

- 1) Attendees: Jim, Naomi, Sarah, Pam, Karen, Nancy, Pastor Kent, Pastor Marty; Absent: Andrew
- 2) Opening devotions: Karen
- 3) Call to Order
- 4) Attendance – establish quorum (need 5 Council members)
- 5) Approval of current agenda
 1. M/S - Sarah/Naomi
- 6) Approval of the prior month's minutes - m/s - Pam/Sarah
- 7) Introductions– Welcome Nancy Johnson, brief council and staff introductions
- 8) New Business:
 1. Council Liaison Job descriptions- Updates or Questions? Jim
 - Job descriptions are found in the Council folder.
 - **ACTION:** Everyone should review and make needed edits.
 2. Endowment
 - Charter– Kevin Peterson attended Council and shared that Endowment will attend Council meeting in January and discuss new charter.
 - Endowment grants: reviewed and approved Fall 2025 grant docket. M/S - Pam/Karen
 3. Pastor Kent's review process, process underway- Jim
 - We are discussing the process for a six-month and year-end review. Consulting with the personnel committee and exec. committee.
 4. Design Team- Oman mural placement recommendation, document in folder, Action item- Jim
 - Motion to approve moving Oman painting to the Commons where the clock is currently hung. M/S: Pam/Karen
 5. 1948 building furnace update- Information item
 - See summary from Properties and Finance
 6. Google drives for for committees/ministry teams-Jim
 - In order for committees to edit/upload documents, members must have their own Google account..
 - **ACTION:** Everyone should talk to their committees about setting up respective ministry group Google Folder.
 7. Habitat for Humanity- Spring event at RLC- Pastor Kent and Jim
 - Jim and Pastor Kent are talking to Habitat TC about details for their spring event being hosted at RLC
 8. Supporting staff- what can we do? Jim
 9. Constitution review and update– Interest in participation? Jim
 - Every three years churches should review/revise their constitution. We are beginning the review process for our constitution. Need to review the national ELCA [required] provisions

and bylaws and compare with our current constitution and then bring an updated version to our congregation for approval.

10. File management discussion- Ministry Reports: Jim,

- **ACTION:** Please name your files as follows: (Ministry Team, Council Member, Month and Year)
- **EXAMPLE:** Mission_Outreach_K.Rogers_Nov.2025.

11. Policy documents -Please preview and update- Jim

- All of our policy documents are in the 2025 Council folder.
- **ACTION:** Council members are asked to review and edit (with tracked changes).

12. Stewardship 2025-26.

- Update from Stewardship Team (Andrew/Pastor Kent)
- Good news: We had a 25% increase in financial pledges. Bad news: not enough pledges to meet our budget needs.
- Based on the outcome of stewardship commitments, we now need to evaluate pRAISE campaign and ability to run a capital campaign.

13. Roseville Park issues- Jim

- No update

14. Financial Audit- information item: Carol

- Audit results and update to be presented at the January finance committee.

15. FYI: Auto, Abuse and Molestation Insurance coverage-Review staff and Volunteer Policies- Jim/Carol.

16. Annual calendar of asks- updates or new asks? [Annual Calendar of Ask:](#)

- No new asks to add

9) Monthly staff reports

1. Senior Pastor – Pastor Kent

- Stands as written. Major consideration - need to determine next steps for the 55 building and who is in charge of this process.

2. Associate Pastor – Pastor Marty

- Stands as written.

3. Finance and Administration - Carol

- Stands as written. Passing the baton to Nancy with hope. Finances and momentum are positive.

4. Church Administrator – Mary

- Stands as written

10) Committee Liaison & Project Team Reports

1. Mission & Outreach – Karen Rogers

- Stands as written. Action: donate to the Sharing Tree in December.
- 2. Finance- Naomi
 - Stands as written.
- 3. Endowment – Jayanti Ray
- 4. Justice & Congregational Learning - Andrew Olson
- 5. Small Groups and Care Team - Pam McCulloch
 - Highlights: the RLC Reads group is now up to 25 people, several newer and younger members. Pastors Bible Study: also growing, 17-18 people. Men's Bible Study is also growing.
- 6. Children, Youth & Families - Nancy Brown
 - Stands as written.
- 7. Community Engagement - Dot Probst
 - No report this month.
- 8. Nominating – Sarah Richter
 - We are assessing the church committee and leadership needs and will be organizing for 2026-2027 nominating needs in Jan. 2026.
- 9. Organ Project Team- Jim
 - Stands as written
- 10. Properties Project Team - Sarah Richter
 - Stands as written

11) Update Headlines – Recap key communications messages for next 30 days

1. Thanks to all who participated in the sanctuary cleaning
2. Endowment grants approved. See the newsletter for recent grant approvals.
3. Thank you to those who have made their stewardship pledge and please continue to send them in if you haven't.

Parking lot issues:

Plan for funds from American Rescue plan and sale of childcare house

- 1)** Opening devotions: Pam
- 2)** Call to Order
- 3)** Attendance – establish quorum (need 5 Council members)
- 4)** Approval of current agenda
- 5)** Approval of the prior month's minutes
- 6)** New Business:
 1. Unrestricted Gift Policy revision: Council approval needed- Jim
 2. Council Liaison Job Descriptions– Please review and update- Jim
 3. File management discussion- Jim
 4. Ministry reports– Discussion- Jim
 5. Special Appeal for SNAP- Dot
 6. Endowment Committee Charter review: Jayanti
 7. Council Job Descriptions– Review and update– in the 24/25 council folder.
 8. Stewardship 2025-26.
 - Update from Stewardship Team (Andrew/Pastor Kent)
 9. Stormwater city fee reduction- Information Item- Jim
 10. Financial Audit– information item: Carol/ Jim
 11. FYI: Auto, Abuse and Molestation Insurance coverage Carol is working on quotes for missing coverages.
 12. FYI Parking lot patching is completed as of Sept 3rd. Approval of \$3208 from the Building Fund along with the \$4000 in the General Ministry Budget for the Parking Lot patching. Request for funding approval to repair the Commons, Lounge and hallway roofs. The request was for \$5000 from the Building Fund. Discussion
- 7)** Review [Annual Calendar of Asks](#):
- 8)** Monthly staff reports
 1. Finance – Naomi
 2. Senior Pastor – Pastor Kent - church business administrator
 3. Associate Pastor – Pastor Marty
 4. Church Administrator – Mary Johnson
- 9)** Committee Liaison & Project Team Reports
 1. Mission & Outreach – Karen Rogers
 2. Endowment – Jayanti Ray
 3. Justice & Congregational Learning - Andrew Olson
 4. Small Groups and Care Team - Pam McCulloch
 5. Children, Youth & Families - Nancy Brown

6. Community Engagement - Dot Probst
7. Nominating – Sarah Richter
8. Organ Project Team- Jim
9. Properties Project Team - Pastor Kent (new liaison - Sarah Richter)

10) Headlines – Recap key communications messages for next 30 days

1. Property Project Team charter approved.
2. Intern CYF Associate Director hired
3. Council beginning devotions sharing faith stories

Parking lot issues:

Plan for funds from American Rescue plan and sale of childcare house

10/23/2025, 7:00 pm

- 1) Opening devotions: Pam - member since 1983. Use our light to shine for God.
- 2) Call to Order - 7:03 pm
- 3) Attendance – establish quorum (need 5 Council members) - Karen R, Naomi T, Jim S, Pastor Kent, Pam M, Dot P, Pastor Marty, Kevin P, Andrew O, Nancy B, Carol G.
- 4) Approval of current agenda- m/s - Dot/Andrew - passed.
- 5) Approval of the prior month's minutes - m/s - Pam/Naomi - passed.
- 6) New Business:
 1. Unrestricted Gift Policy revision: Council approval needed- Jim
 - Table until finance report.
 2. Council Liaison Job Descriptions– Please review and update- Jim
 - Each council position has a new job description written last year. Each job description should be reviewed and updated for this year. We want a clear picture of what each position entails, for future council candidates.
 3. File management discussion- Jim
 - Policy reports are now in this year's council folder. Members to review policies, and make comments on drafts. Some of the policies may be out of date.
 4. Ministry reports– Discussion- Jim. In future meetings will highlight 2 reports and spend more time on them to try to understand more deeply what is going on with the committee.
 5. Special Appeal for SNAP- Dot asks questions about what we can do..
 - Concern regarding the ending of SNAP and WIC programs at the end of the month. Mission and Outreach has some extra dollars, and Pastor Marty notes that they are working with our partners - Keystone, Every Meal etc - to give them more resources to be more effective in this time of need. Next week M and O will meet and discuss further.
 6. Endowment Committee Charter review: Jayanti - Kevin Peterson presented Jayanti's place.
 - Kevin P is chair of the endowment committee. The committee has been working on updating the endowment charter. Some of the changes/enhancements noted below.
 - (1) There is a new position - Endowment Committee Project Coordinator. Work with other EC members to increase legacy commitments for endowment giving. To help marketing, awareness and educate members about what the endowment committee can do.
 - (2) Duties and responsibilities are laid out, with new Legacy giving responsibilities written.
 - (3) Enhanced the grant process for applications between website and charter..
 - (4) Tracking progress and commitments for Fund Growth.
 - (5) Will entertain questions/concerns at the next meeting in November.
 - (6) Suggestion by council - consider having a succinct charter, and standard operating procedures become an appendix.

7. Stewardship 2025-26.
 - Update from Stewardship Team (Andrew/Pastor Kent)
 - Mini stewardship talks going well. There will be more this week.
 - Commitment Sunday November 16th. Working on increasing recurring gifts, automatic giving and returning pledge/commitment cards.
 - Ask each of our committees to learn more about stewardship and to make commitment/pledge
 - Pledge cards are being sent out with mailings.
8. Stormwater city fee reduction- Information Item- Jim
 - May be able to get funding from the city/state for an upper parking lot. Future discussion.
9. Financial Audit- information item: Carol/ Jim
 - Carol/Tammy working hard on getting all of the information for the auditor. The auditor will be in church mid November to do onsite work.
10. FYI: Auto, Abuse and Molestation Insurance coverage Carol is working on quotes for missing coverages.
 - We do have information on quotes, and a decision will be made in a couple of months when we can go back to the standard insurance market.
11. FYI Parking lot patching is completed as of Sept 3rd. Approval of \$3208 from the Building Fund along with the \$4000 in the General Ministry Budget for the Parking Lot patching. Request for funding approval to repair the Commons, Lounge and hallway roofs. The request was for \$5000 from the Building Fund. Discussion - approved by Pastor Kent.

7) Review Annual Calendar of Asks:

1. Vote to approve the calendar of asks - m/s Karen/Andrew - approved.
 - discussion - Carol would like a copy of Calendar of Asks.
2. Appears up to date at this point.

8) Monthly staff reports

1. Finance – Naomi.
 - Undesignated gift policy - m/s - Pam/Andrew. Approved - See the policy in finance minutes.
 - The first quarter 2025 offering - \$236,166. Down \$52,023 from first quarter 2024.
 - 2024 number includes 45,000 special appeals to help cover insurance rate hikes.
 - Total receipts (includes offering and other income) are over budget by \$14,022.31.
 - Expenses are under budget as of 9/30/2025 by \$32,795. This is mostly due to staffing reductions, but will be less after positions are filled.
2. Senior Pastor – Pastor Kent - church business administrator
 - We have a candidate who will be offered the job.. Good background with churches. Motion to accept candidate - m/s Jim/Andrew.

3. Associate Pastor – Pastor Marty

- Will sell strudels - November 16th and 23rd. Lots of work with the CYF group.
- Confirmation is going well. 53 kids.
- Trunk/Treat - Sat 25th
- Bible Sunday November 23rd - to preschoolers and 3rd graders.

4. Church Administrator – Mary Johnson. Stands as written.

9) Committee Liaison & Project Team Reports

1. Mission & Outreach – Karen Rogers -

- Clothing drive done 10/26/2025. Thank everyone for donating.

