income received for the year:

Total interest received by check for the year 2018 was \$6681.48. Of this interest \$3850.77 was reinvested in the fund. \$2830.71 was deposited to the general fund for the year 2018 to help with expenses of the church. The final year's \$1043.32 interest check from December 2018 was in transit and was deposited into the Fidelity Gov't money market on January 17, 2019 after discussion with committee members and a decision. In June the council requested help with paying bills and after calling a special meeting we voted to withdraw \$2881.76 from our Money Market fund for their use. As of December 31, 2018 \$5712.47 was given to the general fund including this withdrawal and interest as stated above.

Respectfully submitted,
Brenda Heidemann, President

WOMEN'S FELLOWSHIP 2018 ANNUAL REPORT

Women's Fellowship Officers:

- President – Diane Wikner
- Vice-President – Velma Steege
- Secretary – Viola Fails
- Treasurer – Kathy Meyer

Every woman who is a member of Saint Paul United Church of Christ is a member of the Women's Fellowship and will be called upon to carry on the work of our Church. The officers of the Women's Fellowship will continue to carry on the business of the group, with active participation of all women in the various areas of Fellowship, Mission and serving of our church and community.

Following are the monthly activities participated in this year:

- January – gave check to UCC general fund for missions (\$450)
- January 4 - helped serve lunch at Salvation Army
- January 13 - served lunch for AuRae Heidemann funeral

- February - gave check to UCC general fund for missions (\$450)
- February 2 - served lunch for Grace Foelske funeral
- February 11 - served hot dog lunch to congregation after children's service
- February 14 - executive officers meeting
- February 21 - met with March co-chair for Palm Sunday Brunch

- March 25 - served 75 people for Palm Sunday Brunch

- April 5 - helped serve lunch at Salvation Army
- April 8 - served dinner for Ken & Wilma Olson 50th Anniversary
- April 11 - executive officers meeting
- April 30 - served lunch for Florence Buchholz Sassmann funeral

- May - purchased 9 books for graduates

- June 14 - executive officers meeting

- July 10 - ladies cleaned kitchen
- July 17 - 13 ladies went on an outing to Strawberry Point

- August - met with September co-chair to discuss salad luncheon

- October 3 - executive officers meeting
- October 4 - helped serve lunch at Salvation Army
- October 23 - executive officers meeting to work on monthly committees

- November - gave check to UCC general fund for missions (\$450)
- November 26 - executive officers meeting
- November - packed 10 Thanksgiving baskets for the needy thru Denver Cares

November 28 - served lunch for Gary Konarske funeral
November 29 - set up for cookie walk

December - gave check to UCC general fund for missions (\$450)
December 1 - Cookie walk
December 8 - put together 32 fruit/goodie bags for our mature (over 80) members and shut ins
December 9 - distributed fruit/goodie bags
December 12 - served advent soup supper
December 19 - served lunch for Kenny Niedert funeral
December 27 - executive officers stuffed envelopes for monthly committees and Love Offering
December - sent \$100 to Lindsey Fuller for her Mission trip
December - Gave \$50 check to each of the mission organizations (See Treasurer's Report)

We also serve cookies after most church services.

Organize and lead Bingo at Sunset Home on the 1st Monday of each month.

We purchase Portals of Prayer booklets and all kitchen supplies as needed.

We want to say a big "thank you" to all of you for participating this year when called upon. Whether you co-chaired a monthly committee, helped with publicity, planned or prepared a meal or project, decorating or serving, we couldn't have done it without you and your support.

