

Messiah Lutheran Church

Council Agenda

August 10, 2021

Filled with the Holy Spirit, we worship and serve as one body of Christ to share God's love

Welcome

Prayer concerns and opening prayer

Review & approval of July 2021 Council Minutes

Financial reports – Doug Arnold

Pastor report – Pastor Karl

Ministry reports

We will take just a few minutes to review the reports. Liaisons, if you have anything to add that is not in the report or highlight a point of interest, you will have time to share.

- Christian Ed - Bob
- Preschool - Staci
- Property - Max
- Community Outreach - Angela
- Worship and Music - Chris

Old Business

- Staff and Pastor Karl

New Business

- Covid Response
- Joseph's Coat – Staci
- Administration Assistant
- Increase Adam's Income
- Church Council Workshop

Next meeting, September 14, 2021 at Messiah

Messiah Lutheran Church

Council Minutes

July 13, 2021

Filled with the Holy Spirit, we worship and serve as one body of Christ to share God's love

Welcome

Present: Pastor Karl Hanf, Richard Mederer, Staci Stought, Max Tusim, Bob Finney, Chris Smith-Hughes, Doug Arnold

Absent: Angela Marshall, Julie Hartman

Prayer concerns and opening prayer

Richard's son's best friend and family after a murder/suicide of their parents; Mateo who attends Messiah Night and just found out he has Alexander's Disease; The family of Charles Davis who passed away last week; The family of Georgia Dahnke who passed away last week

Review & approval of May 2021 Council Minutes

Pastor Karl moved that the May council minutes be approved with 2 amendments. PPE to be changed to PPP and the addition of a note of a special council meeting on June 15 to confirm Doug Arnold as interim Treasurer. The motion was seconded by Chris Smith-Hughes and passed unanimously.

Financial reports – Doug Arnold

Doug reviewed the financial summary for June 2021. Overall giving was very strong in June and reduced the YTD shortfall significantly. Several stagnant MCS designated funds were rolled into the general fund contributing to the positive month. Expenses remain under budget for the month and year. Doug reviewed the status of the transition with Bev and it is progressing well.

The outstanding PPP Loan from 2020 is expected to be submitted to the SBA in 1-2 months and hopefully officially forgiven before the end of 2021.

Doug has been doing some research into the Endowment Fund and rules for the usage of this fund now that the principal has grown above \$50000. He has not been able to find any written guidelines for this fund, so it will be a future topic for council.

Mission Investment – We are required to keep an account with them while they hold our mortgage. A 2 year CD will mature on July 14 with about \$310 in interest earned over 4 years on the \$5000 principal.

Bob Finney moved to have Doug Arnold reinvest with Mission Investments for a term not to exceed 2 years and select an option with them to potentially maximize our returns. Staci Stought seconded the motion and it passed unanimously.

Pastor report – Pastor Karl

See attached report.

Ministry reports

We will take just a few minutes to review the reports. Liaisons, if you have anything to add that is not in the report or highlight a point of interest, you will have time to share.

○ Children’s Minister

See attached report

Pastor Karl completed an exit interview with Dawn before she left in June. We currently do not have any prospects for this position. Pastor will consider the path forward in the coming weeks. Council discussed the importance of this position for young families and how VBS was missed this year.

○ Christian Ed – Bob

See attached report for Youth Ministry

○ Preschool – Staci

See attached report for MCS preschool

Karl did a formal onboarding with Debbie and Staci is planning to reach out to her. Council discussed the need to clarify mask/vaccination policy for the school in August.

○ Property – Max

See attached report for Property committee

Council reviewed the 3 bids for Fritz hall kitchen HVAC replacement

Pastor Karl moved to empower Joe Gulling to spend \$6287 for the Fritz Hall HVAC replacement with Classic Air. Bob Finney seconded the motion and it passed unanimously.

○ Community Outreach – Angela

No report this month

○ Worship and Music – Chris

See attached reports from worship and music.

Activity is starting to return as we prepare for the fall. Pastor Karl commented that he would like to return to our 3 pre-pandemic services soon. The current planning is to time “back to church” with “back to school” in mid-August.

The largest concern is the number of volunteers need to support 3 services with lower attendance. Council discussed that we won’t really know until we try and it seems like people are wanting to return to “normalcy”.

A new youth choir is forming with Lori Hitsman for middle school to high school aged youth. The VIP choir will be maintained for the younger children.

Old Business

- Heart Mulligan Golf Sponsorship of \$500 given – nothing additional to report
- Sound Equipment Investment (PPP Loan) – No further discussion at this time
- Bob & Gretchen Rice Memorial Gift

All information has been submitted, waiting disbursement from the estate.

- Children’s Ministry Director

See Children’s minister report.

- USB and Edward Jones signature cards reset

Richard Mederer (President) and Doug Arnold (Interim Treasurer) are the signatories for our Edward Jones Investment accounts. Richard, Doug and Linda Thompson (clerk) are signatories for our Union Savings Bank accounts.

