

July Council Minutes - draft until approved at 8/21/2025 meeting.

- 1) Opening prayer: Pastor Marty
- 2) Call to Order - 7:02 pm
- 3) Attendance – establish quorum (need 5 Council members) Nancy Brown, Karen Rogers, Jim Stark, Dot Probst, Pam McCulloch, Mary Johnson, Pastor Marty, Erik Storlie, Sarah Richter, Pastor Kent, KJ Bach, Bill Metzger, Carol Garbisch, Andrew Olson, Naomi Tetzlaff
- 4) Approval of current agenda - M/S - Jim/Pam. approved.
- 5) Approval of prior month's minutes - m/s Jim/Andrew - approved.
- 6) New Business:
 - a) LADC childcare/preschool meetings at church.
 - Will be after both services to answer questions. No presentations, just answer questions after 7/20/2025 services.
 - LADC decided not to partner with us for daycare/preschool.
 - Childcare/preschool equipment next steps. Task force to distribute/donate?
 - (1) There is a lot of childcare equipment stored and needs to be gone through and decisions regarding what to do with it. Will create task force to go through it and determine what to do with it.
 - (2) Ad hoc group to be put together.
 - b) Budget 101 meeting.
 - Monday 8/11 zoom meeting - 7:00 pm Then on Sunday 8/17 will have an in person meeting at church regarding the budget..
 - c) Prep for Annual Meeting - will run through the meeting agenda at August council meeting.
 - d) Strategic planning
 - It will take time to work on this. Will look at research based study on healthy characteristics of growing churches - see Natural Church Development 8 Quality Characteristics pdf below. Will review strengths/weaknesses at RLC and move forward after time of discernment.
 - e) Stewardship Committee
 - Two people so far. Will need more people - send names to Pastor Kent.
 - f) Endowment Task Force presentation. Bill Metzger and Sarah Richter
 - Presentation from Bill, KJ and Sarah on report from Endowment Task force.
 - Have done work to look at how other churches have grown their endowment program. The task force interviewed 7 churches and took best practices from them.
 - Consider more planned/legacy giving programs. Have educational meetings with congregants to discuss options for end of life planning.
 - Recommendations will require changes to the Endowment committee structure and purpose.
 - Motion to endorse RLC Endowment Fund and Legacy report - m/s Pam/Dot - approved.

g) Property and Liability Insurance change.

- Erik and Carol have met with HUB insurance. They have found a source of insurance that has improved coverage for \$67,000 annual premium. Currently we pay \$86,097 to our current insurance carrier.
- Will have the finance committee review and give recommendations. Council will vote after finance has reviewed and given recommendations.

7) Items for Discussion

a) CFTF report follow up

- Based on Campus Facilities Task Force - Create a Properties Project Team to determine projects that need to be done and finances to get those projects done. Working on charter for Project Team.

b) InterServe Update -

- Pastor Kent and Pastor Marty will work with this group next week to discuss plans for CYF ministries in the fall.

8) Monthly staff reports

a) Finance – Carol Garbisch and Jim Stark

- Carol has finished the books. All accounts have been cleaned up.
- Finance discussed an undesignated fund policy to provide guidance on large bequests that come in without designation. In the finance report.
- Will ask council to review

b) Senior Pastor – Pastor Kent

- Have a personnel committee. Working on a Church Business Administrator position.
- Forming Stewardship, Property committee and Property Projects Team.
- Ministry Fair Sept 7th. One service at 10:00 and ministry fair to follow.

c) Associate Pastor – Pastor Marty Wyatt - SAW

d) Associate Pastor- Pastor Tori Kraus - SAW

e) Church Administrator – Mary Johnson - SAW

- Thank you to Pam and other volunteers for getting letters out to the congregation.

9) Committee Liaison & Project Team Reports

a) pRAISE 2025 - Naomi Tetzlaff - SAW done.

b) Mission & Outreach – Karen Rogers

- School Supply collection. 7/27 -8/17

c) Endowment – Sarah Richter - SAW

d) Justice & Congregational Learning - Andrew Olson

- Book club meeting. How to be Brave.

e) Small Groups and Care Team - Pam McCulloch - SAW

- f) Children, Youth & Families - Nancy Brown - SAW
- g) Community Engagement - Dot Probst
 - Meeting with individuals, forming relationships amongst community members.
 - Doing spiritual retreat here at RLC. Will coordinate with other churches. Synod does the programming, we will host. October 11th. Looking for team members to help facilitate this.
- h) Nominating – Naomi Tetzlaff - SAW.
- i) Organ Project Team - Erik Storlie
 - A little delayed as we are waiting for pipes. All payments made on time and final payment funds are in the bank - will be paid after the organ install is complete. Thank you to the Organ Project Team!
- j) Campus and Facilities Task Force - Jim Stark - SAW - see above

10) Annual calendar of asks

11) Upcoming dates

- a) School supply collection - July 27 - August 17th.
- b) Annual Meeting - Aug. 24
- c) Ministry Fair/One Worship - Sept. 7 - coordinate with your committees
- d) Spiritual Gifts retreat - 10/11/2025
- e) Paul Oman coming back on Reformation Sunday - one worship service 10/26/2025

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

- a) We need people with HR or management background for the Personnel Committee. Talk to Pastor Kent if you know people.
- b) We need people for the Stewardship Committee. Talk to Pastor Kent if you know people.
- c) Prayers for kids going to Wapo and Boundary Waters.
- d) Spiritual Gift Retreats - October 11th.
- e) Adjournment 8:52 pm - m/s Karen/Jim - approved.
- f) Closing prayer- Pam

Parking lot issues:

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

Financial audit

Pastor Kent Claussen Gubrud

June 20 – July 19, 2025

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

- **Exit Interviews** - Pastor Tori and Jenna's exit interviews revealed some significant issues we need to address at RLC. Naomi Tetzlaff, Mary Peterson, and I are processing through the information obtained in these exit interviews and will bring these findings to Council in the coming months.
- **Interim CYF ministry with InterServe Ministries** – 20 hours per week, 2 staff people, help us maintain core CYF ministries (RLC kids and confirmation), lead us in visioning work for the future – July 22nd planning meeting
- **Personnel Committee** – Church Business Administrator job description close to being finalized! Goal to post by the end of the month.
- **Stewardship Committee** – forming
- **Property Committee** – forming
- **Property Projects Team** (CFTF recommendation) - forming

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?

- **InterServe and CYF ministries** – besides contracting with InterServe, may need to hire/contract very part-time people to help with various CYF ministries
- **Ministry Fair Sunday** – Sept. 7th – 10am Worship, 11am Ministry Fair and Treats
- **New communications plan** – monthly newsletter, new format, and process
- **Sunday morning schedule changes needed** - for worship, faith formation for all ages and stages, and fellowship – Who needs to be involved in this process?
- **Spiritual Gifts Retreat** – Sat. Oct. 11 – a team is in place to help plan, advertise, promote, and host this event, with huge thank to Dot Probst!! We will be inviting neighboring congregations to join us.
- **Drawn to the Word with Paul Oman** – Oct. 26 – One Worship

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

- Names of potential Personnel, Stewardship, Property Committee members and people who should be invited to participate in reimaging Sunday mornings at RLC
- **Ministry Fair Planning** - Connect with your committees and teams to create/decorate a table to present ministry opportunities to the members of the church at large for Sept. 7th – sign up sheets, list of opportunities to hand out, etc. Table assignments TBD

Associate Pastor, Marty Wyatt

July 2025

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

- It's been a busy start to the summer!
- VBS was small but great-the kids learned Bible stories, formed relationships with each other, and older students had an opportunity to develop leadership skills as well
- Riverside Innovation Hub- retreat was a wonderful time to explore how we might bring what we've been learning with Augsburg to the wider congregation. More to come on this!
- Pride-This was a highlight. Many people engaged with our booth, we had lots of volunteers from RLC and our partner churches and many meaningful conversations were had
- Funerals- Presiding over 2 funerals
- Transitions continue

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?