Diane Wikner, President

WOMEN'S FELLOWSHIP TREASURER'S REPORT – 2018

Beginning Checking Balance 01/01/18		\$ 57.99
Balance as of 12/31/18		\$ 91.78

Beginning Savings Balance 1/1/2018		\$6011.49
Ending Savings Balance 12/31/2018		\$6730.68

Income 2018

Love Offering		\$1195.00
Interest		\$ 13.44
Family Funeral Donations		\$ 625.00
Palm Sunday Brunch		\$ 381.00
Salad Luncheon Income		\$ 849.50
Cookie Walk		\$ 862.75
Miscellaneous Donation		<u>\$ 300.00</u>
Total Receipts		\$4226.69

TOTAL INCOME FOR 2018 \$4226.69

Expenses 2018

St. Paul UCC Memorials		\$ 20.00
Flowers (2 – 50 th Anniversaries)		\$ 44.94
Diane Wikner (purchased roaster)		\$ 42.79
9 Graduation Gifts		\$ 98.73
February Luncheon Expense		\$ 24.48
Paid to General Fund to send 4 checks of \$450 for missions		\$1800.00
32 gifts for members 80 yrs. & older		\$ 86.20
10 Thanksgiving baskets		\$ 307.24
Gade's Appliance (fix stove)		\$ 130.78
Lindsey Fuller Mission trip		\$ 100.00
Check Order		\$ 16.52
Stamps to send out Love Offering envelopes & monthly Committees		\$ 51.50
Concordia Publishing (Portals of Prayer)		\$ 113.00
Bremer Co. Community Partners		\$ 50.00
Holy Joe Coffee		\$ 50.00
Church World Service		\$ 50.00
Charles Hall Youth		\$ 50.00
Kitchen Supplies		<u>\$ 437.53</u>
Total Expenses		\$3473.71

TOTAL EXPENSES FOR 2018 \$3473.71

Profits – Palm Sunday Brunch \$381.00 Salad Luncheon - \$849.50 Cookie Walk - \$862.75

Kathy Meyer, Treasurer, Saint Paul UCC Women's Fellowship

**SAINT PAUL UCC
CONTACT INFORMATION**

Saint Paul United Church of Christ,
300 Washington St. P.O. Box 382
Denver, IA 50622

Children's Hour 9:15 AM
Sunday Worship 10:15 AM (Easter 9:00 AM;
Christmas Eve 5:30PM)

Summer Worship (June-Labor Day) 9:00 AM

Senior Pastor Rev. Craig R. Henderson
craighenderson@saintpaulucc.org

(319) 230-2263 (cell)
(319) 984-5682 (pastor's study)

Home address: 104 Country Hills Lane
Denver, IA 50622

Church Secretary Mary Ann Fails
mafails@saintpaulucc.org
(319) 984-5682 (church)

Building Manager Lyle Faust

Music Director, Organist/Pianist Janeece M. Downs

Bell Choir Director Diane Wikner

VOLUNTEER STAFF

Church Treasurer Sherry Lehman
Financial Contributions Nancy Schneider
Monthly Financial Statements Terri Seegers

RULES OF PROCEDURE

In order to facilitate the orderly flow of business, these guidelines are recommended by The Church Council to the Congregation for the Annual Meeting of Saint Paul United Church of Christ, Denver, Iowa held on January 27, 2018.

Parliamentary Procedure:

Roberts Rules of Order Newly revised, shall be the basis for parliamentary procedures.

Floor Discussion: (General Guidelines)

On each matter presented on the floor there shall be allowed one hearing per speaker for four minutes, alternating insofar as possible between pro and con, until all others desiring to speak are heard, and then a second hearing shall be allowed for three minutes.

Motions and Amendments:

Those who make motions or second the motions should state their name for the record. All motions and amendments shall be presented to the moderator and to the secretary in writing, as requested. After a motion is made and a second is received, discussion will be held.

Nominations:

All nominations presented from the floor shall meet the following criteria:

- a. Permission for use of his/her name has been granted by the nominee.
- b. Nominee is an active member of the church.
- c. Nominee is aware of the commitment and responsibilities involved in Serving on the Council or Endowment Board.

St. Paul UCC Annual Meeting Minutes
January 21, 2018

Present: Rev Craig Henderson, Terri Seegers, Jo Danielsen, Stephanie Smeltser, Craig Johns, and a quorum of church members.

The Meeting Agenda, Church Directory, and 2017 Annual Report were handed out to each attendee.