New Business

- City of Reynoldsburg thanks for Messiah Blessing Box (see attachment)

Messiah was recognized with several other Reynoldsburg organizations for our Blessings Box. We received a copy of the resolution recognizing Messiah and it is a nice recognition.

- Budget in September for Church Secretary

Council discussed Linda’s current desire to continue working 3 days a week for an extended time. It was suggested that we start to prepare a succession plan of sorts working with Linda to define a current job description of her responsibilities and what a potential 5 day a week role would look like.

Council also discussed the potential need to for a part-time social media/technology admin. Additional discussion on this in future meetings.

Next meeting, August 10, 2021 at Messiah

FINANCIAL SUMMARY

July 2021

SIGNIFICANT ITEMS:

1. Through July:
 - a. **Building Fund Net Income** is **(\$6,363)**; this is \$4,052 behind budget. While the annual budget was **(\$5,181)**, this is tracking to end the year at **(\$10k⁺)**.
 - b. YTD **Congregational Offering** is 5.9% (\$15,222) below budget. Expense management and unpaid salaries (FT Admin/Christian Ed Dir) has kept this shortfall from creating a cash shortfall (expenses are \$25,627 under budget).
2. The 7/1/20 – 6/30/21 BWC (Workers Compensation) true up is complete. Messiah incurred an additional \$306.00 expense. This was paid in July.
3. The MIF CD (\$5,340.37) was cashed, and a Demand Deposit Account earning 0.5% was opened. Awaiting final notice to set up account in financial reports.
4. Met with Brent to review Edward Jones investments. YTD performances:
 - a. Endowment Fund: up 4.23%
 - b. General / Designated Funds: up 2.97%
 - c. Columbarium Funds: up 4.75% (\$16,930.72)
 - d. EJ fee total over last year (6/27/20 – 6/25/21): \$805.93 – report attached
 - e. Established process to make monthly deposits of Endowment donations.
5. RITA penalty forgiven.
6. 1180 property tax waiver submitted.
7. Bob Rice Endowment donation should be received sometime in August. This will be from his investments. Messiah will also receive 5% of a life insurance policy and 5% of other assets as they are liquidated.
8. **New Reports:**
 - a. Messiah Lutheran Church Fund Summary
 - b. Messiah Lutheran Church Assets and Liabilities
 - c. Operating Cash Allocation

OPERATING NET INCOME:

A. INCOME: Variances to Budget

Item	Ministry Area	MTD	YTD
1	Congregational Offering ^a	(\$3,802)	(\$15,222)
2	Other Income	\$742	\$6,264
Total	TOTAL OFFERING	(\$3,060)	(\$8,958)

- a. **0110 – Envelopes:** **(\$3,482)**
- 0120 – Loose Collection:** **(\$2,158)**
- 0130 – Simply Giving:** **\$1,838**
- Congregational Offering:** **(\$3,802)**

B. EXPENSES: Variances to Budget

Item	Ministry Area	MTD	YTD
1	1000 – Missions	(\$125)	(\$875)
2	2000 - Pastoral Ministry	(\$173)	(\$997)
3	3000 – Worship/Music	(\$92)	(\$1,234)
4	4000 – Christian Ed ^a	(\$2,084)	(\$6,035)
5	5000 – Admin ^b	(\$1,832)	(\$8,191)
6	6000 – Property ^c	(\$983)	(\$5,710)
7	7000 – Fellowship	(\$61)	(\$1,781)
8	7500 – Outreach	(\$130)	(\$350)
9	8000 – Welcome	(\$75)	(\$299)
10	9000 – Stewardship/Finance	(\$0)	(\$155)
Total	TOTAL	(\$5,554)	(\$25,627)

MTD Variance Drivers:

- b. 4000 - Christian Ed:
 - i. 4210 – Dir Children’s Ministry salary not paid (\$1,333)
 - ii. 4160 – Jr/Sr High no expenses (\$450)

- c. 5000 - Admin:
 - i. 5010 – Admin Assistant Compensation was \$1,221 under budget. This is the differential between Linda’s part time salary and the budgeted full- time replacement.
 - ii. 5060 – Office Supplies and 5090 – Copier Expenses were a combined \$635 under budget.