- Camp and Boundary Waters in July- 28 Campers will be at Wapo between Seeds and Week-long camp- I plan to visit them on the Wednesday they are there
- Assisting with transitions and visioning for the future
- Preparing for fall programming

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

As of 7/17/2025

Expenses	Budget 25/26(June 5)	Budget 24/25	Actual 24/25
Staff Compensation and Benefits			
Retirement Savings Plan and Health	104,848	138,400	93,648
Family leave Insurance- 6 months	2,173	0	0
Social security 7.5%	50,355	0	659,697
Staff Salaries 2% raise and housing	658,236	696,846	68,000
Contracts, mostly music	57,328	0	
Staff Support--clergy			
Travel and mileage	3,400	3,400	1,715
Con Ed and Sabbatical	7,150	5,400	2,247
Moving expenses	0	20,000	0
Ministry/Programs/Outreach			
Worship/prayer	18,950	10,900	19,099
ELCA Benevelence	20,000	12,000	12,000
Mission/Outreach	51,000	47,000	50,632
Childrens Ministry	900	900	845
RLC Kids	2,200	2,050	1,478
Children's Worship	600	1,050	214
Total Youth and Family	9,780	10,280	9,236
Adult Education	3,000	2,500	3,150
Justice, Immigration, ONAM	3,000	2,200	1,072
Hospitatliy	30,150	35,850	44,045
Life Ministry minus Hospitatly	7,500	8,300	5,780
Ministry and Congregational Support			
Sustaining /Bus Man/Stewardship	15,100	15,350	13,356
Admin/Finance/Insurance	64,700	67,914	108,216
Cong council	600	3,500	619
Computers/ Networks	21,000	22,000	18,376
Human Resources	1,450	1,950	5,228
Office support	13,400	10,800	13,159
Print/publish/mail	28,050	29,300	28,909
Communications	8,500	10,850	5,994
Building /Gorunds/ Property			
Property/Buildings	132,000	143,500	120,532
Total expenses	1,315,370	1,302,240	1,287,247
Income			
General Offerings	1,144,220	1,046,165	973,458
Other offerings	73,250	162,925	248,564
Other Receipts	89,900	93,150	169,939
total income	1,315,370	1,302,240	1,391,961

June 2025

Roseville Lutheran Church
Smt of Financial Position - As of June 30, 2025

7/24/2025

1 RLC Checking Account		
2 Balance Per Bank Statement	\$111,010.55	
3 Deposits in Transit	\$6,323.64	
4 Outstanding Bank Withdrawals	\$11,041.25	
5 Outstanding Checks	\$9,943.71	
6 SL Bank Balance	\$98,349.23	
7 Checking Account	\$98,349.23	
8 Petty Cash	\$500.00	
9 Samaritan Checking	\$239.30	
10 Vanguard Money Market inc (543247.16), Ryan Ave (207,095.47)	\$758,745.75	Undesignated \$41,631.59 as of 7/28/25
11 Cetera/Franklin Investment	\$202,948.76	
12 Total Cash Accounts	\$1,066,783.04	

Dedicated Funds		
13 Building Fund - new line in October to honor Estate gift	\$86,975.92	
14 Education & Children's	\$654.04	
15 Worship & Music	\$12,566.69	
16 Stewardship/Memorials	\$0.00	(Trf to Reserve Fund)
17 Christian Life	\$6,676.07	17,863.85
18 Mission and Outreach	\$18,779.86	
19 Youth Ministries	\$14,764.66	18,152.17
20 Other Restricted Funds by Donor	\$0.00	
21 Estate Gifts	\$0.00	(Trf to Reserve Fund)
22 Summer Programming	\$0.00	
23 Mission Trips	\$10,011.13	
24 Community Events	\$0.00	
25 Contemplative Practices	\$4,711.76	
26 Site Beautification	\$10,081.26	
27 Special Activities	\$0.00	
28 Endowment Fund Gifts and Grants	\$0.00	
29 Total Dedicated Funds (Organ, Reserve and Ryan Ave Funds listed separately)	\$163,221.39	\$36,016.02 \$199,237.41

30 Organ Fund	\$88,437.93	
31 Reserve Fund (per finance committee 3/2025)	\$762,096.06	See Reserve Fund Spreadsheet
32 Total Organ, Reserve and Ryan Ave Funds	\$850,533.99	
33 Total Dedicated Funds with Organ, Reserve, Ryan Ave funds	\$1,040,771.40	

34 Funds in surplus/deficit of Dedicated Funds	\$11,013.64	
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35 Summary of Unrestricted Cash		
36 Funds in surplus/deficit of Dedicated Funds	\$11,013.64	Total Cash accounts minus Total Dedicated Funds with Organ)
37 Payroll liabilities	(\$1,121.37)	Does not include Payroll liabilities
38 Operating Funds Assets	\$9,890.27	

New staff portion expenses withheld but no billed yet.
** See YTD Cash Flow Stmt

39 RLC Endowment - June		
40 Endowment Fund Northstar Checking	\$4,658.46	
41 Endowment Fund Vanguard Balanced Index Adm Fund (VBIAX)	\$762,473.84	
42 Total Endowment Department 100	\$767,132.30	

43 Total RLC Assets (Cash Accounts + Endowment Fund)	\$1,827,915.34	
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RLC Receipts Analysis

Budget Vs. Actual	Actual	Budget	Excess (Deficit)	Actual % of Budget
July	70,613.63	82,440.43	(11,826.80)	-16.72%
August	123,491.61	74,420.87	49,070.74	39.37%
September	114,664.86	81,470.87	33,193.99	39.57%
October	80,292.65	96,830.87	(16,538.22)	-17.08%
November	148,381.12	99,420.87	48,960.25	33.05%
December	114,103.64	149,605.97	(35,502.33)	-23.74%
January	103,288.81	159,515.87	(56,227.06)	-34.93%
February	82,885.11	114,745.87	(31,860.76)	-27.74%
March	116,391.20	94,950.87	21,440.33	18.37%
April	124,020.14	142,100.87	(18,080.73)	-12.72%
May	110,113.10	130,095.87	(19,982.77)	-15.36%
June	95,308.35	69,620.87	25,687.48	36.88%
Total to Date	1,390,943.91	1,302,150.00	89,811.91	6.43%