Call to order by Council President, Terri Seegers

Approval of Agenda:

A motion to approve the agenda was made by Craig Johns and seconded by Barb Schnathorst. Motion carried.

Approval of Minutes from January 15, 2017 Annual Meeting:

A motion to approve was made by Greta Henderson and seconded by Nancy Schneider. Motion carried.

Approval of Treasurer's Report:

Terri Seegers presented the report. The ending balance in checking was -24.95 with \$5,300 still owed on the line of credit. Cash receipts and disbursements were reviewed. The expenditures were larger than budgeted for buildings and grounds in a couple of areas. \$4,000 was budgeted for Capital Improvements and \$11,830.36 was spent, 295.8% of the budgeted amount. The budget allowed for \$3,700 for payment of loans and at the actual expense was \$5,800. That was 156.8% of the budgeted amount. Craig Johns made a motion to approve the Treasurer's Report with Steve Reinke seconding it. Motion carried.

Approval of 2018 Budget:

Terri Seegers went over the budget with the congregation. There is an overall budget increase of 3.9% from last year. The Council is very careful about spending. Viola Fails said that the Women's Fellowship Funds will pay Missions in January and February this year. Barb Schnathorst made a motion to approve the budget with Lyle Faust seconding it. Motion carried.

Team Reports and Pastor's Report:

Within the Annual Report, there were written reports from each Team and each Team Leader gave a brief overview of their report. Pastor Craig gave a brief review of the Pastor's report. Pastor spoke about confirmation class. The students need parent and/or grandparent support. Pastor Craig thanked the two Council Members that are ending their term: Jo Danielsen and Steve Reinke. A motion to approve the reports was made by Vicki Henderson with Craig Johns seconding it. Motion carried.

Election of Endowment Board Members:

Harold Heinz and Ken Olson agreed to continue on the Board. No other nominations were brought forward. Duane Fails made a motion to approve and Viola Fails seconded it. Motion carried.

Election of Council Members:

There were two open seats. Joyce McGivern and Bryce Seegers had previously submitted their names for consideration. No other nominations came from the floor. Jo Danielsen made a motion to approve the election of both Joyce and Bryce. Barb Schnathorst seconded the motion. Motion carried.

New Business:

Among the proposed 2018 activities is the review and/or revision of Church Bylaws and Endowment Board Charter. No changes would be made without congregational vote.

Old Business:

Jo Danielsen remarked how nice it is to have church members so actively involved with the maintenance of the church. Jess Meyer asked about having someone come in to play the organ more frequently. Ken Olson asked about the cemetery fund. It is used for collateral for the line of credit. Isn't it supposed to pay for upkeep? Steve Reinke shared that his former church had an offering envelope each year for upkeep money.

A motion to adjourn was made by Vicki Henderson and seconded by Barb Schnathorst. Motion carried.

Respectfully submitted,
Deb Fowler, Secretary

St. Paul United Church of Christ

Denver, IA
Financial Report
31-Dec-18

Cash Balance - Beginning of Year \$ 155,680.80

Petty Cash	\$ 20.00
General Fund - Checking	\$ (24.95)
Money Market - Capital Improvements	\$ 1,732.51
Investments (detail below)	\$ 122,819.46
Memorial Fund - Savings	\$ 14,297.02
Memorial Fund CD's (detail below)	\$ -
Cemetery Fund - Savings	\$ -
Cemetery Fund CD's (detail below)	\$ 12,805.02
Other Funds:	
Youth Fund	\$ 3,925.69
Least Coin	\$ 106.05
Total Balance - Beginning of Month	\$ 4,031.74
	<u>\$ 155,680.80</u>

Add: General Fund Year-To-Date Receipts	\$ 166,440.61
Less: General Fund Year-To-Date Disbursements	\$ (164,335.10)
Add: Endowment Interest In Transit	\$ 1,071.57
Add/Less: Unrealized Market Gain (Loss) on Investments	\$ (9,869.62)