BLDG FUND NET INCOME: Variances to Budget:

Item	Ministry Area	MTD	YTD
1	Income	(\$1,737)	(\$4,052)
2	Expenses	\$0	\$0
Total	NET INCOME	(\$1,737)	(\$4,052)

KEY DESIGNATED FUNDS:

- i. **HEART:** July's offering donations to HEART totaled \$345.86
- ii. **Capital Fund Balance:** \$19,026
- iii. **Pastoral Discretionary Fund Balance:** \$6,546.64
- iv. **Youth Mission Trip Balance:** \$5,382.02
- v. **MCS Taxes / BWC Balance:** **(\$1,038.44)**

OPERATING CASH ALLOCATION:

Current Operating Funds Balance Detail	
	Balance: \$145,763.32
SBA Loan Funds (pending forgiveness):	(\$59,983.60)
<u>Designated Fund Floats:</u>	<u>(\$1,038.44)</u>
MLC Liquidity Reserve:	\$84,741.28

Messiah Lutheran Church Budget Performance - Jul 2021

	Jul 21	Budget	\$ Over Budget	Jan - Jul 21	YTD Budget	\$ Over Budget	Annual Budget
0100 - Operating Offering							
0110 - Envelopes	14,458	17,940	(3,482)	130,493	153,635	(23,142)	265,330
0120 - Loose collection	2,932	5,090	(2,158)	26,280	33,540	(7,260)	58,780
0130 - Simply Giving	14,373	12,535	1,838	99,575	84,395	15,180	150,240
<i>Congregational Offering</i>							
0140 - Earned Interest Income	31,763	35,565	(3,802)	256,348	271,570	(15,222)	474,350
0150 - MCS Support	40	7	33	272	47	225	80
0160 - Messiah Night Offering	-	-	-	3,895	3,080	815	5,580
0170 - Miscellaneous	-	10	(10)	4,063	1,490	2,573	2,790
0185 - Net Parsonage Rental Income	1,219	500	719	6,151	3,500	2,651	6,000
Total 0100 - Operating Offering	33,022	36,082	(3,060)	270,729	279,687	(8,958)	491,600
Total Operating Fund Offering	33,022	36,082	(3,060)	270,729	279,687	(8,958)	491,600
Expense							
1000 - Missions							
1010 - ELCA Benevolence	2,738	2,738	-	19,163	19,163	-	32,850
1020 - Seminary Scholarships	-	-	-	1,000	1,000	-	2,000
1030 - Helping Those in Need	-	125	(125)	-	875	(875)	1,500
1040 - First English	150	150	-	1,050	1,050	-	1,800
1050 - Joseph's Coat Ministry	1,250	1,250	-	8,750	8,750	-	15,000
1060 - HEART	100	100	-	700	700	-	1,200
Total 1000 - Missions	4,238	4,363	(125)	30,663	31,538	(875)	54,350
2000 - Pastoral Ministry							
2010 - Sr Pastor Compensation	4,603	4,503	100	32,019	31,519	500	54,032
2011 - Sr Pastor Salary	46	-	46	156	81	75	163
2015 - Sr Pastor Workers Comp	1,145	1,149	(4)	8,028	8,044	(16)	13,790
2011 - Sr Pastor Benefits	2,893	2,993	(100)	20,452	20,953	(501)	35,920
2019 - Sr Pastor Housing	8,686	8,645	41	60,655	60,597	58	103,904
Total 2010 - Sr Pastor Compensation	8,686	8,645	41	60,655	60,597	58	103,904
2030 - Pastoral Care Compensation							
2031 - Pastoral Care Salary	434	504	(71)	3,035	3,530	(495)	6,051
2033 - Pastoral Care FICA	33	39	(5)	232	270	(38)	463
2035 - Pastoral Care Workers Comp	5	-	5	13	70	(57)	139
2037 - Pastoral Care Benefits	391	339	52	2,737	2,374	363	4,070
Total 2030 - Pastoral Care Compensation	862	882	(20)	6,017	6,243	(227)	10,723
2040 - Supply Pastor Compensation							
2041 - Supply Pastor Salary	250	417	(167)	2,250	2,917	(667)	5,000
2043 - Supply Pastor FICA	-	32	(32)	134	223	(89)	383
2045 - Supply Pastor Workers Comp	3	-	3	9	1	9	1
Total 2040 - Supply Pastor Compensation	253	449	(195)	2,393	3,140	(747)	5,384
2120 - Sr Pastor Expenses	35	35	0	654	320	334	500
2130 - Sr Pastor Continuing Ed	-	-	-	-	415	(415)	500
Total 2000 - Pastoral Ministry	9,837	10,011	(173)	69,719	70,716	(997)	121,011