Special gifts of 17,100

YTD Cash Flow Statement

	Expense	Gain/Loss	Cash on Hand
**Operating Ending balance as of 6/30/2024			
July	70,613.63	105,255.14	(114,623.91)
August	123,491.61	92,832.25	30,659.36
September	114,664.86	95,893.25	23,771.41
October	80,292.65	103,628.95	(23,336.30)
November	148,381.12	94,295.97	54,085.15
December	114,103.64	102,333.66	11,769.98
January	103,288.81	114,722.96	11,434.15
February	82,885.11	102,664.91	(19,778.80)
March	116,391.20	198,910.70	(81,519.50)
April	124,020.14	99,077.08	15,942.26
May	110,113.10	98,649.23	11,463.87
June	95,308.35	67,881.83	27,426.52
YTD Totals	1,390,943.91	1,387,246.65	104,715.26

Insurance \$88,204

Thank you JRM202

Comparison Information 2024/2025 Offering

	2024/2025 Offering	2023/2024 Offering	%	Increase (Decrease)	Special Gifts to Budget
July	69,780.00	64,935.00	-6.18%	(4,845.00)	0.00
August	63,780.00	57,461.40	-9.13%	(6,318.60)	52,570.00
September	61,936.00	70,920.14	-12.71%	(8,984.14)	46,158.26
October	80,612.00	95,280.44	-16.67%	(14,668.44)	49.00
November	84,141.26	111,105.97	-24.27%	(26,964.71)	2,769.14
December	128,155.86	138,496.82	-7.47%	(10,340.96)	0.00
January	109,037.20	180,564.93	-39.62%	(70,527.73)	0.00
February	71,260.00	122,515.83	-41.26%	(51,255.83)	0.00
March	104,624.00	102,994.28	1.57%	1,629.72	0.00
April	95,633.10	112,126.23	-14.68%	(16,493.13)	0.00
May	118,115.11	91,577.89	28.07%	26,537.22	235.00
June	85,612.13	57,228.96	49.63%	28,383.17	
Total to Date	1,119,880.18	1,199,238.78	-6.42%	(79,358.60)	102,233.40

2024/2025 Offering to Date

Total offering increase (decrease) with Special gifts to Budget over last year	1,222,892.58	22,783.78
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Expense Summary

	Actual for Period	Monthly % of Yearly Budget	Actual YTD	Budget Annual	YTD % of Budget	Compared to last month
Personnel	(1,228.87)	7.05%	825,306.08	864,046.00	95.52%	
Program Ministries						
Worship and Prayer	379.74	3.48%	10,088.03	10,000.00	100.88%	Income received to cover some exp
Bereavement/Mission and Outreach	3,140.17	5.31%	48,831.87	18,000.00	271.29%	5.59% to date
Justice & Congregational Learning	0.00	0.00%	4,222.28	4,700.00	89.84%	
Education & Children	877.37	16.36%	4,521.33	4,000.00	113.03%	
Youth and Family	345.38	5.14%	9,235.64	10,280.00	89.84%	
Christian Life	1,305.60	2.51%	49,824.00	44,100.00	112.98%	
Sustaining Ministries						
Stewardship	1,165.44	10.20%	13,354.11	15,200.00	87.85%	
Administration & Finance	2,670.33	2.41%	108,210.27	67,604.00	158.74%	
Congregation Council	0.00	0.00%	610.22	1,500.00	17.68%	
Computer/Network	1,543.20	7.01%	18,197.68	22,000.00	82.71%	
Insurance	788.80	17.69%	5,227.10	5,000.00	104.44%	
Office Support	1,157.65	12.57%	11,158.82	10,800.00	103.32%	
Printing/Publishing/Meetings	1,456.82	11.87%	28,905.12	25,200.00	114.74%	
Communications	775.00	7.15%	5,094.30	10,800.00	55.25%	
Properties/Buildings						
Utilities/Assessments	3,398.70	3.71%	51,008.98	88,000.00	58.04%	
Cleaning & Maintenance	1,158.24	7.15%	19,274.79	16,200.00	119.28%	
Security & Parking Lots	0.00	0.00%	3,761.14	16,700.00	18.33%	
HOAC	0.00	0.00%	1,164.41	3,300.00	43.75%	
Lighting	0.00	0.00%	0.00	100.00	0.00%	
Security	463.10	12.10%	7,849.81	3,800.00	206.57%	
Building Upgrades	4,790.18	11.30%	43,008.88	40,000.00	107.52%	
Total Expenses	87,881.83	6.75%	1,287,246.65	1,302,240.00	98.85%	

* Guest received from Endowment Fund included in income - no budget for Guest Musicians. Festival Christmas concert over budget

** Total Expense less "Tr" expenses to Loans and Notes, Christmas (Community Service) Christmas Festival Concert 27,204.

*** Job postings are expenses. Will try to use few non-profit sites going forward per Pastor Kent and Carol

Building and Repairs line is at \$16,857.74 (budget is \$6,000)

Nordica Fire Annual Inspection and Sprinkler Inspection were more than budget - should not be any additional expenses this FY

Comparison Information 2024/2025 EXPENSES

	2024/2025 Expenses	2023/2024 Expenses	%	Increase (Decrease)
July	105,215.14	114,213.91	-7.88%	(8,998.77)
August	93,863.25	110,481.47	-15.56%	(17,618.22)
September	90,983.25	102,924.79	-11.60%	(11,941.54)
October	103,628.95	108,910.35	-4.60%	(5,281.40)
November	94,295.97	83,981.23	11.21%	10,314.74
December	102,333.66	121,605.12	-15.85%	(19,271.46)
January	114,722.96	88,363.79	28.62%	26,359.17
February	102,664.91	120,443.20	-14.19%	(17,778.29)
March	102,994.28	265,112.42	-61.14%	(162,118.14)
April	99,077.08	98,623.01	0.46%	453.25
May	98,649.23	98,985.42	-0.34%	(336.19)
June	87,881.83	104,645.38	-16.07%	(16,763.55)
Total to Date	1,287,246.65	1,441,538.81	-10.71%	(154,292.16)

Roseville Lutheran Church
May 2025 Month-End Financial Summary

7/24/2025

	Operating for the Month	Operating YTD	Preschool YTD	Restricted for the Month	Endowment YTD	Total YTD
INCOME/EXPENSE						
Total Offerings	85,632	1,119,801				1,119,801
Other Income & Receipts	9,676	97,445	21,409	397,120	12,224	528,198
Special Appeal	0	102,222				102,222
Estate Gifts	0	72,494				72,494
Unrealized Gain / (Loss)						0
ERC Fund in Reserve account						0
Ryan Ave Sale						0
Total Receipts	95,308	1,391,962	21,409	397,120	12,224	1,822,715
Personnel	61,229	825,307	44,769			870,076
Program Ministries	5,854	147,551	1,754			149,305
Business Management	11,080	193,857	796			194,653
Property & Building	9,719	120,532	2,733			123,265
Assets Released from Restriction				268,787		268,787
Grants					20,520.00	20,520
Other Expenses			4,449			4,449
Total Expenses	87,882	1,287,247	54,501	268,787	20,520.00	1,631,055
Income Minus Expense	7,426	104,715	(33,092)	128,333	(8,296.00)	191,660
Minus Spec Appeal for Deficit	0	102,222				102,222
NET INCOME/(LOSS)	7,426	2,493	(33,092)	128,333	(8,296.00)	89,438

FUND BALANCES

Fund Balance Breakout:						
Available Cash & Short-Term Investments		11,012	204,201		4,658	219,871
Donor and Purpose Restricted				845,570	762,474	1,608,044
Total		11,012	204,201	845,570	767,132	1,827,915

Received \$10,539 less than Asset was listed.