Cash Balance - End of Year \$ 148,988.26

Petty Cash	\$ 20.00
General Fund - Checking	\$ 3,069.79
Money Market - Capital Improvements	\$ 295.34
Investments (detail below)	\$ 114,021.41
Memorial Fund - Savings	\$ 14,339.31
Memorial Fund CD's (detail below)	\$ -
Cemetery Fund - Savings	\$ -
Cemetery Fund CD's (detail below)	\$ 13,072.18
Other Funds:	
Youth Fund	\$ 3,934.33
Least Coin	\$ 235.90
Missions	\$ -
Other Funds - Total	\$ 4,170.23
Total Balance - End of Month	<u>\$ 148,988.26</u>

\$ -

Investments:

	12/31/17	12/31/18
	Fair Market Value	Fair Market Value
Cash	\$ 0.37	\$ 100.93
Fidelity Govt Money Market Capital Reservers	\$ 1,464.78	\$ 1,390.47
Zurich Reins Centre Hldgs Inc	\$ 33,884.76	\$ 32,787.40
Mainstay Epoch Global Equity Yld Class A	\$ 6,564.92	\$ 5,446.23
Marketfield Fund Class A	\$ 4,889.32	\$ 4,233.82
Fidelity Advisor High Income - Class A	\$ 25,003.86	\$ 22,777.16
Mainstay High Yield Corporate Class A	\$ 51,011.45	\$ 47,285.40
Total	<u>\$ 122,819.46</u>	<u>\$ 114,021.41</u>

Memorial Fund CD's:

None	<u>\$ -</u>	<u>\$ -</u>
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Cemetery Fund CD's:

CD #99078 - Denver Savings Bank (2.33%, due 9/15/2019)	<u>\$ 12,805.02</u>	<u>\$ 13,072.18</u>
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Line of Credit:

Balance - Beginning of Year	\$ 5,300
Add: Loan Proceeds	\$ 9,800
Less: Payments on Loan	\$ (15,100)
Loan Balance	<u>\$ -</u>

St. Paul United Church of Christ

Denver, IA

Cash Receipts and Disbursements - 2018

31-Dec-18

	YTD Actual	2018 Budget	YTD Actual % of Budget
RECEIPTS:			
Envelope Collections & Dues:		\$ 154,810	93.9%
General	\$ 142,764.76		
Missions	\$ 1,860.00		
Least Coin	\$ 779.85		
Improvements	\$ -		
Loose Change	\$ 1,603.34	\$ 1,500	106.9%
Church School Receipts	\$ -	\$ 50	0.0%
Interest Income	\$ 6,693.66	\$ 4,000	167.3%
Memorials Received	\$ 810.00	\$ -	
LOVE Offering	\$ 975.00	\$ -	
Cemetery Funds	\$ 75.00	\$ -	
Loan Proceeds - General Fund	\$ 9,800.00	\$ -	
Endowments	\$ -	\$ -	
Miscellaneous	\$ 1,079.00	\$ 2,000	54.0%
TOTAL RECEIPTS	\$ 166,440.61	\$ 162,360	102.5%

DISBURSEMENTS:

SALARIES & PERSONNEL EXPENSE:

Pastor:			
Salary	\$ 28,374.57	\$ 28,502	99.6%
IRA	\$ 5,772.39	\$ 5,645	102.3%
Housing Allowance	\$ 24,000.00	\$ 24,000	100.0%
Self-Employment/Medicare	\$ 4,817.00	\$ 4,817	100.0%
Health & Dental Insurance	\$ 19,753.75	\$ 23,655	83.5%
Life Insurance / Disability Income Plan	\$ 733.22	\$ 872	84.1%
Pension	\$ 6,843.10	\$ 8,141	84.1%
Car Allowance	\$ 1,400.13	\$ 2,408	58.1%
Cont. Ed., Mtgs., Prof. Exp.	\$ 784.56	\$ 800	98.1%
	\$ 92,478.72	\$ 98,840	93.6%
Organist	\$ 7,685.00	\$ 8,120	94.6%
Choir Director	\$ 1,530.00	\$ 1,530	100.0%
Bell Choir Director	\$ 945.00	\$ 945	100.0%
Accompanist	\$ 855.00	\$ 855	100.0%
Secretary	\$ 5,356.02	\$ 5,356	100.0%
Custodian	\$ 5,634.00	\$ 5,634	100.0%
Social Security Obligation	\$ 840.75	\$ 840	100.1%
TOTAL SALARY & PERSONNEL EXPENSE	\$ 115,324.49	\$ 122,120	94.4%