Messiah Lutheran Church Budget Performance - Jul 2021

	Jul 21	Budget	\$ Over Budget	Jan - Jul 21	YTD Budget	\$ Over Budget	Annual Budget
3000 · Worship/Music							
3010 · Music Director	2,295	2,295	-	16,065	16,065	-	27,540
3011 · Music Director Compensation	176	176	(0)	1,229	1,229	(0)	2,107
3013 · Music Director FICA	24	-	24	68	41	26	83
3015 · Music Director Workers Comp	2,495	2,471	24	17,362	17,335	26	29,730
Total 3010 - Music Director Compensation							
3040 · Cont Worship Engineer	416	434	(17)	2,913	3,035	(121)	5,203
3041 · Cont Worship Engineer Salary	32	33	(1)	223	232	(9)	398
3043 · Cont Worship Engineer FICA	6	-	6	16	8	8	16
3045 · Cont Worship Engineer BWC	454	467	(13)	3,152	3,275	(123)	5,616
Total 3040 - Cont Worship Engineer							
3060 · Accompanist Compensation	-	-	-	-	-	-	918
3061 · Accompanist Salary	-	-	-	-	-	-	70
3063 · Accompanist FICA	-	-	-	-	-	-	3
3065 · Accompanist Work Comp	-	-	-	-	-	-	991
Total 3060 - Accompanist Compensation							
3070 · Organist Compensation	1,149	1,149	-	8,040	8,040	(0)	13,783
3071 · Organist Salary	88	88	0	615	615	0	1,054
3073 · Organist FICA	12	-	12	32	21	12	41
3075 · Organist Workers Comp	1,248	1,236	12	8,687	8,676	12	14,878
Total 3070 - Organist Compensation							
3180 · Maintenance	-	50	(50)	540	350	190	600
3200 · Altar Guild	-	65	(65)	972	1,455	(483)	2,500
3220 · Music Licenses	-	-	-	179	585	(406)	1,570
3310 · Choir	-	-	-	-	250	(250)	600
3320 · Bell Choir	-	-	-	-	-	-	-
3340 · Mens Chorale	-	-	-	-	-	-	-
3360 · Childrens Choir	-	-	-	-	-	-	-
3410 · Contemporary Worship	-	-	-	-	200	(200)	400
Total 3000 · Worship/Music	4,197	4,289	(92)	30,892	32,126	(1,234)	56,885

Messiah Lutheran Church Budget Performance - Jul 2021

	Jul 21	Budget	\$ Over Budget	Jan - Jul 21	YTD Budget	\$ Over Budget	Annual Budget
4000 · Christian Education	-	50	(50)	768	460	308	1,050
4010 · Children's Ministry Material	-	-	-	145	1,170	(1,025)	1,800
4040 · Confirmation	-	-	-	-	500	(500)	500
4070 · Vacation Bible School	-	-	-	-	50	(50)	100
4130 · Nursery Supplies	-	-	-	266	245	21	300
4140 · Breakfast with Santa/Bunny	-	95	(95)	-	570	(570)	950
4150 · Adult Education	-	435	(435)	-	945	(945)	1,450
4160 · Jr/Sr High Youth	-	-	-	-	320	(320)	750
4170 · Special Services Events	-	-	-	-	-	-	-
4210 · Dir Childrens Ministry Compensation	-	1,333	(1,333)	5,000	6,833	(1,833)	13,500
4211 · Dir Childrens Ministry Salary	-	102	(102)	383	523	(140)	1,033
4213 · Child Ministry Dir FICA	6	-	6	13	20	(7)	41
4215 · Child Ministry Dir Work Comp	6	-	6	5,396	7,376	(1,981)	14,573
Total 4210 - Dir Childrens Ministry Compensation	6	1,435	(1,429)	5,396	7,376	(1,981)	14,573
4220 · Nursery Nanny Compensation	105	99	6	381	695	(314)	1,191
4221 · Nursery Nanny Salary	8	8	0	29	53	(24)	91
4223 · Nursery Nanny FICA	0	-	0	0	2	(1)	4
4225 · Nursery Nanny Workers Comp	113	107	7	410	750	(339)	1,286
Total 4220 - Nursery Nanny Compensation	113	107	7	410	750	(339)	1,286
4260 · Youth Director Comp	935	1,020	(85)	6,545	7,140	(595)	12,240
4261 · Youth Director Salary	72	78	(7)	501	546	(46)	936
4263 · Youth Director FICA	10	-	10	25	18	6	37
4265 · Youth Director Work Comp	1,016	1,098	(82)	7,071	7,705	(634)	13,213
Total 4260 - Youth Director Comp	1,136	3,220	(2,084)	14,056	20,091	(6,035)	35,972
Total 4000 · Christian Education	-	-	-	-	-	-	-
5000 · Administration	-	-	-	-	-	-	-
5010 · Admin Assistant Compensation	1,977	2,865	(888)	13,839	17,592	(3,753)	31,918
5011 · Admin Assistant Salary	151	219	(68)	1,059	1,346	(287)	2,442
5013 · Admin Assistant FICA	21	-	21	57	48	9	96
5015 · Admin Assistant Workers Comp	-	286	(286)	-	571	(571)	2,000
5017 · Admin Assistant Benefits	-	-	-	-	-	-	-
Total 5010 · Admin Assistant Compensation	2,149	3,370	(1,221)	14,954	19,558	(4,603)	36,456
5020 · Sec Admin Assistant Compensation	-	-	-	2,742	3,750	(1,008)	3,750
5021 · Sec Admin Assistant Salary	-	-	-	210	287	(77)	287
5023 · Sec Admin Assistant FICA	3	-	3	9	11	(2)	11
5025 · Sec Admin Assistant Work Comp	3	-	3	2,961	4,048	(1,088)	4,048
Total 5020 · Sec Admin Assistant Comp	3	-	3	2,961	4,048	(1,088)	4,048
5050 · Office Equipment Maintenance	-	370	(380)	936	20	(20)	100
5060 · Office Supplies	(10)	105	(50)	1,241	3,060	(2,124)	4,700
5070 · Postage	55	165	(27)	1,342	1,030	211	2,000
5080 · Telephone	192	540	(254)	2,920	3,790	(870)	6,500
5090 · Copier	286	20	18	303	180	123	430
5100 · Web Service/Fees	38	118	(41)	1,186	1,100	86	1,690
5110 · Payroll Processing	159	100	(10)	662	715	(53)	1,200
5120 · EFT Charges	90	5	(5)	-	30	(30)	50
5130 · Bank Charges	-	-	-	-	-	-	-
Total 5000 · Administration	2,962	4,793	(1,832)	26,504	34,696	(8,191)	59,176