2. Endowment – Jayanti Ray - Kevin Peterson doing report..

- No grant requests received by October 1st. Moved to Nov 8th deadline, and have 2 requests. The committee will meet November 11th.
- Lovelights will take place 11/23, 11/26 and 11/30.

3. Justice & Congregational Learning - Andrew Olson

- Immigration - working with families. Also making home and kitchen kits.
- ONAM - sacred sites on 9/2025. Will send out information on upcoming talks/information.

4. Small Groups and Care Team - Pam McCulloch - SAW

5. Children, Youth & Families - Nancy Brown - SAW

6. Community Engagement - Dot Probst - SAW

- Had a team from RLC to help host Spiritual Gifts workshop. Will work to encourage people to be leaders in the church.

7. Nominating – Sarah Richter - SAW

8. Organ Project Team- Jim - See Report.

- Work continues. Project behind but work continues and adjustments to timeline made.
- New finish date estimated to be March/April 2026.

9. Properties Project Team - Pastor Kent (new liaison - Sarah Richter)

10) Headlines – Recap key communications messages for next 30 days

1. ASK committees to learn more about stewardship - videos, mailings and the book. Make commitments and automatic giving.
2. Will make an offer for new business administrator
3. Strudel fundraising - Nov 16th and 23rd

Parking lot issues:

Plan for funds from American Rescue plan and sale of childcare house

Closed with The Lord's Prayer.

Adjourn 8:46 pm- - m/s - Pam/Naomi - approve.



Council Agenda

10/23/2025, 7:00 pm

Respectfully submitted - Naomi Tetzlaff

September 2025

Roseville Lutheran Church

11/16/2025

Stmt of Financial Position - As of September 30, 2025

1 RLC Checking Account	
2 Balance Per Bank Statement	\$148,883.27
3 Deposits in Transit	\$0.00
4 Account Receivable (Insurance Refund)	\$48,516.38
5 Outstanding Bank Withdrawals	-\$38.41
6 Outstanding Checks	-\$12,252.69
7 GL Bank Balance	\$185,108.55

8 Checking Account	\$185,108.55
9 Petty Cash	\$500.00
9 Samaritan Checking	\$239.42
10 Vanguard Money Market ERC (\$343,747.16), Ryan Ave (204,095.47)	\$766,794.94
10 Cetera/Franklin Investment	\$204,697.62
11 Total Cash Accounts	\$1,157,340.53

Dedicated Funds

12 Properties Fund (includes Building, Site Beautification, Lively Landscapers)	\$103,961.67
13 Education & Children's	\$654.04
14 Worship & Music	\$16,454.27
15 Stewardship/Memorials	\$4,250.00
16 Christian Life	\$6,734.54
17 Mission and Outreach	\$21,374.19
18 Youth Ministries	\$14,754.66
19 Other Restricted Funds by Donor	\$0.00
20 Estate Gifts	\$41,890.33
21 Mission Trips	\$19,706.13
22 Contemplative Practices	\$4,711.76
23 Christian Life Activities	\$23,754.82
24 Youth Ministry Activities	\$15,608.69
25 Endowment Fund Gifts and Grants	\$30.00
26 Total Dedicated Funds (Organ, Reserve and Ryan Ave Funds listed separately)	\$273,885.10

27 Organ Fund	\$101,187.93
28 Reserve Fund (per finance committee 3/2025)	\$762,096.06
29 Total Organ Fund and Reserve (including Ryan Ave Funds)	\$863,283.99

30 Total Dedicated Funds	\$1,137,169.09
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31 Funds in surplus/deficit of Dedicated Funds	\$20,171.44
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32 Summary of Unrestricted Cash

33 Funds in surplus/deficit of Dedicated Funds	\$20,171.44
34 Liabilities	\$0.00
35 Operating Funds Assets	\$20,171.44 <small>** See YTD Cash Flow Stmt</small>

36 RLC Endowment

37 Endowment Fund NorthStar Checking	\$1,806.35
38 Endowment Fund Vanguard Balanced Index Adm Fund (VBIAX)	\$794,104.22
39 Total Endowment Department 100	\$795,910.57

40 Total RLC Assets (Cash Accounts + Endowment Fund)	\$1,953,251.10
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RLC Receipts Analysis

Budget Vs. Actual	Actual	Budget	Excess (Deficit)	Actual % of Budget
July	83,857.99	79,158.26	4,699.73	105.94%
August	101,754.82	85,758.34	15,996.48	118.65%
September	74,284.44	80,958.34	(6,673.90)	91.76%
October			0.00	
November			0.00	
December			0.00	
January			0.00	
February			0.00	
March			0.00	
April			0.00	
May			0.00	
June			0.00	
Total to Date	259,897.25	245,874.94	14,022.31	105.70%

YTD Cash Flow Statement

	Income	Expense	Gain/Loss	Cash on Hand	
**Operating Ending balance as of 6/30/2025				11,011.64	**
July	83,857.99	80,813.85	3,044.14	14,055.78	
August	101,754.82	89,504.85	12,249.97	26,305.75	
September	74,284.44	80,418.75	(6,134.31)	20,171.44	
October					
November					
December					
January					
February					
March					
April					
May					
June					
YTD Totals	259,897.25	250,737.45	9,159.80		

Comparison Information 2025/2026 Offering

	2025/2026 Offering	2024/2025 Offering	%	Increase (Decrease)
July	75,927.71	64,580.07	17.57%	11,347.64
August	92,401.13	115,535.50	-20.02%	(23,134.37)
September	67,837.36	108,074.64	-37.23%	(40,237.28)
October		81,141.07		
November		86,912.34		
December		128,155.86		
January		159,037.29		
February		73,260.93		
March		104,924.09		
April		95,653.53		
May		119,115.11		
June		85,632.13		
Total to Date	236,166.20	1,222,022.56		(52,024.01)

2024/2025 Offering to Date 288,190.21 -18.05%

Expense Summary

	Actual for Period	Monthly % of Yearly Budget	Actual YTD	Budget Annual	YTD % of Budget	Compared to last month
Personnel	54,739.65	6.20%	167,025.84	883,490.00	18.91%	↑ CYFM staff
Program Ministries						
Worship and Prayer	2,314.12	12.21%	2,925.50	18,950.00	15.44%	
Benevolence/Mission and Outreach	1,666.67	2.35%	5,711.02	71,000.00	8.04%	
Justice & Congregational Learning	57.15	0.95%	57.15	6,000.00	0.95%	
Education & Children	26.98	0.73%	26.98	3,700.00	0.73%	
Youth and Family	79.75	0.82%	87.10	9,780.00	0.89%	
Christian Life	1,337.42	3.55%	2,387.52	37,650.00	6.34%	
Sustaining Ministries						
Stewardship	899.93	5.96%	2,564.24	15,100.00	16.98%	
Administration & Finance	973.76	1.51%	24,311.19	64,700.00	37.58%	↓
Congregation Council	0.00	0.00%	0.00	600.00	0.00%	
Computer/Network	1,544.60	7.36%	4,073.73	21,000.00	19.40%	
Human Resources	15.54	1.07%	28.49	1,450.00	1.96%	
Office Support	1,081.51	8.07%	3,630.11	13,400.00	27.09%	
Printing/Publications/Mailings	2,582.86	9.21%	7,685.10	28,050.00	27.40%	
Communications	930.89	10.95%	1,871.08	8,500.00	22.01%	
Properties/Buildings						
Utilities/Assessments	3,994.09	5.05%	15,058.30	79,100.00	19.04%	
Cleaning & Maintenance	977.35	4.16%	4,642.09	23,500.00	19.75%	
Grounds & Parking Lots	6,523.48	34.98%	6,607.85	18,650.00	35.43%	
HVAC	0.00	0.00%	317.53	4,300.00	7.38%	
Lighting	0.00	0.00%	0.00	1,000.00	0.00%	
Security	673.00	12.35%	1,726.63	5,450.00	31.68%	
Total Expenses	80,418.75	6.11%	250,737.45	1,315,370.00	19.06%	

Comparison Information 2024/2025 Expenses

	2025/2026 Expenses	2024/2025 Expenses	%	Increase (Decrease)
July	80,813.85	105,255.54	-23.22%	(24,441.69)
August	89,504.85	92,852.25	-3.61%	(3,347.40)
September	80,418.75	90,983.25	-11.61%	(10,564.50)
October		101,628.95		
November		94,295.97		
December		102,333.66		
January		111,712.96		
February		102,664.91		
March		199,910.70		
April		99,077.08		
May		98,649.55		
June		86,760.46		
Total to Date	250,737.45	1,286,125.28		(38,353.59)
2024/2025 Expenses to Date		289,091.04	-13.27%	

Detail Ledger Report for Sept 2025**1 Roseville Lutheran Church****25-26****0 Balance Sheet Accounts****37290 Reserve Fund**

ERC funds to New account-Reserve Funds	172,274.05
IRS ERC 1st Qrt 2021	171,473.11
Additional ERC Payment	3,882.39
Acct#36600 Special Designation Year-End Per Fin Committee trf to Reserve	\$347,629.55 Total ERC funds
Acct# 31520 Memorials as of 6/30/25 Year-End Per Fin Committee trf to Reserve	4,773.41
	16,431.80
Acct# 31520 June Memorial Gift	100.00
Acct# 37280 Estate Gifts Year-End Per Fin Com to Reserve	188,960.03
Childcare house sale proceeds	204,201.27
Total Reserve Fund as of Sept 30, 2025	<u>762,096.06</u>

Roseville Lutheran Church
Restricted Gift and Bequests Policy
September 22, 2025 JRS
Revised, Oct 23,2025

Roseville Lutheran Church (hereafter referred to as “RLC”) depends on the generosity of financial gifts to carry out our mission. These gifts are accepted with gratitude. Often these gifts from members and friends are given for a specific purpose and are referred to as Restricted Funds. RLC is committed to honoring the intent of the gift and at the same time remaining faithful to our mission.

Acceptance of Restricted Funds

Restricted Funds are given by a donor for a specific purpose or ministry. Establishment of new Restricted Funds shall be approved by the RLC Council prior to acceptance of any gifts to that new fund to ensure that they align with the ministry and plans of RLC.

Funds gifted in this category should be accompanied with written designation by the donor; for example, written in the memo line of the check.

RLC will only accept and pass funds to organizations or ministries that hold a nonprofit status. No designations to individuals will be accepted.

Bequest gifts given at the time of a death should be designated for specific Restricted Funds as soon as possible but within 90 days of the gift, otherwise they will be treated in accordance with the “Undesignated Bequests” section below.

Release of Restricted Funds

Restricted Funds will be released to the Operating Fund as costs are incurred for the intended purposes.

If the original restriction of the gift cannot or is not expected to be fulfilled, and if the donors can be identified, RLC should contact and ask if they would like to change the designation of their gift to be used for another purpose, or if the restriction can be released. The donor’s decision should be in writing, if possible, in order to avoid any misunderstandings.

In the event that the donor cannot be contacted, or if the need for such a program or project has been met or cannot be completed for any reason, the restriction may be removed and transfer the Restricted Fund to the Operating Fund as determined appropriate by the Finance Committee.

Notice to Donor

To avoid being precluded from using restricted funds if a project is overfunded, completed or if the designation cannot be met, the following clause should be made known to the prospective donor:

Spending of restricted funds is confined to official Council approved programs and projects. Each contribution directed toward an approved program or project will be used as restricted with the understanding that when the need for such a program or project has been met or cannot be completed for any reason as determined by RLC Council, the remaining restricted contributions will be used where most needed.

Accounting for Restricted Funds

Accounting for restricted fund activity will occur within the accounting system to track the contributions and the costs incurred to release the restrictions. The monthly financial reports to the Finance Committee will show the activity within the restricted and designated funds separate from the undesignated funds or operating portions of the budget.