ADMINISTRATIVE:

Office Supplies	\$ 2,164.86	\$ 2,000	108.2%
Office Equipment	\$ -	\$ 400	0.0%
Computer / Internet	\$ 633.89	\$ 600	105.6%
Postage	\$ 501.56	\$ 600	83.6%
Telephone	\$ 933.62	\$ 960	97.3%
Miscellaneous Expense	\$ 17.11	\$ 500	3.4%
TOTAL ADMINISTRATIVE EXPENSE	\$ 4,251.04	\$ 5,060	84.0%

BUILDINGS & GROUNDS EXPENSE:

Church Building Maintenance	\$ 2,611.34	\$ 1,500	174.1%
Utilities	\$ 5,226.89	\$ 5,000	104.5%
Custodian Supplies	\$ 363.96	\$ 600	60.7%
Cemetery & Grounds Maintenance	\$ 3,822.92	\$ 3,000	127.4%
Property Insurance	\$ 5,486.10	\$ 5,560	98.7%
Payments on Loans - General	\$ 15,105.90	\$ 5,300	285.0%
Interest Expense	\$ 291.60	\$ 150	194.4%
Capital Improvements	\$ 1,001.42	\$ 4,000	25.0%
TOTAL BUILDINGS & GROUNDS EXPENSE	\$ 33,910.13	\$ 25,110	135.0%

St. Paul United Church of Christ

Denver, IA

Cash Receipts and Disbursements - 2018

31-Dec-18

	YTD Actual	2018 Budget	YTD Actual % of Budget
<u>CHRISTIAN EDUCATION:</u>			
Curriculum and Study Materials	\$ -	\$ 100	0.0%
Vacation Bible School	\$ -	\$ 100	0.0%
Youth Programs / Scholarships	\$ -	\$ 100	0.0%
Confirmation	\$ -	\$ 100	0.0%
TOTAL CHRISTIAN EDUCATION EXPENSE	\$ -	\$ 400	0.0%
<u>MEMBERSHIP & STEWARDSHIP:</u>			
Membership and Stewardship	\$ 13.47	\$ 200	6.7%
Curriculum and Program Materials	\$ -	\$ -	
LOVE Offering to Womens Fellowship	\$ 975.00	\$ -	
TOTAL MEMBERSHIP EXPENSE	\$ 988.47	\$ 200	494.2%
<u>MISSION:</u>			
Iowa Conference Support:			
OCWM	\$ 5,555.00	\$ 5,400	102.9%
One Great Hour of Sharing	\$ 285.00	\$ -	
Strengthen the Church	\$ 156.00	\$ -	
Neighbors in Need	\$ 121.00	\$ -	
Funding Future Leaders	\$ 120.00	\$ -	
Christmas Fund	\$ 278.00	\$ -	
Blanket Fund	\$ -	\$ -	
CUE (Chicago/Eden/United) Seminary Fund	\$ -	\$ -	
Northeast Association Dues	\$ 394.35	\$ 520	75.8%
Other Missions / Childrens' Homes	\$ 1,345.00	\$ 450	298.9%
TOTAL MISSION EXPENSE	\$ 8,254.35	\$ 6,370	129.6%
<u>WORSHIP:</u>			
Music	\$ 388.82	\$ 500	77.8%
Musical Events	\$ 150.00	\$ 300	50.0%
Worship Supplies & Environment	\$ 497.50	\$ 800	62.2%
Pulpit Supply	\$ -	\$ 600	0.0%
Bulletins and Programs	\$ 427.95	\$ 600	71.3%
Instrument Repair & Maintenance	\$ 142.35	\$ 300	47.5%
TOTAL WORSHIP EXPENSE	\$ 1,606.62	\$ 3,100	51.8%
TOTAL BUDGET	\$ 164,335.10	\$ 162,360	101.2%