Messiah Lutheran Church Budget Performance - Jul 2021

	Jul 21	Budget	\$ Over Budget	Jan - Jul 21	YTD Budget	\$ Over Budget	Annual Budget
6000 · Property							
6010 · Custodian Compensation							
6011 · Custodian Salary	2,786	2,786	0	19,552	19,503	48	33,434
6013 · Custodian FICA	213	213	0	1,496	1,492	4	2,558
6015 · Custodian Workers Comp	161	-	161	369	270	100	539
6017 · Custodian Benefits	284	287	(3)	1,989	2,010	(20)	3,445
Total 6010 · Custodian Compensation	3,445	3,286	158	23,406	23,274	131	39,976
6020 · Sunday Custodian Compensation							
6021 · Sunday Custodian Salary	-	71	(71)	-	494	(494)	847
6023 · Sunday Custodian FICA	-	5	(5)	-	38	(38)	65
6025 · Sunday Custodian Workers Comp	-	-	-	-	1	(1)	3
Total 6020 · Sunday Custodian Compensation	-	76	(76)	-	533	(533)	915
6026 · Vacation Coverage	-	-	-	-	190	(190)	380
6030 · Church Utilities/Expenses							
6031 · MLC Gas	235	170	65	6,852	6,330	522	8,500
6032 · MLC Electric	1,447	1,565	(118)	8,856	9,730	(874)	18,000
6033 · MLC Water/Sewer	-	-	-	3,661	3,722	(61)	7,000
6034 · MLC Trash	220	200	20	1,519	1,440	79	2,390
6036 · MLC Pest Control	76	45	31	778	735	43	1,490
6038 · MLC Maint/Repairs	89	500	(411)	1,846	3,500	(1,654)	6,000
Total 6030 · Church Utilities/Expenses	2,067	2,480	(413)	23,512	25,457	(1,945)	43,380
6070 · Insurance	-	-	-	6,274	6,150	124	13,300
6075 · Net Insurance Repairs	-	-	-	-	-	-	-
6080 · Snow Removal	-	-	-	532	380	152	500
6090 · Lawn Care	-	135	(135)	20	250	(230)	450
6095 · Landscape	-	-	-	-	335	(335)	2,000
6096 · Community Garden	-	-	-	-	-	-	200
6100 · Custodial Supplies	265	175	90	2,207	3,540	(1,333)	5,000
6115 · Promissory Note Interest	-	-	-	80	80	-	160
6120 · Parsonage Expenses							
6121 · Parsonage Gas	-	-	-	265	-	265	-
6122 · Parsonage Electric	-	-	-	227	-	227	-
6128 · Parsonage Maint/Repairs	203	165	38	768	1,165	(397)	2,000
Total 6120 · Parsonage Expenses	203	165	38	1,261	1,165	96	2,000
6160 · Inspection Fees	-	-	-	579	525	54	2,500
6230 · Church Van Maint/Gas	111	300	(189)	695	1,440	(745)	2,000
6240 · HVAC Maintenance	-	375	(375)	2,928	3,220	(293)	6,000
6320 · Secondary Property Expenses							
6322 · Secondary Property Electric	59	60	(1)	1,531	1,615	(84)	2,100
6328 · Secondary Property Maint/Repair	-	80	(80)	-	580	(580)	1,000
Total 6320 · Secondary Property Expenses	59	140	(81)	1,531	2,195	(664)	3,100
6900 · Cap Fund Contribution	1,250	1,250	-	8,750	8,750	-	15,000
Total 6000 · Property	7,400	8,382	(983)	71,775	77,485	(5,710)	136,866