RLC will avoid using restricted funds for budgeted or unbudgeted operating expenses. However, when necessary, these fund asset balances may be used to pay for operating expenses, with proper fund tracking to ensure that the restricted balances are accounted for and the intent that the funds will be used for the donor intended purposes, or released in accordance with policy above.

Undesignated Bequests

Revised October 23, 2025

Bequests can include gifts such as estate gifts, or memorial gifts. If there is a restriction to the use of the bequest gift, the gift will be treated in accordance with the above policy. If there is no restriction or designation on the bequest gift:

- Gifts below \$5,000 will be deposited into the General Operating Fund and used for general operations or ministry needs.
- Gifts of \$5,000 or more will be reviewed by the Finance Committee for allocation decisions.

For undesignated bequest gifts exceeding \$5,000, the following allocation is recommended to balance immediate ministry needs, long-term sustainability, and wider church support:

- Endowment: Allocate 20% to the church's endowment fund to support future ministry and financial stability.
- Designated Ministry Funds: Allocate 60% to one or more of the following, guided by current strategic priorities:
 - General Fund for operating expenses
 - Capital improvements or maintenance reserves
 - Special ministry initiatives (e.g., outreach, youth programs, racial justice efforts)

- Reserve Fund Retain 20% as a contingency reserve or for emergent needs as approved by the Executive Committee. Council may set a ceiling on the reserve fund at any time. If the ceiling is reached allocations to the reserve fund will be postponed. (It is the suggestion of the president that this ceiling be established after decisions about facilities needs are assessed.)

This policy was updated and approved by the RLC Council on **10/23/2025**

Minutes - Finance committee October 8th, 2025.

Attendees - Carol G, Rebecca F, Mona L, Naomi T, Jim S, Pastor Kent.

1. Financial report - Carol's report
 - a. Overall - offering is down in August/Sept. For 1st quarter -
 - b. Overall expenses are below budget.
 - c. Going to evaluate what to do with reserve funds and where to invest it for future use. Move Franklin fund to the money market for now - less risk. Will continue to evaluate the best fund to put the money in for longer term, until needed.
 - d. Discuss kitchen fund with Julie.
 - e. No grant requests from the Endowment fund this 6 month period. Consider asking the endowment committee to reach out to prior applicants that didn't receive funding.
2. Dates for next meeting - November 12th, 6:00 pm
3. Audit process update and forms to fill out.
 - a. Carol and Rebecca will work on this.
4. Financial Policy and Procedure Manual - review and update.
 - a. Discussion regarding time of this.
 - b. Will postpone for now until the finance director position is filled and they can participate in forming best practices and policies.
5. Old business
 - a. Work for online giving process, and revised giving statement process - Looking at options for simpler, less expensive options. No discussion on this today.
 - b. Updated policy for undesignated gifts - was discussed at Council 9/18/2025. Was tabled until the council next meeting.
 - i. Discussed tonight and changes reflected below.. Will be discussed at October Council Meeting 10/23/2025.
 - c. Insurance coverage update - working on getting the refund for this. Carol working with an insurance company to get the accurate amount.
6. New Business -
 - a. Discussing boundaries of park abutting Roseville campus. Deferred until next meeting.
 - b. Insurance meeting yearly to go over coverage - what we have and what we need.
 - i. Will do this after next finance meeting November 12th - 7:00 pm
7. Adjourn - 7:15 pm

Undesignated Bequests

Revised October 8, 2025

Bequests can include gifts such as estate gifts, or memorial gifts. If there is a restriction to the use of the bequest gift, the gift will be treated in accordance with the above policy.

If there is no restriction or designation on the bequest gift:

- Gifts below \$5,000 will be deposited into the General Operating Fund and used for general operations or ministry needs.
- Gifts of \$5,000 or more will be reviewed by the Finance Committee for allocation decisions.

For undesignated bequest gifts exceeding \$5,000, the following allocation process (shown below) is recommended to balance immediate ministry needs, long-term sustainability, and wider church support. Gifts greater than \$5,000 will be reviewed at least quarterly and a recommendation made by the finance committee to the council regarding allocation. These gifts will be entered into the Estate Gift or Memorial Funds until gifts have been reviewed and recommended, by the finance committee, to council.

- Endowment: Allocate 20% to the church's endowment fund to support future ministry and financial stability.
- Designated Ministry Funds: Allocate 60% to one or more of the following, guided by current strategic priorities:
 - General Fund for operating expenses
 - Capital improvements or maintenance reserves
 - Special ministry initiatives (e.g., outreach, youth programs, racial justice efforts)
- Reserve Fund Retain 20% as a contingency reserve or for emergent needs as approved by the Executive Committee. Council may set a ceiling on the reserve fund at any time. If the ceiling is reached allocations to the reserve fund will be postponed. It is the suggestion of the president that this ceiling not be established until decisions about facilities needs are assessed.

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Pastor Kent Claussen Gubrud

September 19, 2025 – October 23, 2025

Highlight results of key programs or activities from the last 30 days. Share major lessons learned or concerns.

- **Personnel Committee** – Final steps in search process for Church Business Administrator. Down to two good candidates. Working on a new Hospitality Job Description with Julie Wendland – need to create a Hospitality Team
- **Stewardship Committee** – Stewardship Talks have been recorded and posted online. 124 views on the RLC YouTube channel.
Goals: (1) Every member grow in their understanding of faithful stewardship and take a step forward in giving. (2) Double number of pledging households. (3) Double number of automated givers. **Council and Committee Challenge – every member makes a pledge and consider automated giving (if you are not doing QCD's or DAF's), for Commitment Sunday!**

Commitment Sunday, Nov. 16!

- **The results of Commitment Sunday will determine our focus for May 2026 pRaise.**
- **Spiritual Gifts Retreat a success!** 26 attendees from 6 congregations, plus 3 presenters. We had a great team organizing and hosting the event. Thanks to Dot Probst, Ben Mullen, Kate Libra, Mary Schulz, Brad Mennicke, and Pam McCulloch. Looking into options for a shorter event to involve more parents and high schoolers.

Highlight programs and activities that will support the RLC mission and vision in the coming 30 to 60 days. Are there opportunities to engage the broader congregation? Are there any obstacles to success that Council might help remove?

- **Drawn to the Word with Paul Oman** – Oct. 26 – One Worship at 10am
- **Guided Prayer and Art Studio** – Saturday morning, Nov. 1
- **Website** – Ryan is connecting with the company we were working with previously. We'll be putting a new team together for a new website design process
- **Sunday morning schedule changes needed** – small task force is being formed – Adult Ed., CYF, Contemporary Band, and others

What might Council provide to help support their efforts at this time?

- **Natural Church Development** – Has anyone looked over the NCD materials? What comments and questions do you have about the 8 quality characteristics of a healthy church? Does this sound like a process we should enter here at RLC?

Associate Pastor, Marty Wyatt

October 2025

Highlight results of key programs or activities from the last 30 days. Share major lessons learned or concerns.

- Confirmation has started for the year. We have 53 students registered this year and we're off to a great start.
- Funerals, Pastoral Care, and organizing take a significant portion of time
- Confirmation and CYF is taking a significant amount of time vs last year as well

Highlight programs and activities that will support the RLC mission and vision in the coming 30 to 60 days. Are there opportunities to engage the broader congregation? Are there any obstacles to success that Council might help remove?

- Trunk or Treat Oct 25, 9-11
- 7-8 Grade Confirmation Retreat Nov 7-9
- Potential mentoring opportunities with the school and recent immigrants- working with key school staff to understand the need here-this is on the back burner at the moment as programming kick-offs at RLC take priority and time
- Working to maintain community relationships-in the schools and our other partners
- Beginning preparations for winter and Advent season
- Nov 23- Bible Sunday

Is the group in need of resources, in addition to the plan budget, to help achieve their goals? What might Council provide to help support their efforts at this time?

None at this time

Ministry: Shared Services

Date: October, 2025

Administration:

Prepared by: Mary Johnson

Highlight results of key programs or activities from the last 30 days. Share major lessons learned or concerns raised.

- October has turned out to be a very busy month for Hospitality & Event Management. Our schedule is nearly packed every day! The University of Minnesota Osher Lifelong Learning (OLLI) gathers for the fall session each Thursday. There are 6 distinct courses offered during this fall session. The set up and coordination takes approximately 2.5 hours each week. RLC has been hosting OLLI for more than 7 years! The collaboration is beneficial and supports the mission our church.
- The cleanup and archive projects continue. These projects have been going on for over a year! Volunteers have sorted through everything that was in the "loft" in the Great Hall.
 - We have dedicated the NW office in the 48 building as the RLC Archive Room.
 - Carol Solie and Dorothy Bremer sorted through 25 years of financial records. All were able to be shredded. Thank you, Carol and Dorothy!!
 - All of the older council/committee reports were organized and reduced significantly; what was kept is in accordance with the ELCA retention guidelines.
 - KJ Bach has created an inventory of the artwork at RLC and has provided the Design Team with an "Artwork Tour". When all of the artwork has been sorted through, it will be housed in the Archive room.
 - Organization of memorabilia and photos is in process.
- We encourage council members to come in and see all of the effort that has gone into the organization of **YEARS** of paperwork, memorabilia, artwork, photos, etc.

Facility Notes for Council Meeting-October 2025

- Change out filters on Mc Quay 80 ton hvac, 30 ton rtu, carries unit heritage hall, all four closet style space heater in lobby and activity center-grease bearings where applicable
- Research reviews and opinions of market place rental platforms
- Coordinate roof repairs with Central roofing
- Coordinate winterization of irrigation system
- Set ups and administration
- Startup both boilers
- Replace thermostats and control module
- Rental room utilization
- Complete time study for 30' vacuum
- Pick up facility supplies from Imperial Dade and Northern Janitorial Supply
- Add and modify open/close schedules for controlled access doors
- Finalize and approve snow plowing contract
- Locate rebuilt bill changer for pop machine
- Research and locate alternate biodegradable replacement for sidewalk sand-crushed cob Grit # 1014
- Remove and repaint acoustic tiles
- Troubleshoot security panel forced by-pass selection

Ministry: Care and Small Groups Council Liaison

Date: 10/22/25

Prepared by: Pam McCulloch

Highlight results of key programs or activities from the last 30 days. Share major lessons learned or concerns.

- There were 25 people at the October meeting of RLC Reads who discussed The Perks of being a Wallflower by Stephen Chbosky. October was Banned Books month and this was a banned book. This was the largest number of participants in RLC Reads. It was an interesting discussion led by Bob Bergstrom. The November selection is The Mighty Red by Louise Erdrich, a local Minnesota author. All are encouraged and welcome to attend.
- The Men's Bible study has begun an in-depth discussion of the book of John. They continue to meet in the coffee/gather area on the 1st floor.
- The Quilters and Prayer Shawl Ministry team are busy being creative making Quilts and Prayer Shawls and lap robes.

Highlight programs and activities that will support the RLC mission and vision in the coming 30 to 60 days. Are there opportunities to engage the broader congregation? Are there any obstacles to success that Council may assist:

- Pastor Kent will be meeting with members of the Care Team to give direction to this ministry team. Leadership of the Care Team has been limited since last December with the illness of its leaders. Members have continued with the folks they have served but there hasn't been any new outreach to RLC members who may be in need. Pastor Rolf continues to minister to shut-ins on a regular basis.

Is the group in need of resources, in addition to the plan budget, to help achieve their goals? What might Council provide to help support their efforts at this time?

Not at this time.

Group: Children, Youth & Family

Date: 10/22/25

Prepared by: Nancy Brown

Highlight results of key programs or activities from the last 30 days. Share major lessons learned or concerns raised.

- Nick Clark and Taylor Mickley have been doing an incredible job leading our Children, Youth & Family Team.
- RLC Kids is off to a great start with lots of excitement among the kids.
- Our Confirmation program started in September. Groups started by getting to know each other in their Confirmation groups, and then have spent time learning about the Bible.
- MEA Movie Night was last Friday October 17th.