RLC Endowment Fund & Legacy Giving Taskforce

Background

In the late 1970s, RLC established an endowment fund to enhance the extended ministry and mission outreach of the congregation apart from the congregation's general operations and annual giving. The objective of the endowment fund was to help RLC fulfill its mission to support areas of:

- Faith, worship, and prayer
- Discipleship
- Service and stewardship
- Evangelism

Since its founding, the endowment fund has grown to \$600,000. The endowment fund has stagnated over the past 10 years in charitable giving growth. Growth has been mostly associated with the growth of the mutual fund containing the endowment corpus. Approximately 5% of the \$600,000, or \$30,000, is distributed annually in grants. This distribution amount, although helpful, will not allow RLC to contribute significantly, or strategically, to RLC's ministry and outreach work.

We believe we have missed opportunities. The endowment funds and legacy giving could be much greater looking at the 55 years this program has been in place compared to the number of RLC members who have died over this same period. As such, we would like to understand why this giving has been so low over this period—and address it—in order to provide more support to RLC ministries, mission, and outreach opportunities in the future.

When RLC members created the endowment fund in the 1970s, their vision was to build a resource that would benefit future RLC ministries and outreach. It is now our turn to build and strengthen our endowment and legacy giving program for the next generation.

Purpose

With Council approval, the purpose of this taskforce is threefold:

Understand the past

We will investigate the past 55 years to develop the history of endowment and legacy giving compared to members lost during that same time. Further, the taskforce will attempt to identify current family units who have committed endowment and/or legacy gifts to RLC. The combination of history and current commitments will help us to better understand the current state of these giving programs and the growth opportunities.

Explore current and future opportunities for which endowment and legacy gifts could support

We will investigate and understand the congregation's desire to grow the RLC endowment fund and legacy giving for future years. This may include data analysis, small group forums, conversations, or surveys to understand the congregational interest in legacy/endowment fund giving, as well as their visions and interests for what their legacy gifts could benefit at RLC and beyond. We will also look at how to formalize recognition of these donors.

The taskforce will investigate opportunities to reduce RLC's ongoing expenses which are currently supported by annual giving. We would like to understand the investment required to reduce/eliminate these expenses in order that RLC could provide more resources for mission and outreach. (Example: Invest in solar or geothermal to reduce ongoing expenses like energy bills or snowplowing.)

Lastly, we will explore interest in concepts that tie congregational members to our historic register of the original church structure like a columbarium or burial garden site and how it might increase the commitment to endowment and legacy giving.

Present recommendations and an implementation plan

The taskforce will prepare a comprehensive final report and recommended implementation plan based on data and discovery from research, small group input, and surveys for the Council. The report will include the information outlined in the key deliverables section of this document.

Roles and Responsibilities

The RLC Endowment & Legacy Giving Taskforce will serve in an advisory capacity to the Church Council and work collaboratively with staff, volunteers, and committees/teams. The task force:

- **Mission:** Explore history, interest, passion areas for end of life giving and feasibility of growing the endowment fund and legacy gifts to RLC as well as provide a recommended plan for execution.
- **Timeframe:** 9-12 months following approval from Council. At the conclusion of the taskforce, the taskforce team will bring their findings and recommended plan to Council to address this giving issue.
- **Members:** a subset of endowment committee members, small number of congregational members, select staff member(s), and a Council liaison.

With approval from the Council to begin this taskforce, we will commence work and return within the year with results and recommendations to monitor and guide the execution of the process of growing the endowment fund and legacy giving at RLC.

Areas of Focus

Once the detailed project plan for this taskforce has been established it will be sent to Council as information while seeking council approval for how the taskforce intends to accomplish its work. This detailed project plan will be provided by the end of August 2024. This project plan could be used as the Council desires for communication at the Annual congregational meeting.

This detailed project plan would cover the following areas and action steps:

Proposed action steps:

- The initial step would be for the taskforce to discuss and get commitment to steps, timelines, goals, and scope of this project plan as defined below.
- To discuss and build the definitions for Endowment Funds, Legacy Giving and Legacy Society while exploring how to recognize past, present, and future contributions outside of the annual funds.

- To identify all endowment and legacy givers that have passed away but should be recognized by meeting a standard of requirements defined in previous step.
- To contact all living past and current pastors to see if they would be open to include RLC in their endowment or legacy giving in some way.
- To get a list of RLC Family units 60 years and older with this group stratified by 60's, 70's, 80's and 90's while identifying any committed members to Legacy giving.
- To discuss the concept and plan of RLC Legacy Society with requirements to become a member. Use this definition to get feedback during our discussions and discoveries.
- To discuss and identify the areas of interest that would be of interest to explore for congregation feedback, and interest for commitment plus priority to fund as money is available.
- To discuss and explore the impact to the congregation for becoming environmentally friendly church and a burial site / columbarium analyzing the effect and impact on Legacy Giving and Endowment Funds. Develop cost investment for areas of interest and potential return and benefits of funding these areas of interest.
- Develop the materials (presentation, draft letter and questioner) to be shared with the pilot group in preparation for working meetings.
- In a work meeting, test and explore created information with pilot group of RLC members for comment, feedback and recommendations for improvements then conduct additional work meetings.
- Once the work meetings, surveys and one-on-one conversations are complete, the information will be summarized by the areas of interest, work meeting feedback/learning, and growth goals and measurements for implementation. This would include RLC Legacy Society definitions. This consolidated information would then be presented to the Council and Endowment Committee for input, feedback, for feedback and approval for the plan and plan goals.
- The feedback from Council and Endowment Committee on the plan and plan goals would be used to strengthen endowment and legacy giving program. This information will be used to refine the plan, process and questionnaire to be delivered to the congregation for growing endowment and legacy giving.
- All the above tasks should be targeted for completion in a year or less.

Once the final report from the taskforce is reviewed and approved by Council, the detailed implementation approach developed as a part of the final report will be ready for congregational communication. The process of implementation could begin with communication to the congregation for awareness, expectations for year two describing how the congregation will be approach with by this plan and when how the plan would be roll out to the congregation.

Key Deliverables

The output of this taskforce will be to:

- Produce a detailed Project Plan by end of August 2024 with detail on tasks and activity over next 9 months
- Produce a Council Report containing:
 - Summarized findings from our study
 - Data gathered and summarized from project work
 - Recommendations based on data and discovery during the project
 - Action/Implementation Plan for next steps to make endowment and legacy giving live and grow at RLC

Taskforce team members

The Taskforce will consist of the following Members:

- Bill Metzger (Lead)
- KJ Bach
- Audra Engebretson
- Greg Johnson
- Sarah Richter
- Pastor Eric Leshner
- Pastor Rolf Olson

RLC Endowment Fund & Legacy Giving Taskforce Final Report

Prepared for RLC Endowment Committee and Church Council, May/June 2025.

Executive Summary

In June 2024, the RLC Council approved the formation of the Endowment and Legacy Giving Taskforce to review the history, its current status, and future opportunities for the RLC Endowment Fund. The Fund, established in the late 1970s, is valued at approximately \$750,000, with annual distributions of around \$30,000 in grant funds to support various mission areas outlined in the Endowment Charter. However, Fund growth has been stagnant due to minimal promotion and limited contributions.