Messiah Lutheran Church Budget Performance - Jul 2021

	Jul 21	Budget	\$ Over Budget	Jan - Jul 21	YTD Budget	\$ Over Budget	Annual Budget
7000 · Fellowship	115	60	55	298	410	(112)	700
7020 · Fellowship Activities	-	125	(125)	545	1,375	(830)	2,500
7030 · Kitchen Supplies	-	-	-	4,456	5,305	(849)	8,400
7040 · Messiah Night	-	-	-	-	-	-	-
7050 · Messiah Chef Comp	857	857	(0)	6,001	6,001	(0)	10,287
7051 · Messiah Chef Salary	66	66	-	459	459	0	787
7053 · Messiah Chef FICA	9	-	9	25	15	10	31
7055 · Messiah Chef Work Comp	932	923	9	6,485	6,476	10	11,105
Total 7050 · Messiah Chef Comp	1,047	1,108	(61)	11,784	13,566	(1,781)	22,705
Total 7000 · Fellowship	-	-	-	-	-	-	-
7500 · Outreach	-	-	-	52	175	(123)	250
7520 · Community Concerns	-	130	(130)	963	1,190	(227)	2,500
7530 · Community Meals Provided	-	130	(130)	1,016	1,365	(350)	2,750
Total 7500 · Outreach	-	-	-	-	-	-	-
8000 · Welcome	-	-	-	266	290	(24)	650
8010 · Welcome Center	-	-	-	-	40	(40)	80
8020 · Advertising	-	75	(75)	-	235	(235)	330
8040 · New Members Class	-	75	(75)	266	565	(299)	1,060
Total 8000 · Welcome	-	-	-	-	-	-	-
9000 · Stewardship/Finance	-	-	-	645	680	(35)	680
9010 · Contribution Envelopes	-	-	-	-	120	(120)	150
9020 · Stewardship Supplies	-	-	-	645	800	(155)	830
Total 9000 · Stewardship/Finance	30,816	36,370	(5,554)	257,319	282,946	(25,627)	491,598
Total Expense	2,206	(288)	2,495	13,410	(3,259)	16,669	2
Operating Fund Net Income	2,883	4,480	(1,597)	24,350	28,490	(4,141)	45,730
Income	2,883	4,480	(1,597)	24,350	28,490	(4,141)	45,730
0200 · Debt Servicing Income	3,167	3,340	(173)	21,890	21,915	(25)	39,460
0210 · Envelopes	37	4	33	143	29	114	50
0220 · Simply Giving	6,087	7,824	(1,737)	46,382	50,434	(4,052)	85,240
0240 · Earned Interest Income	6,087	7,824	(1,737)	46,382	50,434	(4,052)	85,240
Total 0200 · Debt Servicing Income	6,087	7,824	(1,737)	46,382	50,434	(4,052)	85,240
Total Income	7,073	7,073	-	49,511	49,511	-	84,876
Expense	462	462	0	3,235	3,235	0	5,545
10000 · Debt Servicing	7,535	7,535	0	52,746	52,746	0	90,421
10200 · Church Mortgage Servicing	7,535	7,535	0	52,746	52,746	0	90,421
10300 · Parsonage Mortgage Servicing	7,535	7,535	0	52,746	52,746	0	90,421
Total 10000 · Debt Servicing	7,535	7,535	0	52,746	52,746	0	90,421
Total Expense	(1,448)	289	(1,737)	(6,363)	(2,312)	(4,052)	(5,181)
Bld Fund Net Income	2,883	4,480	(1,597)	24,350	28,490	(4,141)	45,730

Messiah Lutheran Church Account Balances 7/31/21

Fund Group	Prior Month Balance	Net Income	Adjustments ¹	Current Month Balance
Building Fund	\$50,064.43	(\$1,447.88)	\$0.00	\$48,616.55
Endowment	\$65,651.21	\$239.62	\$423.80	\$66,314.63
Designated Funds	\$54,610.70	\$7,573.83	\$0.00	\$62,184.53
Operating Funds	\$143,506.41	\$2,206.43	\$50.48	\$145,763.32
Total Current Assets	\$313,832.75	\$8,572.00	\$474.28	\$322,879.03

1. Explanations:

- A. \$423.80 - Endowment Edward Jones investment gains in June
- B. \$50.48 - Edward Jones investment gains in June

Current Operating Funds Balance Detail	
Balance:	\$145,763.32
SBA Loan Funds (pending forgiveness):	(\$59,983.60)
Designated Fund Floats:	(\$1,038.44)
MLC Liquidity Reserve:	\$84,741.28