Highlight programs and activities that will support the RLC mission and vision in the coming 30 to 60 days. Are there opportunities to engage the broader congregation? Are there any obstacles to success that Council might help remove?

- Confirmation and RLC Kids programs continue on Wednesday and Sunday mornings.
- Trunk or Treat is back and it is Saturday October 25th. Anyone who wants to volunteer to decorate their vehicle and pass out candy, you are welcome to sign up.

Is the group in need of resources, in addition to the plan budget, to help achieve their goals? What might Council provide to help support their efforts at this time?

- None at this time.



Membership Engagement History Report

October 2026

By Dot Probst, Council Representative

New 2025-2026 Focus: Building Up of Members and Friends into Spiritual Leaders:

- A) Pastor Kent has a vision for RLC, one that includes increasing the engagement of members and friends in the life of the church who have not been, or have partially been, participants in ministry events or in ministry leadership.
- B) He suggested to me that my role as Membership Engagement Liaison coupled with our mutual Luther Seminary background could prove advantageous for seeing the beginnings and development of this goal this ministry year.
- C) I mentioned to him my year-long interest in RLC having a spiritual retreat. I had proposed this idea to Pastor Tori in spring of 2024 (she was interested but her schedule expired). He thought having the SPAS Synod provide spiritual direction for a Spiritual Gifts Retreat as he had done at his previous church would be great for us.
- D) Pastor Kent then asked me to begin attending the 10:30 am worship services, reach out and get acquainted with newer, younger people who were not currently very involved in the life of the church, and invite 4-5 of those people who seemed to have serious interests in spiritual matters to make up a small team.
- E) Under Pastor Kent's guidance this team would fulfill all duties necessary to see RLC sponsor the Spiritual Gifts Retreat successfully. We each selected our task of interest, and worked on seeing the retreat experience be successful.
- F) The Retreat occurred Saturday, October 11, 2025. There were 3 pastors, 1 SPAS leader, and 32 participants (3-4 from neighboring churches) at the retreat. Many of the attendees from RLC were new faces to me, or people I do not see very often. This was great news to our team, and was perhaps the first step in encouraging members and friends to contribute their spiritual gifts to our congregation and to our local community.

Old 2024-2025 Items: A Focus on Building Relationships within the Congregation:

- A) The Council President, Erik Storlie, challenged me at our first meeting together in August 2024 to develop a set of tasks and a role for the Membership Engagement Liaison to play in relation to the congregation and the Council. Since our last strategic planning efforts there had not been a role or a set of tasks defined for this Council Liaison position.

- B) One area of ministry I was aware needed to be filled was friendship outreach to church visitors, members, and friends who would like someone to come alongside them and affirm their personhood in Christ, lightening their spiritual load.
- C) Regarding item B above, I reached out to Amy and Mike Kennedy and I sat with them during church services, coffee time, and during the Lenten service and supper series.
- D) I invited Amy and her brother to be volunteers during our pRAISE Block Party. I also suggested to Lisa Eberhard (a friend of mine I met at RLC when George Weinman was pastor), to volunteer during the Block Party, too.
- E) Lisa left RCL, stopped attending church, went to RLC Zoom church, and now she has been attending again, though intermittently. She is a communications professional turned K-3 substitute teacher and she considered volunteering with the children's games at the Block Party. I reached out to her in church and invited her to coffee. We went to a concert and history center event, and we have a supper club outing planned soon.
- F) I organized several brunch groups and a 40th birthday party for Derrick Ostlie who had brain cancer. Achieving his 40th birthday was a milestone event for him. Beth Johnson, her friend Dan, and myself participated.
- G) I also organized a 2 hour get together with Derrick and the 3 of us at his house a week before he passed away.
- H) I visited and sat with Don and Georgia Nygaard at his home and his nursing home and we chatted for some time. They were tiring, and needed our prayers and emotional support as friends.

Ministry: Mission and Outreach Partnership (MOP)

Date: October 23, 2025

Prepared by: Karen Rogers

Highlight results of key programs or activities from the last 30 days. Share major lessons learned or concerns:

Items:

1) **School Supply Drive** Next year our donations will go to the Roseville District Office vs. just Central Park so it can help more students in need.

2) **Ministry Fair** - turned out well with several people stopping by to learn about M&O ministry team and we received one sign up name.

3) **Clothing Drive** 9/28 - 10/26

- a) Winter Clothing Drive for Roseville District Office - Kids Wintergear needed
- b) Sock Drive for Dorothy Day - Adult socks needed
- c) Janelle will contact district about the drop off week of 10/27, Karen will work with Jim Stark regarding adult socks

5) **Sharing Tree** 11/30 - 12/21

- a) *Bridging, Keystone, Every Meal, Central Park*
- b) *Dave will email Interfaith Action*
- c) *There was a separate idea about a Volunteer tree - keep the trees up and do another ornament-type thing.*

6) **Interfaith action** has approached us about a new idea - Walk and Roll. Opening up our building for seniors etc to come. Kris is putting interest in E-blast to see if we can get a volunteer coordinator to organize volunteers.

7). **Website** M&O continuing to update their section on the RLC website

- a) Team working on M&O Website page - send any updates to Mary.

8) **Lyngblomsten Donation** - Lyngblomsten was thrilled with our donation of \$500 for them to purchase gifts for residents.

9). **Meeting Dates**

- Nov. 6th - in person - 5:30
- Dec. 4th - change to 12/8 6:30 in person

10)) **Adult Education Speaker Series for 2026**

- a) Dresser Build date January 25th

- b) Rachel Morey, Interfaith Action Feb. 1st\
- c) Guatemala with Pastor Marty May 17th

Highlight programs and activities that will support the RLC mission and vision in the coming 30 to 60 days. Are there opportunities to engage the broader congregation? Are there any obstacles to success that Council might help remove?

- **Support Upcoming Sharing Tree- 11/30 - 12/21**

Is the group in need of resources, in addition to the plan budget, to help achieve their goals? What might Council provide to help support their efforts at this time.

Organization	Fully Amount	When Paid
ELCA	\$20,000	Monthly to ELCA
FMSC	\$8,000	All in April 2026
Dorothy Day	\$8,000	Monthly available for the food purchases
Every Meal	\$6,000	\$3k in fall and \$3k in spring
Keystone	\$6,000	\$3k in fall and \$3k in spring sent to Angel Fund
Bridging	\$8,000	funds will be sent to Bridging - end of Dec '25 to Jan '26
Guatemala	\$8,000	funds put in designated accounts in Jan. -Feb. '26
Meals on Wheels	\$1,000	June
Wapo	\$3,000	Spring 2026
M&O Discretionary Funds	\$1,000	
Reconciling Work	\$1,000	Fall of 2026
Lyngblomsten	\$1,000	either fall or spring based on amount in M&O
TOTAL	\$71,000	

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Ministry: [Endowment] - Council Liaison

Date: Oct 14, 2025

Prepared by: Jayanti Ray

Highlight results of key programs or activities from the last 30 days. Share major lessons learned or concerns.

- No grant requests were received. After some discussion, the committee decided to extend the date of submission to **November 8, 2025**.

Highlight programs and activities that will support the RLC mission and vision in the coming 30 to 60 days.

- All Saints Love Lights will take place on Sunday, November 23, Wednesday, November 26, and Sunday, November 30.
- The committee is preparing the announcement materials and related logistics.

Is the group in need of resources, in addition to the plan budget, to help achieve their goals? What might the Council provide to help support their efforts at this time?

The Council is requested to review the committee charter (uploaded as a separate file).

**Roseville Lutheran Church Endowment
Committee**

October 13, 2025, 7:00 p.m.

Present: Audra Engebretson, Carrie Hefte Hanton, Beth Jacobson, Greg Johnson, Michelle Mennicke, Sara Mohn, Kevin Peterson, and Council liaison, Jayanti Ray

Absent: Louis Tschudy and Linda Nelson

Guests: Bill Metzger (Endowment Committee Emeritus member)

The meeting was called to order by Chairperson Kevin Peterson at 7:05 p.m.

1. Grant Requests

No grant requests were submitted. Kevin described his conversations with Ryan Kotajarvi (RLC's technical coordinator) and the RLC staff and they concluded that the online grant submission system was and is working. No one called the RLC office to say that the online request system wasn't working. The committee decided to ask for Council approval to extend the deadline to November 8, 2025.

Sara, Beth and Kevin will coordinate to send out an eBlast sent as soon as the Council approves the new deadline.

FYI – the amount available for grants this period is \$16,212.

2. Approval of September 17, 2025 meeting minutes

By general consent, the September 17, 2025 meeting minutes were approved.

Discussion of where Endowment Committee meeting minutes are stored. Carrie will talk to Mary Johnson about setting up a google drive specifically for the EC meeting minutes.

3. All Saints Love Lights

- a. EC reviewed the materials for the All Saints Love Lights distributed to the EC by Bill.
- b. Discussed changing "suggested donation \$100" to "\$100 is suggested but any amount is welcome" or give the person choices such as \$100 \$50 etc. Delete "value of Saints" language.
- c. Discussed placing a QR Code on the form because few people carry checks. The person donating must fill out the "memory of/honor of" form even if they are donating via the QR Code. The RLC office will need to give the EC a different QR code specifically for the EC.
- d. Two volunteers from the EC will need to sign up to work one of three days: Sunday, November 23, Wednesday, November 26 and Sunday, November 30.
- e. Remove reference to Legacy Society since we have not established that yet. Kevin will put discussing establishing a Legacy Society on a future agenda.

4. Next meeting will be in person on Tuesday November 11, 2025 at 7:00. The agenda will include learning more about educating the congregation on funeral planning and wills/trusts and establishing a process to keep track of congregants who have included RLC in their wills or trusts.

The meeting was adjourned at 8:15 p.m.

Respectfully submitted,



Council Liaison Report to Council

Carrie Hefte Hanton

Secretary

Roseville Lutheran Church (RLC)

Endowment Committee Charter

Approved by RLC Council on _____, 2025

Committee Purpose

- To sustain and grow the Endowment Fund (EF) through education, communication, fundraising and investment, working with the Pastoral and RLC staff to ensure a legacy of ministry and outreach support.
- To enhance ministry and outreach by soliciting and reviewing grant requests for projects and programs that support our mission, vision and values; grant recommendations are submitted to Council for approval.

Background

The Roseville Lutheran Church EF is established by the RLC constitution for the purpose of extending congregational ministry and outreach by providing funds for projects that fit within one or more of the following ministry areas:

- Faith, Worship and Prayer
- Discipleship
- Service and Stewardship
- Evangelism

EF grants have been used to help extend the reach of existing ministries, create new mission and outreach efforts, enhance Christian education programs, provide for special worship and music activities, and in response to identified community needs locally, regionally and across the globe.

Structure

The Endowment Committee (EC) has 10 voting members, nine members elected by the congregation plus one Council Liaison. Each elected member serves a 3-year term, with three new members elected each year at the Congregational Annual Meeting, serving on a rotating basis—meaning each year the committee will have three incoming, three second-year, and three third-year elected members. Outgoing members' terms end and new members' terms begin September 1.

Each year, the EC members will choose from among themselves by majority vote a

- **Chairperson**, to provide process oversight and direction, and to schedule and preside over meetings,

- **Treasurer**, to oversee fund maintenance and investments, and to coordinate approved grant distributions, in liaison with RLC Director of Finance and Treasurer,
- **Secretary**, to prepare and distribute committee meeting minutes, and
- **Endowment Committee Project Coordinator**, to work with the other EC members on programs to increase legacy commitments for endowment giving while tracking annual progress in growing commitments for the EF.
 - **Communications & marketing** – driving awareness of what is endowment, what does it support, benefits of endowment, how to get engaged, and general RLC communications (Table/Newsletter articles, mailings)
 - **Education** – coordinates dates and resources related to adult education, financial planning, funeral planning, health care directives, wills/estates

The Council Liaison is selected by the RLC Council and serves as the intermediary between Council and the EC.