The Taskforce conducted interviews with seven Lutheran churches and held three feedback sessions with RLC congregational members. Based on this research and feedback, the Taskforce developed a new vision for growing annual Endowment Fund and legacy giving.

The Taskforce recommends growing the Endowment Fund to \$5M-\$10M within 10 years, yielding \$250K-\$500K in interest earnings for strategic disbursements. Recommendations also include providing greater structure for the Endowment Committee, revising the Endowment Fund charter, and incorporating Endowment and legacy giving into every Annual Congregational Meeting.

Key implementation recommendations include creating new annual giving programs, improving marketing materials, offering seminars on end-of-life planning, and partnering with funeral homes, attorneys, and financial planners.

Additionally, the Taskforce suggests forming new taskforces to explore RLC interest in a columbarium or burial garden and environmental stewardship.

We ask that Council review this report, consider the recommendations, and approve the new vision for the Endowment Fund which will require changes to the Endowment Committee structure and purpose. Following Council direction, the Endowment Committee will move forward with creating detailed implementation plans.

Endowment Taskforce members

Bill Metzger, Chair	KJ Bach	Audra
	Engebretson	

Table of Contents

This report contains the following sections and appendices.

- [Section 1:](#) Background on why the taskforce was formed and research methodology to create a new vision for Endowment Fund growth.
- [Section 2:](#) A new vision to increase annual endowment and end-of-life legacy giving.
- [Section 3:](#) Process changes and implementation requirements
- [Section 4:](#) Recommendation for creation of additional taskforces related to columbarium and environmental stewardship

In the report appendix, you will find additional information and documents to support this report and its findings:

- [Appendix A:](#) Church interview research highlights
- [Appendix B:](#) RLC endowment and legacy giving data
- [Appendix C:](#) Current RLC Endowment Committee Charter (Circa October 2021)
- [Appendix D:](#) RLC Endowment Fund and Legacy Giving Growth Taskforce charter and supporting documents

Section 1 – Background

In the late 1970s, RLC established an endowment Fund to enhance the ministry and mission outreach of the congregation apart from the congregation's general operations and annual giving. The Endowment Fund (or "the Fund") is currently valued at approximately \$750,000 and generates approximately \$30,000 per year for grant distribution¹.

This money is distributed annually to grants which help RLC fulfill its mission to support areas of extending congregational ministry and outreach, apart from the congregation's general operating budget. 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.

Fund growth is stagnant due to minimal promotion resulting in limited contributions. Increases in Endowment Fund value are dependent on market trends. Recognizing that RLC may be missing opportunities, the Council approved an Endowment and Legacy Giving Taskforce in June 2024 to review the Endowment Fund history, current and future opportunities, and prepare a report and recommendations on how RLC moves forward (see [Appendix C](#) for the Taskforce Charter). This report shares those findings and thoughts regarding the necessary changes required to grow Endowment Fund.

Research methodology

We interviewed seven Lutheran churches about their endowment funds and legacy giving programs, end-of-life educational programs, and columbariums. While our initial charter included research on environmental stewardship as a component of overall church stewardship, our team determined that the subject was out of scope for this report. However, this topic was an important part of their ministry in energizing the congregational bodies interviewed.

In addition to research, the Taskforce also conducted three feedback sessions with RLC congregational members. In total, 30 plus members participated and shared their input about the information presented. (see [Appendix D](#) for PowerPoint presentation used for feedback).

There was one area of the Taskforce timeline that was not accomplished. It was the task to interview past pastors for their perspective on the lack of growth in the Endowment Fund. After completing our church interviews and reflecting on this task, the Taskforce concluded that this was not a necessary step to create a future vision for RLC Endowment Fund growth.

Churches interviewed:

Augustana Lutheran, Denver, CO
Augustana Lutheran, West St. Paul
Central Lutheran, Minneapolis
Edina Community Lutheran, Edina
Mount Olivet Lutheran, Minneapolis
Prince of Peace Lutheran, Burnsville
St. Andrews Lutheran, Mahtomedi

(see Appendix D for interview details)

¹ The maximum amount available for grants is 5% of the three-year average of Endowment Fund net assets on December 31 of the most recent years.

Section 2 – New vision and plans to increase endowment and end-of-life legacy giving.

VISION: Grow Endowment Fund to \$5 million - \$10 million within 10 years. This could generate approximately \$250,000-\$500,000 per year in grant money which could be distributed annually. As part of this growth in distribution RLC can explore current and future opportunities which endowment and legacy gifts could support.

Definitions:

- Annual giving: Gifts made through current assets such as cash, stock, IRA, donor advised funds, etc.
- Legacy giving: This type of end-of-life gift is a cornerstone of building an Endowment Fund. Donations are made through a will or estate plan designation such as: cash, life insurance, annuity, personal property, etc.

How to increase contributions

1. Enhance the Endowment Committee and Endowment Fund distribution structures.
 - a. Review current Endowment Fund charter. Determine necessary modifications to support new vision of growing the Fund including committee structure, roles and responsibilities, and grant distribution process.
 - b. The Endowment Fund is a fund with grant designation guidance given in the Charter. Grant distribution is at the discretion of current Endowment Committee members in response to current grant requests. As the Fund grows, consider allowing donors to designate gifts within Endowment Fund (see [Appendix A](#)).
2. Create annual giving and legacy giving programs to support growing the Endowment Fund.

Overall, we need to improve marketing and educational materials related to endowment and legacy giving and include them in pews, newsletters, funeral materials, etc.

- a. Annual Endowment Fund giving program:
 - i. All Saints Sunday: Create an annual focus on endowment giving leading up to All Saints Sunday and collect a separate offering. This would need to be coordinated with Pastoral Staff and Stewardship Committee.
 - ii. Reimagine and potentially renaming the “Love Lights” fundraiser. Look for ways to recognize the essence of the effort—honoring the “saints” in our lives—through donations to the Endowment Fund. Solicit members for endowment donations. Recognize names in the Christmas Festival program bulletin and other publications.

- iii. Create and maintain an electronic list of All Saint donors with individual amounts kept confidential and total contributions tracked from 2025 forward.
- b. End-of-life legacy giving program:
 - i. Offer annual seminar series on “A life well-lived” with focus on end-of-life planning decisions: health care, funeral, and financial planning.
 - ii. Partner with hospice services, funeral homes, attorneys, financial planners and pastors.
 - iii. Collect and store funeral plans at church; Pastors/admin staff review with Endowment Committee as needed.
 - iv. Document planned estate gifts for RLC.
 - v. Create an electronic list of prospective end-of-life donations by family unit donors. Update annually with new information and track the progress of RLC towards its 10-year goal.
 - vi. Consider revising the restricted gift policy (rev. Feb. 2025) that states that undesignated estate gifts are allocated to church general fund.
 - 1. Consider revising to state that undesignated estate gifts greater than \$2,500 are allocated to the endowment.
- 3. Include an update about Endowment and legacy giving in every annual congregational meeting to maintain awareness of the Fund and efforts.
 - a. Review progress towards our fundraising, highlight what is working and what needs improvement. This annual review is required to keep Endowment giving alive in our congregation.

Section 3 – Process and implementation requirements

To implement the above recommendations, the following changes are needed to process, procedures, and staffing.