Messiah Lutheran Church Assets and Liabilities Summary

As of July 31, 2021

ASSETS	<u>July 31st</u>	
Current Assets		
Checking/Savings		
Union Checking	\$150,867.83	
Union Savings	\$2,818.37	
Union Building Fund (checking)	<u>\$43,306.08</u>	
Total Checking/Savings		\$196,992.28
Other Current Assets		
Union Savings CD #2	\$10,254.58	
Mission Inv CD - Bldg Fund	<u>\$5,310.47</u>	
Edward Jones Inv - Endowment		
Money Market	\$239.62	
Amer Bond Fund of Amer C	\$2,846.17	
Amer Bond Fund of Amer A	\$13,413.78	
Ameri Cons Grw & Inc Port A	\$23,192.92	
Amer High-Income Trust A	\$8,081.18	
Amer Int BD Fd of Amer A	\$15,145.48	
Amer SMALLCAP World A	<u>\$3,395.48</u>	
Total Edward Jones Inv - Endowment		\$66,314.63
Edward Jones Inv - Gen / Desig		
Cash	\$0.03	
Amer Bond Fund of Amer A	\$10,924.74	
Amer Cap Inc Builder C	\$835.24	
Amer Cap Inc Builder A	\$8,458.17	
Amer High-Income Trust A	\$5,990.85	
Amer SMALLCAP World A	\$2,728.95	
Hartford Total Return Bond A	\$7,773.28	
Hartford World Bond A	<u>\$7,295.81</u>	
Total Edward Jones Inv - Gen / Desig		<u>\$44,007.07</u>
Total Other Current Assets		<u>\$125,886.75</u>
Total Current Assets		<u>\$322,879.03</u>
Total Assets		<u>\$322,879.03</u>
LIABILITIES		
Long Term Liabilities		
Messiah Lutheran Church Mortgage (5 yr ARM 3.875%) <i>Reset Date Sep 2022</i>	\$1,015,194.89	
Parsonage Mortgage (3% Annual ARM) <i>Reset Date Oct 2021</i>	\$31,945.73	
Parishioner Loans (@ 4%)	<u>\$4,000.00</u>	
Total Long Term Liabilities		<u>\$1,051,140.62</u>

General / Designated Funds
Building Funds
Endowment Funds



**SMALL BUSINESS ADMINISTRATION
WASHINGTON, DC 20416**

**NOTICE OF PAYCHECK PROTECTION PROGRAM
FORGIVENESS PAYMENT**

**Borrower: MESSIAH LUTHERAN CHURCH
Lender of Record: Fifth Third Bank
SBA Loan No.: 9961287204
Loan Approval Date: 04/28/2020
Loan Disbursement Amount: \$ 104,100.00**

**Amount of Forgiveness Requested by Lender: \$ 104,100.00
Forgiveness Amount Remitted: \$ 104,100.00 in principal and \$ 1,298.36 in
interest
Forgiveness Payment Date: 08/04/2021**

As authorized by Section 1106 of the CARES Act, SBA has remitted to the Lender of Record the payment listed above for forgiveness of the Borrower's Paycheck Protection Program (PPP) loan.

If any balance remains on the PPP loan after application of the forgiveness payment, the Lender must notify the Borrower of the date on which the first payment is due, and the loan must be repaid by the Borrower on or before the maturity date.

For loans of \$150,000 and less [except for those borrowers that together with their affiliates received loans of \$2 million or greater], the borrower must retain records relevant to the loan forgiveness application that prove compliance with the requirements of Section 7(a)(36) and Section 7A of the Small Business Act—with respect to employment records, for the 4-year period following submission of the loan forgiveness application, and with respect to other records, for the 3-year period following submission of the loan forgiveness application.

For loans greater than \$150,000, the Borrower must retain all records relating to the Borrower's PPP loan for six years from the date the loan is forgiven or repaid in full.

THIS DOCUMENT IS A NOTICE OF PAYMENT ONLY. ISSUANCE OF THIS NOTICE OF PAYMENT DOES NOT PROVIDE THE BORROWER WITH A RIGHT TO APPEAL TO THE SBA OFFICE OF HEARINGS AND APPEALS.

Pastor Karl's Report

August, 2021

Thoughts and Musings

- Worship Director Tyler and I had a great planning meeting last month dreaming about the three worship services we are rolling out in August. We are hoping each will be meaningful to the different parts of our congregation. May they give us different bases to grow our body of Christ, leading to enthusiastic ministers fed by worship.
- Like much of America, Messiah has staffing issues. We still need teachers at Messiah Christian School, a Children's Minister and an Administrative assistant in our church. This crunch has caused us to be more creative with the job postings and to dream differently about what our needs might be. This isn't a bad thing!! It also has caused us to revisit what is a reasonable wage in this day and age.
- I had a great experience with our High School youth this last month. I accompanied twelve youths on an overnight trip to Cedar Point. Our youth minister Adam is doing a wonderful service for Messiah. He is caring, organized and Christ centered in his leadership. Our youth like him, too. I was reminded how much I enjoyed youth ministry. It is where my ministry began. Since we have had Associate Pastors, I haven't been around the high school youth much. I wanted to give space for Pastors Liz and Thadd to lead without my presence. I look forward to finding other ways to be involved in this time without an Associate Pastor.
- The Delta variant has got me down, like most of the world. Just when we all thought we were past this stuff, here we are again. Let's hope this latest surge is in the rearview mirror within a month. May the families suffering illness and death from Covid now, be blessed with caregivers and churches that lift them up. I pray that more people will see the wisdom in getting vaccinated so that future surges with even more deadly variants do not occur.
- My last summer time off has come to an end. I appreciate the time Messiah gives me for vacation in light of my 18 years of service. I have never used the full 7 weeks. With our cottage and the excitement of

our grandchildren to visit there, the summer is the time I enjoy vacationing the most. This last vacation involved a lot of golf, reading, visiting some old friends, puppies and family. Life is good. I am blessed, for sure and try to be thankful for those blessings.