Key staff partners

- Pastoral Staff
- Director of Finance and Treasurer (Finance Director)
- Communications Manager
- Care Ministry Team and Care Pastors

Activities

On September 1, newly-elected EC members begin their terms and outgoing members are relieved of duty. Generally, committee activities throughout the year are as follows.

September	<ul style="list-style-type: none"> ● Onboard 3 new members, review this charter ● Elect Chairperson, Treasurer, Secretary and Project Coordinator ● Solicit grant submissions for October 1 deadline or such other deadline set by the EC ● Plan for coming calendar year including education and communication programs focused on growing Endowment Funds
Q4 Oct thru Dec	<ul style="list-style-type: none"> ● Review plan for growing endowment for upcoming year ● Review grant requests received as of October 1 and submit recommendations for Council approval ● Assist staff in distributing approved grants ● Execute Love Lights/All Saints Sunday activities

	<ul style="list-style-type: none"> • Plan program topics and dates to education and grow endowment fund commitments
Q1 Jan thru Mar	<ul style="list-style-type: none"> • Audit EF investment performance and management • Review the application process and forms to ensure accessibility and confirm that the information gathered properly empowers the review process • Calculate funds available to grant in calendar year • Execute planned program topics (such as funeral planning, estate planning, and dates tracking attendance and commitments.) Consider recording or templatizing materials for outreach and continued use
Q2 Apr thru Jun	<ul style="list-style-type: none"> • Solicit grant submissions for May 1 deadline or such other deadline set by the EC • Review grant requests and submit recommendations for Council approval • Assist staff in distributing approved grants • Track and measure key elements of the plan for the annual report to the congregation
July thru Aug.	<ul style="list-style-type: none"> • Prepare for departure of outgoing members • Plan for Q4 activities and grants
On Going	<ul style="list-style-type: none"> • Planning and executing programs and activities to support the growth of legacy giving to the EF

Duties and responsibilities

Planning

In September, and throughout the year as needed, the EC meets with the Pastoral Staff, RLC staff, and care ministry team to identify opportunities to sustain and grow the EF through gifts and fundraising. On an as needed basis, the EC seeks congregational input on how to enhance the attractiveness of giving to the EF. Also, the EC coordinates with the Communications Manager to promote grant applications and announce grant awards through the RLC website, social media, the Table, and other available media.

Growing Legacy Giving

The Project Coordinator will work with the Pastoral Staff, RLC staff, Care Ministry Team, and the EC to develop and execute programs that will actively engage the congregation in considering EF legacy gifts. These programs may include congregational education classes, one on one communication to explain and solicit legacy giving and getting ideas from the congregation on how to make legacy giving more attractive to RLC members. The results of these programs to grow



Endowment Committee Charter

legacy gifts will be tracked, with the support of RLC staff, to chart the growth of legacy gifts and the potential future growth of the EF. In Appendix B, attached to this charter, are the measurements to be implemented and used to track progress, commitments and fund growth from 2025 to 2035.

Fund management

During the first quarter of each calendar year, the Finance Director will provide to the EC the *Endowment Fund Investment Policy and Guidelines* most recently approved by Council. With the Finance Director, the EC reviews the management and performance of EF investments to ensure alignment with guidelines. Recommended changes, if any, are presented to Council for approval. The current *Endowment Fund Investment Policy and Guidelines* approved by Council is attached.

Calculating funds available for grant

At the start of each calendar year, the Treasurer will determine the amount of funds to be made available for grants in that year. The maximum amount available for grants is 5% of the three-year average of EF net assets on December 31 of the most recent years.

$$\text{Funds available for grant} = ((\text{Year1} + \text{Year2} + \text{Year3}) / 3) \times 5\%$$

For example, if the most recent three years' EF net asset totals were \$495,000 in year one, \$501,000 in year two, and \$504,000 in year three, the three-year average net assets would be \$500,000. Five-percent of that amount, or \$25,000, would be the maximum available for grants to be awarded through the end of the current calendar year, December 31.

Soliciting grant applications

Usually, grant applications are solicited twice each year. Working with the Communications Manager, the EC will promote grant availability, application requirements and deadlines at appropriate times during the year. The deadlines for grant applications are May 1 and October 1. The grant application form is made available on the RLC website, or in print form from the church office. Applications may be accepted from RLC members, from staff, and the general public.

Application review process

Grant requests are assessed based on their alignment with RLC mission, vision and values in support of Christian ministry and outreach. For example:

- Funding for new missions/ministry
- Educational programs, sponsorship, scholarships, camperships
- Local, regional or world mission projects
- Support for natural disaster relief
- Worship and music

The grants reviewed in each grant cycle are viewed as a unique group and during the review process the EC will take into account the following when reviewing grant applications and give preference to requests that meet one or more of these guidelines:

- Request comes directly from or has the direct involvement of RLC members.
- Requests that can clearly articulate a connection to RLC and its mission, vision and goals.
- Requests that provide evidence that the funding will help establish an on-going impact (as opposed to requests that will aid in only getting the event/program to its next grant request).
- Requests from individuals, groups or agencies that have not been funded by the EF in the past two funding cycles.
- Requests that offer the most opportunity to benefit groups or organizations versus requests for individual mission trips, education, scholarships or research.
- Requests that will assist RLC in becoming a more sustainable congregation that will successfully adapt to a changing world.

The Council liaison presents grant recommendations to Council for approval, and reports results back to the EC.

The total of all awards recommended to Council cannot exceed the amount available for the given year. However, when and how much to grant is at the EC's discretion. For example, if \$25,000 in grants is available, the EC may choose to recommend \$15,000 in a first round of grant requests, leaving \$10,000 available for a second round. The EC may choose not to award all available funds in any given year, in which case those funds remain in the Endowment Fund. They do not carry over to future years.

In order to be considered by the EC, the grant request must be for a specific amount. The EC may choose to award a partial grant to an applicant. The EC may not award a grant that exceeds the specific amount requested in the grant request.

Respond to all applicants and distribute grants awarded

Within ten business days of the Council vote, the Development Director will notify each applicant whether their grant request was approved or declined. The Treasurer will then assist RLC staff in distributing EF grants to approved recipients.

Amending this charter

Proposed revisions to this charter require two-thirds majority support of EC voting members, pending approval by Council.

Appendix A – Endowment Fund Investment Policy and Guidelines

The purpose of the investment policy statement and accompanying guidelines are to define procedures for investing the assets of the Roseville Lutheran Church (RLC) Endowment Fund (EF). The statement is provided to ensure that assets are invested

and administered in a responsible manner suitable for both the donors and the ultimate beneficiaries.

RLC Endowment Fund Investment Policy

General Investment Principles and Philosophies

- Funds shall be invested with care, skill, prudence and diligence.
- Investment funds shall be diversified in order to minimize the risk of loss.
- Cash is to be invested in short-term cash equivalents to provide safety, liquidity and return.
- Equity and fixed-income securities are to be diversified and invested according to asset allocation guidelines set forth below.
- Investments will be restricted to readily available mutual funds and exchange-traded funds.
- Risk is present in all types of securities and investing styles, however, some risk is necessary in order to produce long-term investment results sufficient to meet the EF's objectives.
- Since the EF is perpetual in nature, investments should be selected to reflect a long-term investment horizon.
- The EF Committee shall review and evaluate this Investment Policy annually and more often if there are major changes in capital markets or economic conditions.
- Investment selections should be reviewed by the Committee annually.
- All acquisitions of common stock or other types of property donated to the EF will be liquidated as soon as possible and deposited into the EF.

Investment Guidelines – Allowable Assets

Cash Equivalents:

- Bank Savings Accounts
- Money Market Funds
- Certificates of Deposit (FDIC Insured)
- Treasury Bills

Fixed-Income Securities:

- Short-term Bond Funds
- Intermediate/Long-term U.S. Gov't/Agency Bond Funds
- Intermediate/Long-term Corporate Bond Funds
- High-yield Bond Funds

Equity Securities:

- Index Funds

- Managed Funds (value, core, growth)
- EFT's (exchange traded funds)
- REIT Funds (real estate investment trusts)
- Global and International Funds

Asset Allocation Guidelines

The following guidelines are provided to assist the Committee in allocating the EF's assets to meet the principles and philosophies outlined above. As noted above, these guidelines should be reviewed and evaluated annually, taking into consideration any changes in capital markets or underlying economic conditions.

<u>Asset Class:</u>	<u>Desired Percent</u>	<u>Style Range</u>
Equity Securities:		
Large-cap U. S. Stocks	25%	20 – 30 %
Mid-cap U. S. Stocks	10%	8 – 12%
Small-cap U. S. Stocks	10%	8 – 12%
International Stocks	<u>15%</u>	<u>10 – 20%</u>
Total Equity Securities	60%	55 – 65%
Fixed-Income Securities	35%	30 – 40%
Cash	5%	3 – 10%
Total Portfolio	<u>100%</u>	

The Committee should attempt to balance the portfolio as closely as possible to the desired percentages outlined above. However, it is not practicable to maintain these exact allocations and it may be desirable under certain market conditions to depart somewhat from the specified percentages. Nevertheless, any departure beyond the specified style ranges should result in a thorough review of these guidelines as well as the principles and philosophies set forth on the preceding page.

Other Considerations

- In the event of receipt of a large donation (e.g. \$10,000 or more) the EF chairperson may call a special meeting of the Committee to consider and advise on the investment of the donation.

Appendix B: Measurements for tracking progress and commitments for Fund Growth

Proposed measurements have been established by the Endowment Committee and approved by Council to track the progress of RLC and the endowment committee in growing funds. The measurements will start with the fiscal year 2025 and continue through 2035.

Pastoral staff, Finance Director, and Endowment Chair need to steward named and known estate gifts. (i.e. the \$1M Care Ministry gift)

All other tracking will be done by individual spreadsheets. Each spreadsheet will cover ten years of the RLC church calendar starting in 2025 / 2026. The spreadsheets are:

- Current number of committed Legacy Givers and estimate of total amount from all givers
- Number and Types of programs (were programs recorded) for each calendar year including attendance by RLC members
- Number and Type of Care Ministry session delivered
- Number of Family units Funeral Plans Created and Total stored plans
- Number and Amount of donations for All Saints Sunday
- Number and Amount of Legacy gifts received annually by Endowment Fund
- Identify recognition program created and used for each year

Ministry: Justice and Congregational Learning Council Liaison

Date: 10-23-25

Prepared by: Andrew Olson

Highlight results of key programs or activities from the last 30 days. Share major lessons learned or concerns.

Adult Education - Continuing to work with other teams on educational sessions for the year. They have sessions scheduled with Braver Angels next spring.

ONAM - Activity is really increasing! Recent meeting continued to discuss Land Acknowledgement and ways to engage with the native community. The group attended a talk by Dr. Anton Turner, an Ojibwe scholar. Adult education session May 10, working on speaker. Holding a working session on November 2 to have dinner together and work on calendar of offerings.

Immigration - still continuing to support the family from FH in material ways. Planning on a "Home and Kitchen Kit" drive include a set of kitchen towels, a water bottle, a \$25 gift card for WalMart, and a \$25 gift card for Uber/Lyft - planning for February. Adult Education session January 4.

Is the group in need of resources, in addition to the plan budget, to help achieve their goals? What might Council provide to help support their efforts at this time?

- How can we make this work available and visible to all?

Ministry: Property Project Taskforce - Council Liaison

Date: 10/14/2025

Prepared by: Sarah Richter

Highlight results of key programs or activities from the last 30 days. Share major lessons learned or concerns.

- The Properties Project Taskforce (PPT) met twice this month to discuss the needs of the property.
- Working to prioritize property maintenance needs, both short and long-term.

Highlight programs and activities that will support the RLC mission and vision in the coming 30 to 60 days.