Endowment Committee

The Endowment Committee needs to review and modify the current charter to reflect the new vision and committee purpose as well as changes to roles and responsibilities.

- Develop charter modifications to support and implement Annual Endowment Fund giving and End-of-life Legacy giving programs.
- Once changes are developed to the Endowment Fund Charter, they must be approved by Council.
- The Endowment Committee, Finance Committee, and Council should define when the Endowment Funds are large enough to consider creating a foundation or seeking additional Fund management capabilities.

Pastoral Staff

- The Senior Pastor, Stewardship Committee, and Endowment Committee will need to coordinate efforts to support both annual stewardship efforts and any Endowment Fund promotions (e.g. All Saints Sunday efforts).
- For 2025, we recommend focusing on communication and transitioning the “Love Lights” fundraising efforts to “Honoring Saints” for December. On All Saints Sunday, we will discuss the change in Endowment focus and highlight opportunities to attend sessions on end-of-life topics and legacy giving. After the initial year, we will review and enhance the Endowment campaign based on stewardship progress, preparing for a more comprehensive campaign for All Saints Sunday and beyond.
- Senior pastor will help shape messaging:
 - To see financial stewardship as core to spiritual vitality
 - A rationale of why we give-- faith response, extension of our values, extending influence beyond our lives through the financial resources we leave
 - Help us weave these messages and convey them through worship, adult education, articles in the TABLE, posters, temple talks, skits, dinners, etc.
- Consider expanding the role of Visitation Pastor and Care Ministry to work with the Endowment Coordinator in planning end-of life programs. These programs could be structured to be attended at RLC and also provided these programs to those who are homebound. This would provide end-of-life strategies as an extension of Care Ministry.

Nominating Committee

- Update the Endowment Committee member’s job descriptions to reflect changes in member responsibilities.

Finance and technology systems

Recommendations:

- Review current RLC designated gift policy. Determine ways to modify the policy such that all estate gifts to RLC are designated to the Endowment fund or other funds.
- Improve member and donor record keeping related to contributions, endowment and legacy giving intentions, and funeral planning. Reporting on who is giving annually and who has end-of-life gifts are critical to the success and measurements of this program.
- Research and invest in new technology system that has the capabilities to track:
 - Family units
 - Annual gifts to Endowment Funds
 - End-of-life gifts by will or trust (actual and intents to give)
 - Determine the process to validate intended commitments in event of changes or cancellation.

- Funeral planning by family unit and individually
- Donor recognition

Notes on family unit records:

Shelby has the capability to adequately track charitable giving records. However, we have not utilized this function within Shelby, and our staff have not received training to leverage the system's capabilities, including parsing data by family units.

- This taskforce had to work with multiple databases to create a single record containing people living at the same address.
- Our financial recording systems need to be able to track details of the family units and amounts given annually and are planned for end-of-life.
 - Finance needs to provide the list of family units who gave in the annual appeal.
 - Individual family unit gifts need to be tracked year-to-year as this may be how a family unit intends to give to the Endowment Fund and also tracked annually and summarized to let the family unit know their progress towards the goal.
- Within [Appendix B](#) is an example of the type of spreadsheet necessary to keep track of these units.

Notes on record keeping:

- There are some files on funeral planning that have not been updated in years.
- There is a gap in both the tracking of donations for annual gifts to Endowment Fund and end-of-life gifts.
 - We identified four current members who have end-of-life donations on file in the finance office.
There are four members of the Taskforce that have intentions to give end-of-life gifts and one that has given a special gift to the Endowment Fund with no record of that gift.

Staff Support

- There will be additional strategic as well as administrative staff requirements with the new and enhanced goals for the Endowment Committee.
- Administrative tasks include special envelopes and inserts, mailings and tracking of members contributing to Annual All Saints and end-of-life programs.

Congregational implementation and communication

Once the final report recommendations are approved and implementation approach is validated by the Council, the following should be considered for communication to the congregation:

1. **Communication:** The communication to the congregation should be refined and simplified, focusing on awareness of new Endowment Fund goals, education, and expectations for going forward.
2. **Message Content:** The message should emphasize how contributing to the Endowment Fund provides resources for RLC long-term, nurturing spiritual impact while growing the fund.
3. **Inspiration:** The goal is to inspire RLC members to consider including RLC in their estate plans, ensuring the church's mission of "Love God and Love Your Neighbor" continues.
4. **Critical Growth:** The growth of the Endowment Fund is seen as critical for sustaining RLC in future years, especially as attendance and contributions may decline, straining the annual budget.
5. **Financial Goals:** The Fund's growth from \$750,000 to \$10,000,000 will help RLC carry out its mission effectively.

Section 4 – Additional taskforce recommendations

Based on the congregational feedback and our church interviews, we recommend considering these two areas for further exploration either by taskforce or incorporating these topics in other committees:

- **Columbarium:** Form a separate taskforce to determine the feasibility and interest in a columbarium at RLC. The team will complete a multi-generational assessment of interest and provide recommendations for funding and implementation. The reviews from our research in columbariums were mixed—some people are very interested, others not as much. We found that Columbarium interest has been expressed in past reports at various times since early 2000.
- **Environmental stewardship:** Form a taskforce to study the interest of environmental stewardship at RLC with recommendations on what needs to change and how to be better stewards of God's creation at our RLC and in the surrounding neighborhood as an outreach effort to grow our church.

Appendix

Appendix A: Church interview research

Endowment and legacy giving best practices

Best practices gleaned from church research

1. All churches showcase their endowment and legacy giving on All Saints Sunday through a service of remembrance and special offering.
 - Churches prioritize education and awareness about endowment and legacy giving year-round and in conjunction with--or leading up to--All Saints Sunday.
 - They may also expand their educational offerings to include comprehensive end-of-life planning workshops (funeral, estate planning, legacy giving).
2. Generally, gifts to the endowment fund do not negatively impact the church annual budget. Donors often contribute from different asset pools.
3. Donor recognition and communication is important, but very personal.
 - Some churches recognize donors through annual dinners/events.
4. Overall, it is important to incorporate personal visits/follow-up by the senior pastor with donors.

Endowment Fund structure

Many churches have a prescriptive structure for endowment fund donations and fund distribution such as:

1. Any undesignated estate gifts to church greater than \$2,500 are allocated to the endowment.
2. An endowment fund is divided into designated funds within it. Donors may contribute to support one of the categories. Fund distributions are based on a percentage of the designated funds held in each category. Designation examples:
 - Worship & music
 - Global mission
 - Children/youth/family
 - Community or local mission
 - Undesignated

Example: If the total endowment fund had \$1 million and a donor wanted to give a gift of \$1 million to support worship and music, the new total endowment fund would be \$2 million. However, 50% of future distributions would support worship and music projects.

RLC's Endowment Fund does not contain any internal restricted categories. All contributions support general endowment purposes per the Charter guidelines.

End-of-life planning and columbariums

Today, more than 50% of people choose cremation rather than a burial as means of final body disposition. As cremation rises in popularity, storing ashes is also a growing consideration. Some churches are building a columbarium into their internal or external facilities as a means for connecting the church and community.

A columbarium is a larger structure within or outside of the church (or garden or cemetery) that is typically made up of multiple *niches* - individual compartments within the columbarium where the urn(ashes) is placed & identified. A columbarium offers a physical location and space where families can visit and honor their loved ones.