MONTHLY MINISTRY REPORT

Ministry: Youth Ministry

Month: August

Ministry Chairperson:

Current Events: We had 13 youth attend the cedar point trip, which was a great success and great time with beautiful weather.

Thanks to Staci Stought we will have a handful of youth leading the slide shows/PowerPoints during worship.

Future/Long-range Planning:

Confirmation will be starting in September.

Beginning the planning and sign ups for next summer's youth Gathering in Minneapolis. Very early numbers are about. 12 youth interested but hoping to have a handful more by the end of the month. Great news is I also have 4 adults already interested in chaperoning this trip.

Projects Ongoing:

Plan on seeing a few more fund raisers this year, as the youth are working hard to raise funds for the summer trip. It will cost approximately \$900 per person to go, so hoping to keep that cost down for the families.

Assistance that would be helpful:

Monthly Ministry Report for Messiah Christian School

Submitted by Debbie Sanders, Director

August 4, 2021

July, has come and gone. Hard to believe we are gearing up for a new and exciting school year here at Messiah. August 29th we will be hosting our annual Open House and Book fair event.

We would like to welcome Jackie Fuller to the MCS team. She will be joining our team as the new part-time Admin Assistant. Jackie is a current member of Messiah Lutheran Church and brings with her a plethora of experience as an Administrative Assistant.

I would like to also take this time to thank Jamie Cogsil for her many contributions to the MCS program, Jamie will not be returning to MCS in the fall. She will be pursuing new adventures this upcoming year. We wish her all the success with her new journey.

As we prepare for the upcoming school year interviews are under way to fill the vacant teaching positions and the open lunch coordinator position.

The school office will be open this summer on Wednesdays from 10 a.m. to 3 p.m. for tours and enrollment of family needs.

Enrollment has begun picking up as previously anticipated.

*See below for classroom enrollment break down

Classroom	Current Enrollment	Classroom Capacity
3'S AM	4	14
3'S PM	7	14
Pre-K AM	11	14
Pre-KPM	7	14
Fulltime Pre-K	11	14
Fulltime Pre-K	11	14
Fulltime Pre-K	10	14
Kindergarten	18	18

Thank you for your continued support and guidance, I hope everyone continues to enjoy, faith family and friends this summer.

Monthly Ministry Report

Ministry: Property Committee

Month: August 2021

Chairperson: Joe Gulling

Current Events

- **Landscape**
 - Working on prices for the retaining wall
 - Removed all the shrubs
 - Working on clearing area in front of garden

- **Memorial Garden**
 - Steps from Nursery need replaced
 - Bid from Boss ~\$1700

- **Parsonage (1160) Don't have August statement**
 - See attached Operating statement
 - Total YTD cash to owner \$6150.78

- **1180**
 - ADA ramp. Possibility of the eagle scouts building it.

- **Replaced the HVAC unit for the Fritz Hall kitchen on 7/26**

- **Jude working on classrooms, almost complete**

- **Energy contracts.**
 - Gas for church. Signed contract for Shipley energy 0.379. Term 8/1/2021-7/30/2022
 - Electric 1180. Switch energy 0.0499

- **To do list**
 - Replaced lights in Porte cocher (canopy)
 - Add grab bar in women's restroom

- **Next meeting August 24th, 7:00 shelter house?**

MONTHLY MINISTRY REPORT

Ministry Outreach Ministry

Month August 2021

Ministry Chairperson Suzanne Schmandt

Current

Outreach has continued with all our normal serves all summer.

Our shut-in's have been receiving Meal Deliveries every other Wed. this summer. Pat Roper, Donna Short & myself have enjoyed this new ministry as much as the seniors have appreciated the meal and visits. Gary is also delivering & enjoying the fellowship.

Harold & Lucinda Thomas have been very faithful preparing and delivering meals to the Friends of the Homeless generally 3 weeks of the month. They are enjoying it and feel the appreciation of the guests.

First English is looking for our financial and volunteer support for a Neighborhood Block Party which is planned for Mid September. Pastor Karl attended an organizational meeting for 1st English plans for the fall.

Messiah's kitchen & documents will be inspected by Mid Ohio on August 16.

Respectfully submitted
Suzanne