- **RLC Cleaning Blitz: Nov. 15.** Morning and afternoon shift. Lunch in between. Volunteers needed. Please advertise to your committees.
 - Purpose: tackle projects around church as well as engage more members in property maintenance and ownership. Hoping to identify members with various talents that we can employ at future dates.
- **Help us identify volunteers for these ongoing needs**
 - **Properties Project team member.** Seeking individual with interest in property, fix it projects, architecture, keeping our building sound. Please help us identify an individual for this role.
 - **Work crew members:** The team is forming a Tuesday and Saturday work crew to work on identified projects around the buildings. Please help identify people who would be interested in this volunteer work.

Is the group in need of resources, in addition to the plan budget, to help achieve their goals? What might Council provide to help support their efforts at this time?

- Taskforce seeks to purchase a commercial vacuum. We conducted significant ROI analysis and found:
 - New commercial 30" vacuum will save 50% daily vacuum time, allowing for more strategic use of our janitorial staff.
 - Better quality vacuum will preserve our carpet help improve maintenance of our spaces.
 - Cost: approximately \$4300 (Bob Z finalizing options). It will pay for itself within 1.5 years and last for 15-20 years.
- We recommend moving forward with this purchase.

Promotional message: Share with your committees:

RLC - Fall Cleaning Blitz

RLC needs your help! Join us as we clean, organize, and fix large and small items around the church. Projects could include basic dusting/cleaning under Worship Center pews, washing windows in the Activity Center, or cleaning the Heritage Hall kitchen. There will be something for all ages.

Saturday, November 15: 9:00 am to Noon or 1:00 to 4:00 pm. Lunch served in between.

[Sign up for one or both shifts](#) or contact Tim Hanson, tim.julie.hanson@gmail.com, KJ Bach or Mike Dolan if you have questions.

Organ Project Team Report – October 23, 2025

Highlight results of key programs or activities from the last 30 days. Share major lessons learned or concerns.

1. Organ Progress

Nordlie was back at RLC October 21-23. They framed the center Choir Division enclosure, which when completed will rise nearly 20 feet above the loft floor. Nordlie also worked on more winding and installed several more pieces of the beautiful curved oak casework.

We had hoped the organ would be finished by early December and playable for the Christmas concert, however due to pipe delays (see #2 below), a more realistic completion is looking to be first quarter 2026.

The Nordlie team plans to return to RLC in November.



Framing the Choir Division

2. Update on Remaining Pipes

There are 468 pipes being hand-crafted in the Netherlands. We have learned these pipes will be delivered to Nordlie in 3 months (about mid-January). Nordlie can continue working on chests and cases without these pipes; they will mark the centers of the holes for the pipes and drill the toeboards once the pipes arrive.

3. Volunteer Involvement

RLC volunteers keep the project running smoothly! Their help and hospitality are greatly appreciated by the Nordlie crew. A huge thank you to the 9 volunteers who provided lunch items Tuesday-Thursday and the 4 building assistants who cleared the work area, assisted Nordlie with many tasks, cleaned up and reset everything after work was completed.

4. Commissioned Choral Anthem for St. Luke's from RLC

In appreciation to St. Luke's Episcopal Church in Birmingham, Alabama for their generous gift of the Holtkamp #1762 pipe organ to RLC, John Helgen composed an a cappella choral anthem for St. Luke's choir. The anthem features new music with text based on the hymn *Awake My Soul* written in 1695 by the Anglican cleric and hymnodist Thomas Ken. Two printed hardcopies and a PDF of the anthem were delivered to St. Luke's this week. The Organ Project Team is extremely grateful to John for this pro bono work.

Is the group in need of resources, in addition to the plan budget, to help achieve their goals? What might Council provide to help support their efforts at this time?

Sign up to provide part of a lunch for the organ work crew! Future opportunities and link to sign up will be posted in the eBlast.

Pastor Kent Claussen Gubrud

October 24 – November 20, 2025

Highlight results of key programs or activities from the last 30 days. Share major lessons learned or concerns.

- **Personnel Committee** – Hired our new Church Business Administrator – Nancy Johnson!!
- **Stewardship Committee** – Created multiple videos to educate RLC on stewardship understanding and practices. **Huge thanks** to Andrew Olson, Chad Hoffmeister, Marybeth Hatteberg, and Gary Hatteberg (video genius!)
- **Commitment Sunday Results (so far)** - **Pledges = 122 (641 giving units)** Total = **\$628,833 (budgeted General Offerings = \$1,144,220)** (last year 98 pledges = **\$485,433**)
- **The results of Commitment Sunday will determine our focus for May 2026 pRaise.** Major question: *“Did we move the dial enough for our ministry needs, especially staffing, and for a future capital campaign?”*
- **Reformation Sunday/Drawn to the Word** – wonderful worship with Pastor Paul Oman painting, all of the music groups leading worship, and great attendance (*Design Team is working on the placement and installation of the paintings*)
- **Guided Prayer and Art Studio** – 11 members of RLC participated in the Guided Prayer and Art Studio – potential to host another this winter
- **Loaves and Fishes** – I was able to join the servers at Loaves and Fishes to learn more about the ministry with Dorothy Day Center

Highlight programs and activities that will support the RLC mission and vision in the coming 30 to 60 days. Are there opportunities to engage the broader congregation? Are there any obstacles to success that Council might help remove?

- **Personnel Committee** – next steps – standardizing and updating all staff job descriptions before putting a review process in place
- **Website** – still in process with Ryan – team members needed
- **Sunday morning schedule changes needed** – still in process - small task force is being formed – Adult Ed., CYF, Contemporary Band, and others
- **Possible New Member Reception in early January**
- **Prayer Ministry and Prayer Chapel** – in process
- **Synod Conference Assemblies - Feb. 14** at Christ the King, NB - Bishop election - 12 voting members from RLC, **Synod Assembly - May 15-16** - 6 voters

What might Council provide to help support their efforts at this time?

- **Preschool Cleaning Task Force and next steps for 55 Building** – we have an amazing task force that is cleaning out and organizing all of the equipment and materials from the pre-school to empty out the 55 Building. What are the next steps? Who is in charge of the next steps?
- **Natural Church Development** – If no interest, I will take it off as a process related to strategic planning

- **Council members continue to host small groups** – coordinate with Pastor Kent to continue to get to know more people at RLC – could be a gathering at a coffee shop or restaurant

Associate Pastor, Marty Wyatt

November 2025

Highlight results of key programs or activities from the last 30 days. Share major lessons learned or concerns.

- 20 7th-8th Grade Confirmation students went on the retreat to Wapo
- Preparing for Advent season
- Confirmation and CYF are taking a significant amount of time vs last year
- ONAM, Immigration, and Mission and Outreach Partnerships continue to be busy with their varied, important work

Highlight programs and activities that will support the RLC mission and vision in the coming 30 to 60 days. Are there opportunities to engage the broader congregation? Are there any obstacles to success that Council might help remove?

- Advent and Christmas-Reminder Christmas Worship schedule: Christmas Eve Services are 3, 4:30, 9pm, Christmas Day at 10am. ONE Worship on Dec 28 at 10am
- Working to maintain community relationships-in the schools and with our other partners-this means being out in the community
- Nov 23- Bible Sunday- we are excited to be giving Bibles to Preschoolers as well as 3rd graders this year
- Holding information sessions for summer trips on Dec 3 and Dec 14. We're hoping to have a middle school and a high school trip this year.

Is the group in need of resources, in addition to the plan budget, to help achieve their goals? What might Council provide to help support their efforts at this time?

None at this time

Ministry: Shared Services

Date: November, 2025

Administration:

Prepared by: Mary Johnson

Highlight results of key programs or activities from the last 30 days. Share major lessons learned or concerns raised.

- October/November have been very busy for Hospitality & Event Management. Our schedule is nearly packed every day!
 - The last day for the fall semester for Osher Life Long Learning (OLLI) is November 20. They will begin their winter schedule on January 22, 2026 & will run through March 5, 2026.
- November First Sunday Breakfast was a success! There were 140 folks who enjoyed breakfast & fellowship together. This was an increase of 75% from October's First Sunday Breakfast!
- RLC is a Ramsey County Election site and we "hosted" the election on 11/4.
- Mailings that were sent out in October:
 - Stewardship 2025-2026
 - Christmas Garden
 - All Saints Love Lights
- We have started preparing for Thanksgiving, Advent & Christmas services.
 - The Christmas mural is in the process of its annual "touch-up" and will be installed on Friday, November 28 along with the hanging lights in the sanctuary.
- Levi Beyer from Boy Scout Troop 297 installed the Veteran's Memorial Bench on the north side of the building on November 8. This was part of his Eagle Scout project. RLC is honored to be the sponsor church for Troop 297!!
 - A QR code will be attached to the bench which will take you to a list of past & present military members.

Group: Children, Youth & Family

Date: 11/19/25

Prepared by: Nancy Brown

Highlight results of key programs or activities from the last 30 days. Share major lessons learned or concerns raised.

- Our Confirmation program is in full swing. Confirmation groups learned about Reformation in October. Students also participated in a Gathering Time where some groups did a service project and other groups gathered to play games and eat pizza. This week students talked about the connection between art, expression, and the Psalms.
- Trunk or Treat was on Saturday October 25th.
- Strudels went on sale this last Sunday November 16th.

Highlight programs and activities that will support the RLC mission and vision in the coming 30 to 60 days. Are there opportunities to engage the broader congregation? Are there any obstacles to success that Council might help remove?

- We are selling strudel before and after services on November 23rd. They are sold to raise money for youth trips and retreats.
- Bible Sunday is this coming Sunday November 23rd. All of our 3rd graders will be receiving a Sparkhouse Student Bible. If your child joined RLC kids after third grade and they have yet to receive a bible, please let Taylor Mickley know.
- RLC kids' choir is open to any kids who want to join. They will be performing special songs at the RLC Christmas program, as well as in the evening concert on 12/13. Practices will be every week in between services until the Christmas program. Kids can still join the kids' choir if they were not able to make it last week!
- The Christmas program is on Sunday December 7th during the 10:30 worship service. We will also be hosting a rehearsal on Saturday December 6th from 9-10 AM.
- We are looking for families to read and light candles for Advent! Email Taylor Mickley if your family would be interested in reading and lighting the Advent wreath on one Sunday of Advent, or if you have any questions about it!

- Wapo registration will be opening up in January. Seeds campers (completed 1st-3rd grade) will be July 24th to July 26th. Students who have completed 4th - 9th grade can attend camp July 26th to July 31st.

Is the group in need of resources, in addition to the plan budget, to help achieve their goals? What might Council provide to help support their efforts at this time?

- None at this time.

Ministry: Care and Small Groups Council Liaison

Date: 11/20/25

Prepared by: Pam McCulloch

Highlight results of key programs or activities from the last 30 days. Share major lessons learned or concerns.

- There were again 25 people at RLC Reads on November 12 to discuss Louise Erdrich's book The Big Red. It was a lively discussion with several new members. Bob Bergstrom does a great job leading our discussion. There will not be RLC Reads in December but we will return January 8 to discuss The Emperor of Gladness by Ocean Vuong. All are welcome.
- Prayer Shawl Ministry is making scarves/hats to be given to Josephs Coat in December.
- Many members of Men's Bible Study showed up to help with RLC cleanup on November 15.
- There were 17 people at Pastor's Bible Study on November 17. The numbers vary but are increasing with new participants each week. It has become a caring community and people are grateful for Pastor Kent and Pastor Marty for leading us. All are welcome.

Highlight programs and activities that will support the RLC mission and vision in the coming 30 to 60 days. Are there opportunities to engage the broader congregation? Are there any obstacles to success that Council may assist:

- Pastor Kent met with Pam and Marybeth Hatteberg to review how Prayer Ministry can be more effective. Connection Cards are now being collected from the offering baskets and put in a separate basket so they can be reviewed in a more timely fashion. More to come about the Prayer Ministry.
- The Quilters are preparing to display their quilts in the worship center in the near future.