St. Paul United Church of Christ
Denver, IA
Proposed Budget - 2019

	2018 Actual	2018 Budget	Proposed 2019 Budget	% Change
<u>RECEIPTS:</u>				
Envelope Collections & Dues:		\$ 154,810	\$ 154,814	0.0%
General	\$ 143,838.58			
Missions	\$ 1,860.00			
Least Coin	\$ 779.85			
Improvements	\$ -			
Loose Change	\$ 1,603.34	\$ 1,500	\$ 1,500	0.0%
Church School Receipts	\$ -	\$ 50	\$ 50	0.0%
Interest Income	\$ 5,619.84	\$ 4,000	\$ 4,000	0.0%
Memorials Received	\$ 810.00	\$ -		
LOVE Offering	\$ 975.00	\$ -		
Cemetery Funds	\$ 75.00	\$ -		
Loan Proceeds - General Fund	\$ 9,800.00	\$ -		
Endowments	\$ -	\$ -		
Miscellaneous	\$ 1,079.00	\$ 2,000	\$ 2,000	0.0%
TOTAL RECEIPTS	\$ 166,440.61	\$ 162,360	\$ 162,364	0.0%
<u>DISBURSEMENTS:</u>				
<u>SALARIES & PERSONNEL EXPENSE:</u>				
Pastor:				
Salary	\$ 28,374.57	\$ 28,502	\$ 30,246	6.1%
IRA	\$ 5,772.39	\$ 5,645	\$ 5,645	0.0%
Housing Allowance	\$ 24,000.00	\$ 24,000	\$ 24,000	0.0%
Self-Employment/Medicare	\$ 4,817.00	\$ 4,817	\$ 4,961	3.0%
Health & Dental Insurance	\$ 19,753.75	\$ 23,655	\$ 23,697	0.2%
Life Insurance / Disability Income Plan	\$ 733.22	\$ 872	\$ 898	3.0%
Pension / IRA	\$ 6,843.10	\$ 8,141	\$ 8,385	3.0%
Car Allowance	\$ 1,400.13	\$ 2,408	\$ 1,740	-27.7%
Cont. Ed., Mtgs., Prof. Exp.	\$ 784.56	\$ 800	\$ 800	0.0%
	\$ 92,478.72	\$ 98,840	\$ 100,372	1.6%
Organist	\$ 7,685.00	\$ 8,120	\$ 8,344	2.8%
Choir Director	\$ 1,530.00	\$ 1,530	\$ 1,575	2.9%
Bell Choir Director	\$ 945.00	\$ 945	\$ 972	2.9%
Accompanist	\$ 855.00	\$ 855	\$ 882	3.2%
Secretary	\$ 5,356.02	\$ 5,356	\$ 5,496	2.6%
Custodian	\$ 5,634.00	\$ 5,634	\$ 5,808	3.1%
Social Security Obligation	\$ 840.75	\$ 840	\$ 865	3.0%
TOTAL SALARY & PERSONNEL EXPENSE	\$ 115,324.49	\$ 122,120	\$ 124,314	1.8%
<u>ADMINISTRATIVE:</u>				
Office Supplies	\$ 2,164.86	\$ 2,000	\$ 2,100	5.0%
Office Equipment	\$ -	\$ 400	\$ 200	-50.0%
Computer / Internet	\$ 633.89	\$ 600	\$ 650	8.3%
Postage	\$ 501.56	\$ 600	\$ 600	0.0%
Telephone	\$ 933.62	\$ 960	\$ 960	0.0%
Miscellaneous Expense	\$ 17.11	\$ 500	\$ 500	0.0%
TOTAL ADMINISTRATIVE EXPENSE	\$ 4,251.04	\$ 5,060	\$ 5,010	-1.0%