	Inside church	Outside church
Cost to design/build	\$10,000-\$15,000	\$100,000 (96-niche structure) Includes some landscaping
Start-up Costs	Funded by the church or small donations and pre-sell niches	Funded by 1-3 major donations and pre-sell niches
Cost per Niche (for 1-2 people)	\$1,000-\$3,000	\$2,000 - \$3,500
Cost of maintenance	Minimal	Ongoing and more costly
Access	Restricted to church hours	Open anytime
Legal set up	For both internal and external structures, RLC would need to seek Legal counsel on the long-term implications of hosting cremains onsite if RLC were to cease existence.	

****Columbarium Interest at RLC**** There is some interest in a columbarium at RLC, with preferences for both inside and outside locations. Some members are willing to contribute to startup costs, while others are not. Additional research is necessary to glean feasibility of moving forward with the idea.

Appendix B: RLC endowment and legacy giving data

Understanding RLC current and historic endowment and legacy giving

- Giving data – need help and support to build tool to support this area. There are 6 estate gifts and 2 annual legacy gifts independent of estate commitments
- # households at different age strata from the Shelby database we created a family unit database for people 55 yrs and older by same address (See [Google drive link](#) for detailed information).
 - The total database has 409 family units aged 55+ in it
 - Of this database by giving in 2024 we estimate 284 active family unit 55+
 - Of the 284 active family units there are 115 family units 77 years and up. Over the next 10 years we will lose a significant portion of these family units. This is our opportunity for growth in Endowment Funds
 - We have identified 24 family units that are no longer attending RLC. This is good information for mission work to understand why they left our church

Legacy Giving Data

- Known legacy gift plans at RLC – 6 known gifts

- What is the status on how legacy giving plans are recorded and filed at RLC? Process doesn't support this information.
- Do we have any donors/members who were a part of the previous Legacy Society? No records
- RLC - Legacy Society – what was this? What was the criterion for it? Not developed as part of RLC recognition process

Research for Finance Department if information is a priority for RLC history

- To identify all endowment and legacy givers that have passed away but should be recognized by meeting a standard of requirements defined in previous step.

Appendix C: Current RLC Endowment Committee charter (Circa Oct. 2021)



Final RLC
Endowment Charter 1

Appendix D: RLC Endowment Fund and Legacy Giving Growth Taskforce charter and supporting documents

Google Drive folder to include (need to determine where and how to manage this information RLC, Endowment or Staff folder?):

1. Endowment Growth Task force charter and timeline
2. PPT presentation for congregational feedback sessions
3. Example of a spreadsheet of Plus55 Endowment Pool to track donors ages 55+

Roseville Lutheran Church Restricted Gift and Bequests Policy

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

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 (10%): Allocate 10% to the church's endowment fund to support future ministry and financial stability.
- Designated Ministry Funds (70%): Allocate 70% 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 (20%): Retain 20% as a contingency reserve or for emergent needs as approved by the Executive Committee.

This policy was updated and approved by the RLC Council on April 18, 2024 (update).

Property and Liability Insurance Update and Recommendation 7/17/2025

Carol Garbisch (Interim Finance Director) and Erik Storlie (President) met with HUB Insurance again today, 7/17/25. Mike Christensen and Nick Kirschbaum. We began meeting with them at Carol's recommendation and have had them reviewing our current insurance plan and getting quotes for potential replacement plans. Recall that we are locked in to our new insurance for the first 90 days (through about 6/1/25), but cancellation after that results in prorated refund for the remainder of the year.

For equivalent coverage (see comparison below), HUB has found Property and General Liability policies that are \$61,116 for the year compared to our current annual premium of \$86,097. They recommend a \$1 million umbrella policy in addition to costs \$4,122. So our total insurance program for property and general liability would be \$75,237 for better coverage compared to our current cost of \$86,097. They think that they could have this effective as of 8/1.

In addition, they think they can get us back on the standard market in November of 2025 which would result in more savings.

Erik asked about the risk of a new inspection and possible required repairs. They feel that this is low risk and that it is their responsibility to "go to bat" for us if the requested repairs do not seem reasonable.

Carol has past experience with HUB and has nothing but good things to say. Our experience with them thus far has been excellent.

Our Recommendation is to change insurance Brokers from Bullis to HUB and to cancel our current Property and Liability policies and purchase the recommended policies through HUB, including the umbrella policy.

As this cost is \$71,000, it requires Council approval.

Effective Date-TBD	Current Program	HUB
Insurance Comparison: Roseville Luterhan Church		
Property: (Carrier)	Starr Insurance Companies	Multiple
Admitted Carrier in MN (Yes/No)	No	No
Building 1-Church	Silent	\$16,530,445
Business Personal Property	Silent	\$1,000,000
Business Income	Silent	\$1,300,000
Property Deductible (per occurrence)	\$25,000	\$25,000
Wind/Hail Deductible	2%	2%
Replacement Cost	Included	Included
Water Damage	\$50,000	\$50,000
Sewer Backup	NA	\$50,000
Theft	NA	Pending
Coinsurance	NA	Pending
Equipment Breakdown	Included	\$16,530,445
Total Insurable Value	\$18,830,445	\$18,830,445
Property Premium	\$81,612.83	\$64,551.20
General Liability: (Carrier)	Maxum	Kinsale
Occurrence/ Claims Made	Occurrence	Occurrence
Each Occurrence	\$1,000,000	\$2,000,000
General Aggregate	\$2,000,000	\$2,000,000
Medical Payments	\$5,000	Excluded
Personal & Advertising Injury	\$1,000,000	\$1,000,000
Hired/Non-Owned Auto Liability	NA	Excluded
Slip & Fall sublimit	Silent	\$250,000
Cyber		
Terrorism Coverage	Purchased	NA
General Liability Premium	\$4,484.30	\$6,564.68
Excess (Carrier)	NA	Kinsale
Limits:		\$1,000,000
Self-insured Retention		NA
Excess Premium	NA	\$4,121.60

Workers Compensation: (Carrier)		
Limits:		
Self-insured Retention		
Workers Compensation Premium		Pending
Cyber: (Carrier)		
Limits:		
Retention:		
Cyber Premium	NA	Pending
Professional Liability: (Carrier)		
Limits:		
Retention:		
Professional Liability Premium	NA	
TOTAL PREMIUM	\$86,097.13	\$75,237.48
TOTAL PREMIUM (no Umbrella)	\$86,097.13	\$71,115.88

Finance Committee, RLC, July 16, 2025

- Agenda
 1. Financials: Carol discussed year-end financial documents. We closed the year with a small surplus after paying back our internal loans from dedicated funds. These loans were needed a year ago due to required subsidies for the childcare and pre-school programs and unanticipated increases in insurance premiums.
 2. We reviewed the 25-26 budget that has been approved by Council. Some minor adjustments will be required because of unanticipated costs and uncertainty around staffing.
 3. Now that the fiscal year is over, we have discussed the need for an outside financial audit and will move forward in obtaining bids from accounting firms.
 4. We discussed the draft policy on the allocation of unrestricted gifts and revised the document. Council members should review the draft and be prepared to act on approval at the August meeting.
 5. Nick Velde, Rebecca Field, Pastor Kent, Erik Storlie, Carol Garbisch, and Jim Stark attended the meeting

Ministry: pRAISE RLC - GROWING TOGETHER

Date: 7/15/2025

Prepared by: Naomi Tetzlaff

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

Thank you notes have been written by the council to those who donated to the pRAISE campaign.