Is the group in need of resources, in addition to the plan budget, to help achieve their goals? What might Council provide to help support their efforts at this time?

Not at this time.

The RLC Design team gathered in the Commons to discuss the positioning of the paintings by Paul Onan. We studied them, as they have been hung, side by side, in the Social Hall.

We agreed:

- they are large and stunning in that space and they blend well with the other artwork that has been selected in the newly-painted white space.
- * they "compete" for attention because of their bright contrasting color schemes thus a side-by-side juxtaposition makes it difficult to appreciate each as an individual. *
- the new painting requires attention by the artist and/or framer for two reasons:
 - the edges of the painted canvas, as it turns around the stretcher, should be touched up because white unpainted patches are not covered by the frame. (The frame on the other painting hides the side canvas edge.)
 - the canvas is buckling on the upper right corner and opposing lower left. We wonder if that happened during the process of stretching the canvas or during the framing process. Either way, attention to these problems is in order before it is moved to a permanent location.

We discussed the pros and cons of four possible permanent locations in the Commons. These are the Options:

1. New Onan #2 at the top of the stairs on the north and the other on the south. (The concern with this location is that people could reach and finger them.)
2. Centered, side by side, over the clock. (But seeing them side by side in the social hall eliminates this option.- Note * above.)
3. Separated, balanced on either side, perhaps in line with the visible seamline in the wall board or centered over the seamline. The columns in the Commons interrupt sight lines to view the paintings making this option less appealing.
4. **Hang only the new painting #2 instead of the clock. (We would move the clock to a new location.) Keep the Onan #1 in the Social Hall in a protected, yet visible location.**

After considering all of the Options, we recommend Option 4 and are awaiting a confirmation before we proceed. We are in contact with the same professional who installed the tapestry and will proceed with him after a final agreement on the location is made.

On behalf of the Design team,
Janet Risinger

Ministry: Property Project Taskforce - Council Liaison

Date: 11.20.2025

Prepared by: Sarah Richter

Highlight results of key programs or activities from the last 30 days. Share major lessons learned or concerns.

- **RLC Cleaning Blitz: Nov. 15**
 - For the first time in many years (decades?), RLC held a mass cleaning day.
 - 40 volunteers deep cleaned the Worship Center and Commons areas.
 - It was fitting that the cleaning day coincided with Stewardship Sunday, as volunteers generously shared their time and sweat to clean every surface, pew pad, window, and railing. It was a very successful day!
 - The event provided the opportunity to identify and engage members for future properties projects.
- **Applied for 2 endowment grants:**
 - Support purchase of a commercial vacuum
 - Support replacing the drinking fountain/water dispenser on first floor

Highlight programs and activities that will support the RLC mission and vision in the coming 30 to 60 days.

- Team will be installing the mural the week of Thanksgiving

Is the group in need of resources, in addition to the plan budget, to help achieve their goals? What might Council provide to help support their efforts at this time?

- **48 Building Furnace: two new furnaces to be installed**
 - There are two furnaces that heat the 1948 building: If the one furnace can't keep up with heating, the 2nd furnace kicks on.
 - The heat exchanger on the main furnace has failed leaving just one furnace to heat the space.
 - Bob Z and KJ presented the replacement plan to Finance Committee on Nov. 12.
 - Cost is \$11,008, including Xcel Energy rebates.
 - A generous donor offered to pay for the furnace.

Minutes - November 12th 2025 Finance meeting.

Agenda Finance committee

Attendees - Pastor Kent, KJ Bach, Mona Lackore, Jim Stark, Nancy Johnson, Carol Garbisch, Naomi Tetzlaff..

Opening Prayer - Pastor Kent

Introductions - New Business Administrator - Nancy Johnson

1. Financial report - Carol's report
 - a. See council report for numbers. Receipts more than expenses - due to expenses being below budget. Receipts below budget in October 2025.
2. Audit process update and forms to fill out.
 - a. Carol has filled out forms.
 - b. Meeting with the auditor - the auditor was at RLC 11/11 and 11/12. Carol is working on updating financial tracking and practices as recommended by the auditor.
 - c. Discussed doing the program allocation for fiscal year 24/25 by the auditor, but the committee voted not to do this.
3. 48 Building furnaces. One of them has stopped working. They are "in series", one works while the other one doesn't. They are 17 yrs old and the recommendation from PPT and Bob Z is to replace both of them since they are tied together. Bob Z is getting estimates for replacement costs. There have been 3 bids obtained. 11,000 - 15000 dollar range. Recommendation - go with the least expensive bid. From Modern Heating 11,608 total cost. A member of the church has volunteered to pay for this unbudgeted expense. RLC to pay upfront and donation will be made to cover the cost.
 - a. Council to vote on this via email to get the project started as soon as possible.
 - b. 11/14/2025 - unanimous vote - yes.
 - c. 11/14/2025 - email for council approval sent to KJ/Bob Z.
4. Old business
 - a. Online giving process updated. Proposed - We will move to an account that has only online giving and can be updated each month. For monthly 25 dollar fee, Northstar bank can do a sweep and move all the on line giving account funds to the Operating checking account. Previously this was done manually at the end of the month. Carol will ask for bank to waive the fee. IF they won't will pay for this service.
 - b. Updated policy for undesignated gifts - was discussed at Council 10/23/2025
 - i. Motion passed with verbiage suggested by the Finance committee.

- c. Insurance coverage update - Carol was working on getting an accurate refund amount. We have the check - 11/11/2025. Still working with the insurance company to get the correct amount.
- d. New insurance coverage for Auto, molestation and abuse.
 - i. Working on getting into the standard market to increase coverage and lower premiums. Working with HUB insurance brokers.
- e. Financial Policy and Procedure Manual - review and update.
 - i. Carol will work on updating, and then Nancy will work on it as she gets into the job. Will revisit this as a finance committee after updates made.
- f. Increase in Taylor's (CYF intern) from 10 to 15 hours/week. Carol has numbers.
- g. Discussing boundaries of park abutting Roseville campus. Jim - update.

5. Date for next meeting December 10th - 6:00 pm

6. Adjourn - 6:55 pm

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October 2025

Roseville Lutheran Church
Stmt of Financial Position - As of October 31, 2025

12/16/2025

1 RLC Checking Account	
2 Balance Per Bank Statement	\$64,991.70
3 Deposits in Transit	\$1,193.17
4 Account Receivable (Insurance Refund)	\$48,516.38
5 Outstanding Bank Withdrawals	-\$498.18
6 Outstanding Checks	-\$2,017.57
7 GL Bank Balance	\$112,185.50
8 Checking Account	\$112,185.50
9 Petty Cash	\$500.00
9 Samaritan Checking	\$239.46
10 Vanguard Money Market ERC (\$343,747.16), Ryan Ave (204,095.47)	\$1,048,234.67
10 Cetera/Franklin Investment	\$0.00
11 Total Cash Accounts	\$1,161,159.63
Dedicated Funds	
12 Properties Fund (includes Building, Site Beutification, Lively Landscapers)	\$101,468.92
13 Education & Children's	\$654.04
14 Worship & Music	\$16,434.30
15 Stewardship/Memorials	\$4,275.00
16 Christian Life	\$6,617.60
17 Mission and Outreach	\$20,789.41
18 Youth Ministries	\$14,794.66
19 Other Restricted Funds by Donor	\$0.00
20 Estate Gifts	\$41,890.33
21 Mission Trips	\$19,706.13
22 Contemplative Practices	\$4,711.76
23 Christian Life Activities	\$25,684.79
24 Youth Ministry Activities	\$16,134.88
25 Endowment Fund Gifts and Grants	\$30.00
26 Total Dedicated Funds (Organ, Reserve and Ryan Ave Funds listed separately)	\$273,191.82
27 Organ Fund	\$101,277.93
28 Reserve Fund (per finance committee 3/2025)	\$762,096.06
29 Total Organ Fund and Reserve (including Ryan Ave Funds)	\$863,373.99
30 Total Dedicated Funds	\$1,136,565.81
31 Funds in surplus/deficit of Dedicated Funds	\$24,593.82
32 Summary of Unrestricted Cash	
33 Funds in surplus/deficit of Dedicated Funds	\$24,593.82
34 Liabilities	\$0.00
35 Operating Funds Assets	\$24,593.82
** See YTD Cash Flow Stmt	
36 RLC Endowment	
37 Endowment Fund NorthStar Checking	\$1,806.66
38 Endowment Fund Vanguard Balanced Index Adm Fund (VBIAX)	\$806,519.20
39 Total Endowment Department 100	\$808,325.86
40 Total RLC Assets (Cash Accounts + Endowment Fund)	\$1,969,485.49

RLC Receipts Analysis

Budget Vs. Actual	Actual	Budget	Excess (Deficit)	Actual % of Budget
July	83,857.99	79,158.26	4,699.73	105.94%
August	101,754.82	85,758.34	15,996.48	118.65%
September	74,284.44	80,958.34	(6,673.90)	91.76%
October	87,581.93	98,908.34	(11,326.41)	88.55%
November			0.00	
December			0.00	
January			0.00	
February			0.00	
March			0.00	
April			0.00	
May			0.00	
June			0.00	
Total to Date	347,479.18	344,783.28	2,695.90	100.78%

YTD Cash Flow Statement

	Income	Expense	Gain/Loss	Cash on Hand	
**Operating Ending balance as of 6/30/2025				11,011.64	**
July	83,857.99	80,813.85	3,044.14	14,055.78	
August	101,754.82	89,504.85	12,249.97	26,305.75	
September	74,284.44	80,380.34	(6,095.90)	20,209.85	
October	87,581.93	83,197.96	4,383.97	24,593.82	
November					
December					
January					
February					
March					
April					
May					
June					
YTD Totals	347,479.18	333,897.00	13,582.18		

Comparison Information 2025/2026 Offering

	2025/2026 Offering	2024/2025 Offering	%	Increase (Decrease)
July	75,927.71	64,580.07	17.57%	11,347.64
August	92,401.13	115,535.50	-20.02%	(23,134.37)
September	67,837.36	108,074.64	-37.23%	(40,237.28)
October	82,391.43	81,141.07	1.54%	1,250.36
November		86,912.34		
December		128,155.86		
January		159,037.29		
February		73,260.93		
March		104,924.09		
April		95,653.53		
May		119,115.11		
June		85,632.13		
Total to Date	318,557.63	1,222,022.56		(50,773.65)

2024/2025 Offering to Date

369,331.28 -13.75%

Expense Summary

	Actual for Period	Monthly % of Yearly Budget	Actual YTD	Budget Annual	YTD % of Budget	Compared to last month
Personnel	57,965.82	6.56%	224,991.66	883,490.00	25.47%	↑ CYFM staff
Program Ministries						
Worship and Prayer	970.33	5.12%	3,895.83	18,950.00	20.56%	
Benevolence/Mission and Outreach	5,666.67	7.98%	11,377.69	71,000.00	16.02%	
Justice & Congregational Learning	1,470.00	24.50%	1,527.15	6,000.00	25.45%	
Education & Children	0.00	0.00%	26.98	3,700.00	0.73%	
Youth and Family	368.87	3.77%	417.56	9,780.00	4.27%	
Christian Life	1,460.71	3.88%	3,848.23	37,650.00	10.22%	
Sustaining Ministries						
Stewardship	1,008.74	6.68%	3,572.98	15,100.00	23.66%	
Administration & Finance	636.05	0.98%	24,947.24	64,700.00	38.56%	
Congregation Council	0.05	0.01%	0.05	600.00	0.01%	
Computer/Network	1,026.08	4.89%	5,099.81	21,000.00	24.28%	
Human Resources	234.41	16.17%	262.90	1,450.00	18.13%	
Office Support	848.78	6.33%	4,478.89	13,400.00	33.42%	
Printing/Publications/Mailings	1,876.95	6.69%	9,562.05	28,050.00	34.09%	
Communications	1,639.10	19.28%	3,510.18	8,500.00	41.30%	
Properties/Buildings						
Utilities/Assessments	6,241.00	7.89%	21,299.30	79,100.00	26.93%	
Cleaning & Maintenance	1,281.89	5.45%	5,923.98	23,500.00	25.21%	
Grounds & Parking Lots	99.58	0.53%	6,707.43	18,650.00	35.96%	↑ parking lot/Trees
HVAC	98.98	2.30%	416.51	4,300.00	9.69%	
Lighting	303.95	30.40%	303.95	1,000.00	30.40%	
Security	0.00	0.00%	1,726.63	5,450.00	31.68%	
Total Expenses	83,197.96	6.33%	333,897.00	1,315,370.00	25.38%	

Comparison Information 2024/2025 Expenses

	2025/2026 Expenses	2024/2025 Expenses	%	Increase (Decrease)
July	80,813.85	105,255.54	-23.22%	(24,441.69)
August	89,504.85	92,852.25	-3.61%	(3,347.40)
September	80,380.34	90,983.25	-11.65%	(10,602.91)
October	83,197.96	101,628.95	-18.14%	(18,430.99)
November	0.00	94,295.97		
December	0.00	102,333.66		
January	0.00	111,712.96		
February	0.00	102,664.91		
March	0.00	199,910.70		
April	0.00	99,077.08		
May	0.00	98,649.55		
June	0.00	86,760.46		
Total to Date	333,897.00	1,286,125.28		(56,822.99)

2024/2025 Expenses to Date

390,719.99

-14.54%

Detail Ledger Report for Oct 2025**1 Roseville Lutheran Church****25-26****0 Balance Sheet Accounts****37290 Reserve Fund**

ERC funds to New account-Reserve Funds	172,274.05
IRS ERC 1st Qrt 2021	171,473.11
Additional ERC Payment	3,882.39
Acct#36600 Special Designation Year-End Per Fin Committee trf to Reserve	\$347,629.55 Total ERC funds
Acct# 31520 Memorials as of 6/30/25 Year-End Per Fin Committee trf to Reserve	4,773.41
Acct# 31520 June Memorial Gift	16,431.80
Acct# 37280 Estate Gifts Year-End Per Fin Com to Reserve	100.00
Childcare house sale proceeds	188,960.03
Total Reserve Fund as of Oct 30, 2025	<u>204,201.27</u>
	<u>762,096.06</u>

Organ Project Team Report – November 19, 2025

Highlight results of key programs or activities from the last 30 days. Share major lessons learned or concerns.

1. Organ Progress

Nordlie returned this week November 17-21. They erected five levels of scaffolding and used a block and tackle system to raise a large wind chest to the top of the center Choir Division and mount it on the upper most beams of the frame. This double-decker Division rises nearly 20 feet above the loft floor and the top of the casework is $\frac{3}{4}$ inch below the ceiling. Two platforms were installed in the Division; the upper platform is a walkway to maintain the horizontal festival trumpet pipes and the lower one provides access to the bottom of the upper windchest. The front of the enclosure will feature repurposed louvers from the Möller organ. Nordlie also worked on winding and electrical components.



The Nordlie team plans to return to RLC for two days the week of December 2. In addition to their other work, Nordlie will advise if any changes are needed for mural installation next year and install new anchor points for the mural.

2. Volunteer Involvement is a Project Highlight

RLC volunteers stepped up again this week while Nordlie was onsite. A big thanks to 10 volunteers who provided lunch items and the 3 building assistants who cleared the work area, assisted Nordlie with many tasks and some heavy lifting, cleaned up and reset everything after work was completed.

Is the group in need of resources, in addition to the plan budget, to help achieve their goals? What might Council provide to help support their efforts at this time?

Sign up to provide part of a lunch for the organ work crew! Future opportunities and link to sign up will be posted in the eBlast.

Organization	Requestor's name
#152 Joseph's Coat	Rebecca Bedner
#153 RLC Lively Landscapers	KJ Bach
#154 Operation Bootstrap Africa	Briana Pokorny
#155 RLC Organ Project Team	Julie Henry
#156 RLC Music Ministry	John Helgen
#157 Padoc Area Scholars Society	Dixie Gedstad
#158 RLC Facilities	KJ Bach
#159 Kepha Mwangi	Kepha Mwangi
#160 RLC Immigration Team	Nancy Olson
#161 RLC Lively Landscapers	Beth Jacobson

Available grant amount

Purpose	Requested Amount	Recommended Amount
Support the Hygiene Program as Joseph's Coat	\$2,751.42	\$2,500
New garden for the West Wall of the Activity Center	\$1,500	\$1,500
Support the Comfy Period Project in Tanzania	\$8,000	\$3,000
Establish an RLC Pipe Organ Recital Series	\$2,500	\$2,000
Support an All Saints Remembrance Program in November 2025	\$3,000	\$3,000
Fund college scholarships for South Sudanese citizens (PASS Program)	\$ 1,000 (to \$100,000)	\$0
\$500 for replace existing drainpipe, \$1,500 for landscape planning	\$2,000	\$2,000
Kenyan student tuition fees and living expenses		\$0
Support Jonathan House, a program of the International Assoc. of Refugees	\$2,000	\$2,000
Transformation of exisitng cross sculpture at the north Church entrance	\$500	
Int: \$16,106	\$23,251	\$16,000

Spring

Organization	Requestor's name
Joseph's Coat	Rebecca Bedner
RLC - Properties Project Team	KJ Bach
RLC - ONAM: Our Neighbors and Me	Heather Awad
RLC - Properties Project Team	KJ Bach
RLC - Design Team	Pastor Kent
RLC - Confirmation	Pastor Marty
RLC - Music Department	John Helgen
RLC - Hospitality	Julie Wendland
RLC - Care Ministry	Karen Rogers
Humble Walk Lutheran Church	Theresa Nordenstam

Available grant amount

Purpose	Requested Amount	Recommended Amount
Re-stock underwear supply as previous donor has moved.	\$2,032.50	\$1,350
Replace lower level water fountain	\$4,000.00	\$4,000
Sacred Sites Tour "verage" / "scholarhips"	\$470.00	\$470
Purchase of a commercial floor sweeper	\$2,961.00	\$2,961
Installation of Paul Oman paintings	\$1,376.00	\$1,376
Bibles for Confirmation students	\$1,636.00	\$1,636
Staging rental for Christmas Concert	\$2,500.00	\$2,500
NSF certified kitchen equipment	\$1,100.00	\$1,100
Supplies to make cards of encouragement/postage	\$150.00	\$150
Food / tie-dye shirt project	\$1,050.00	\$700
Net: \$16,212	\$17,276	\$16,243

Facility Notes for Council Meeting-November 2025

- Secure 3 quotes on replacement furnaces for Heritage Hall
- General light service work within facility
- Investigating cause and effect of nail popping and thermo cracking on shingles located on the worship center roof
- Quotes on repairs to roll up door in kitchen-work complete
- Research maintenance requirements to Hubbell booster heater in kitchen-finding shared with JW. No maintenance required
- Beginnings of finding a commercial cleaning company-lots of detail
- Complete the rough draft of event rental information
- Research on temperature and noise issues for secondary pump motor-402 crane
- Bring vacuums in for repair-one returned to service
- Finalize cleaning supplies for Saturday clean-up crews-supplies ordered
- Investigate speedair compressor motor trip—could be weak or bad capacitor. Motor did reset and has continue to run. Air Gurus can provide on site service if needed.

Ministry: Mission and Outreach Partnership (MOP)

Date: November 6, 2025

Prepared by: Karen Rogers

Highlight results of key programs or activities from the last 30 days. Share major lessons learned or concerns:

Items:

1) Clothing Drive Debrief (Drive was 9/28 - 10/26)

- a) Clothing all went to Roseville Schools rather than Central Park Elementary
- b) Dave requested a Thrivent Action Grant for \$250 to purchase socks for Dorothy Day to meet their needs to hand out at the meal on 1st Monday in December.
- c) Janelle is reaching out to Central Park to ensure their needs were met for the winter clothing.

2) Sharing Tree Preparation 11/30 - 12/21

- a) *Bridging*
- b) *Keystone*
- c) *Every Meal*
- d) *Central Park*
- e) *Interfaith Action - toys for kids and winter clothing*
- f) *The team is meeting Monday, November 24th at 6 pm to set up the trees. Tags will be added to the tree for 11/30.*

3) Dresser Build Planning - Wed. 1/21st for Confirmation Students and Sun. 1/ 25 for Congregation

- a) *Janelle will contact Joel Bisser to set up logistics (inform him of date, dates to visit, drop off, two build dates, pick up, confirm # of dressers and prices)*
- b) *Karen will email Mary to reserve a room and invite volunteer experts, Tom Campbell and Jim Roste, to assist at the event.*

4) Spend discretionary funds on ramifications from Government Shut down

Dave will email and get numbers from Carol before the next meeting. We will likely donate 3-4K to both Keystone and Every Meal.

5) Interfaith action has approached us about a new idea - Walk and Roll. Opening up our building for seniors etc to come. Kris/Marty put info in E-blast to see if we can get a volunteer coordinator to organize volunteers. Karen sent an email to people who attended Spiritual Gift Retreat but we didn't receive any volunteers through either option so we declined the option this year.

6). Website M&O continuing to update their section on the RLC website

- a) Team working on M&O Website page - send any updates to Mary.
- b)

7) Adult Education Speaker Series for 2026

- a) Dresser Build date January 25th
- b) Rachel Morey, Interfaith Action Feb. 1st\
- c) Guatemala with Pastor Marty May 17th

8). Meeting Dates

- a) Dec. 8th - 5:30 in person
- b) Jan 8th
- c) Feb. 5th
- d) Mar 5th
- e) April 2nd
- f) May 14th

Highlight programs and activities that will support the RLC mission and vision in the coming 30 to 60 days. Are there opportunities to engage the broader congregation? Are there any obstacles to success that Council might help remove?

- **Support Upcoming Sharing Tree- 11/30 - 12/21**

Is the group in need of resources, in addition to the plan budget, to help achieve their goals? What might Council provide to help support their efforts at this time.

Organization	Fully Amount	When Paid
ELCA	\$20,000	Monthly to ELCA
FMSC	\$8,000	All in April 2026
Dorothy Day	\$8,000	Monthly available for the food purchases
Every Meal	\$6,000	\$3k in fall and \$3k in spring
Keystone	\$6,000	\$3k in fall and \$3k in spring sent to Angel Fund
Bridging	\$8,000	funds will be sent to Bridging - end of Dec '25 to Jan '26
Guatemala	\$8,000	funds put in designated accounts in Jan. -Feb. '26
Meals on Wheels	\$1,000	June

Staff Report to Council

Wapo	\$3,000	Spring 2026
M&O Discretionary Funds	\$1,000	
Reconciling Work	\$1,000	Fall of 2026
Lyngblomsten	\$1,000	either fall or spring based on amount in M&O
TOTAL	\$71,000	

Ministry: Justice and Congregational Learning Council Liaison

Date: 11-20-25

Prepared by: Andrew Olson

Highlight results of key programs or activities from the last 30 days. Share major lessons learned or concerns.

Adult Education - Continuing to work with other teams on educational sessions for the year. They have sessions scheduled with Braver Angels next spring.

ONAM - Activity is really increasing! Recent meeting continued to discuss Land Acknowledgement and ways to engage with the native community. Held a planning session with dinner on November 2, and are continuing to talk about land acknowledgement. Andrew will be connecting with Heather.

Immigration - still continuing to support the family from FH in material ways. Planning on a "Home and Kitchen Kit" drive include a set of kitchen towels, a water bottle, a \$25 gift card for WalMart, and a \$25 gift card for Uber/Lyft - planning for February. Adult Education session January 18.

Is the group in need of resources, in addition to the plan budget, to help achieve their goals? What might Council provide to help support their efforts at this time?

- How can we make this work available and visible to all?