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?

Nothing more to be done at this point for 2025.

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 needed..

Organ Project Team Report – July 17, 2025

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

1. Organ Progress

- Nordlie delivered the beautiful organ console on July 8, 2025. It will be positioned in front near the piano in the Worship Center for 2-3 weeks to allow people to get a close look before and after services. Then it will be moved to the north side of the Worship Center until the organ is complete. Information about the design and wood species used appeared in the July 10 eBlast and is also on display near the console.



- Targeted project completion: Like all industries, the pipe organ industry has experienced supply chain disruptions, labor shortages, consolidations and customs issues that have affected our project's targeted completion date of June 2025. Nordlie expects the last two shipments of new and refurbished pipes very soon. This will allow them to complete pipe racks and windchests which require the precise diameter of each pipe. Once all the components are received and completed, there will be about 3 weeks of construction at RLC to assemble the organ followed by 6-8 weeks of final tuning and voicing. RLC's project is Nordlie's top priority!
- In the last year, **50 RLC volunteers** helped host 11 work crew lunches, assisted Nordlie with moving, packing or cleaning pipes or helped with construction or clean-up. Volunteers and congregational involvement have been key to the project. It has been inspiring to see new connections and community formed around the project and what can be accomplished together!

2. Funding and Remaining Organ Intent to Gives

The project has a **95 percent fulfilled commitment rate**. Email reminders to complete Intent to Gives were sent to 9 remaining households and represents \$6,352.80. Four households responded their ITGs are complete according to their records. Carol G. was asked to do any necessary follow-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?

It is important to know the work continues in Nordlie's shop. The delays affecting progress at RLC are primarily subcontractor delays and Nordlie is managing those relationships. Nordlie knows RLC is anxious and excited to finish the project. That is their goal, too.

There will still be ways to get involved with the project. Watch for opportunities to sign up to provide part of a lunch for the organ work crew or help in other ways.

Council Notes for July 2025

Bob Zismer

- Bids on demo costs for 1955 bldg.
- Forward aerial lift schedule for hanging and removal of mural
- Post evacuation maps
- Place order for air compressor filter
- Clean condenser coils
- Finalize bids for boiler service and cleaning
- Arrange for onsite visit with Boiler License Operator
- Inspect and clean smoke sensors for McQuay unit
- Change out flags
- Arrange for repairs to carpet cleaning machine with Imperial Dade
- Schedule electrical repairs for outside globe light and inopt lights in Heritage hall
- Meet with Tom Green to discuss by-monthly inspection of Crane 402 boiler, post license and complete inspection records as required by State of MN.

Ministry: Shared Services

Date: July 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.

- Hospitality & Events
 - Socially Conscious Women's Collective
 - Funerals for Sandy Ducharme & Derrick Ostlie
 - Funeral planning meeting for Jerry Boldt
- Printed materials and oversaw congregational mailing for LADC update
 - HUGE thank you to all of the volunteers that helped!
 - Special SHOUT OUT to Pam McCulloch for coordinating the volunteers!!

Ministry: Care and Small Groups Council Liaison

Date: 7/16/25

Prepared by: Pam McCulloch

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

- The Quilters will take the month of August off for a bit of respite and vacations. They continue to look for ways to increase their numbers. They are a busy group providing quilts to a Women's Care Center and partnering with local resettlement teams to provide new quilts for newly arrived immigrants.
- Members of the Care Team are meeting with Pastor Kent to look at the mission of the Care Team, what has been done in the past and what this will look like moving forward. Members of the Care Team have shared their activities of driving, providing companionship, shopping for members, visiting folks at Lyngblomsten and other care centers, serving monthly communion at Rose Pointe as part of a monthly worship service. As part of a survey by Dave Risinger members have said they have received more than they give.

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?

- Marybeth Hatteberg is working at reorganizing the prayer team. Stay tuned for more information. She is passionate about this ministry

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.

Ministry: Nominating committee

Date: 7/15/2025

Prepared by: Naomi Tetzlaff

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

- We currently have all positions filled with candidates.
- Vice president - Sarah Richter
- Church Council :
 - Andrew Olson (will do second term) - Justice and Congregational Learning.
 - Karen Rogers (will do second term) - Mission and Outreach
 - Jayanti Ray - Endowment committee. Will take Sarah Richter's position.
- Endowment
 - Michelle Mennicke
 - Beth Jacobson (taking Mona Lackore's position)
 - Lou Tschudy (will do second term)
- Nominating committee
 - Dave Tetzlaff
 - Kevin Miller
- Finance
 - Mona Lackore

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?

- The candidates have written their bio's for annual report. Only one outstanding at this point.

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?

- We do not need any additional support.

Group: Children, Youth & Family

Date: 7/16/25

Prepared by: Nancy Brown

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

- Adam Boldenow joined our staff, and we are excited they are here! They will be here for the summer working with our summer trips and our youth and family ministry.
- Vacation Bible School was the last week in June.
- The blessing of the bikes was on June 22nd.

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?

- High school students will be going to the Boundary Waters later in July and campers will be going to Camp Wapo in July.

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.

- 1) Opening prayer: Pastor Marty
- 2) Call to Order
- 3) Attendance – establish quorum (need 5 Council members)
- 4) Approval of current agenda
- 5) Approval of prior month's minutes
- 6) New Business:
 - a) LADC childcare/preschool meetings at church.
 - Childcare/preschool equipment next steps. Task force to distribute/donate?
 - b) Budget 101 meeting
 - c) Prep for Annual Meeting
 - d) Strategic planning
 - e) Stewardship Committee
 - f) Endowment Task Force presentation. Bill Metzger and Sarah Richter
 - g) Property and Liability Insurance change. Vote needed.
- 7) Items for Discussion
 - a) CFTF report follow up
 - b) InterServe Update
- 8) Monthly staff reports
 - a) Finance – Carol Garbisch and Jim Stark
 - b) Senior Pastor – Pastor Kent
 - c) Associate Pastor – Pastor Marty Wyatt
 - d) Church Administrator – Mary Johnson
- 9) Committee Liaison & Project Team Reports
 - a) pRAISE 2025 - Naomi Tetzlaff
 - b) Mission & Outreach – Karen Rogers
 - c) Endowment – Sarah Richter
 - d) Justice & Congregational Learning - Andrew Olson
 - e) Small Groups and Care Team - Pam McCulloch
 - f) Children, Youth & Families - Nancy Brown
 - g) Community Engagement - Dot Probst
 - h) Nominating – Naomi Tetzlaff
 - i) Organ Project Team - Erik Storlie

j) Campus and Facilities Task Force - Jim Stark

10) Annual calendar of asks

11) Upcoming dates

a) Annual Meeting - Aug. 24

b) Ministry Fair/One Worship - Sept. 7 - coordinate with your committees

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

a) We need 1-2 more people with HR or management background for the personnel committee. 3-4 for stewardship. Talk to Pastor Kent if you have suggestions.

b) Prayers for kids going to Wapo.

c) Spiritual Gift retreat.

d)

Parking lot issues:

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

Financial audit