



Rooted in Faith, Growing to Serve

St. Andrew Presbyterian Church
140 Gathering Place Lane | Iowa City, IA 52246
www.saintandrew-ic.org

Annual Meeting

February 9, 2025 | 10:45 am

Moderator: Rev Carl Anderson

Welcome & prayer-Pastor Carl Anderson

Quorum of 59+ was confirmed by the session clerk as Pastor Carl Anderson called the meeting to order at 10:45 am. Meeting outline explained

Prayer by Pastor Carl.

Clerk's report on Membership-Patti Benson

2024 saw 48 new members, loss of 8 members (including 5 deaths) for a total membership of 593, up from 553 in 2023. A brief explanation of per capita assessment was provided and members encouraged to contact session clerk if they know of people no longer attending so she can contact them to assess their desire to continue or discontinue membership. The 5 saints lost in 2024 were recognized: Gwen Lowe, Gene Schuchert, Marilyn Holland, Veronica Gail Brummel, and Gen Freeseaman

Path toward a Pastor Nominating Committee (PNC)-Pastor Carl

- 1-Hiring a temporary pastor, Pastor Carl
2. Session will work with the congregation to determine the shape of things to come. Moving forward with a single pastor model for the time being is the preference.
3. Listening to the congregation for qualities and characteristics desired in a new pastor. Discern how God is at work at St Andrew. (Listening Posts)
- 4, Form a PNC upon approval from Presbytery, nominated by nominating team, endorsed by session and approved by congregation
5. Once PNC approved it will create an MIF or Ministry Information Form, a job description. Once approved by Presbytery it is then broadcast through denomination resources and outward. PNC will review PIF's (Pastor Information Forms), or resumes, and per the process they select they will then review these applications. Not possible to set a defined timeline for this process.
6. Phase 2 for Pastor Carl is to prepare the church for the next pastor by reviewing staff, procedures, policies, etc. Pastor Carl expects to prepare an advent series as the search process will take time.

Super fast process is 9 months, reasonable is 12-18 months. Congregation responsibility is to attend listening posts & meetings that involve teams you are part of. We are a diverse community and opinions are requested.

Financial Update-Jason Schuchert & John Benson

Treasurer, Jason Schuchert offered an update on the church finances. Team members were recognized. General fund budget in 2024 was \$960,000 income and \$960,000 expense. We ended the year with less for both income and expense and netted \$5,000 to the positive.

Historically we have varied over the years with very gradual increases in general fund income the past several years while continuing to have a balanced budget.

Our 2025 budget is \$940,000, less than last year's estimated budget based on pledges and projected income but still a balanced budget based on projected income and expense. It is balanced partly as we expect the expenses to include roughly 1.5 pastor positions (not 2.0) in 2025, with Temporary Pastor Carl, pastoral care from Reverend Colette Soult and additional hours from Jeff Charis-Carlson. The budget includes a \$10k line item that was added for pastoral search expenses. In summary for 2025 there is a balanced budget, reflecting a modest increase that appears attainable.

Rule of thumb is to hold enough cash to pay all bills for 2-months of expenses. Each year, the team evaluates the use of any surplus. The 'net income' of \$5k at year-end 2024 was allocated to boost the funding in the building maintenance fund.

Mortgage-currently we are ending our 5th capital campaign with \$0.9 million pledged to "Rooted in Faith" Over the course of the 5 capital campaigns a total of \$7.6 million has been received. Our 3.125% loan rate for 3 years will end on December 31, 2027 and a balloon payment will occur. We want to reduce the loan balance at time of loan renewal as low as possible to lessen the interest rate shock upon refinancing that loan at that time. Currently we pay \$25 K per month toward the mortgage loan which is above the minimum \$13 k required. Approximately \$19,500 of each payment, from now until the next capital campaign in October of 2025, will go to reduce principal. The Finance Team keeps a minimum of 6 months of mortgage payments on reserve in its capital campaign fund. We hold those funds in interest bearing bank accounts at rates that are similar to the loan rate.

In 2017 our loan was for \$5,115,000 (it would have been \$5,800,000 but we netted \$650,000 prior to closing, on the land underneath the adjacent apartment buildings). In 2019 \$4,500,000 was owed. In 2024 it was \$2,062,918. In Jan 2025, due to a generous donation the total remaining is \$1,948,516

The church still has a piece of property for sale, the South Triangle.

What can you do? Celebrate that we hold 83% equity in our \$12M home, that we have a 2 -month emergency fund for operating expenses and a 6+ months of mortgage funds in the bank. Join us in giving. Encourage others to participate.

Ministry Review-Pastor Carl shared the annual report booklet is available online and in print.

Austen Wilson, Director of Music Ministries, shared happenings in music worship. He thanked additional music staff for their efforts. Encouraged people to show up for events and participate in the same, and to sing enthusiastically during worship. A Child-led service is upcoming and a Melodious Harmony concert featuring all St Andrew music groups will occur in March.

St Andrew Connect Tutorial-Jeff Charis-Carlson Use the st Andrew app online. Contact Jeff if you find you're not in the system. Logged out automatically after 30 days, log in as needed. App lists info similar to emails sent on Th and Sun mornings. Connect system-click on serving and will list things you've signed up for and can browse open positions to serve as able. Can see upcoming events, Can view groups and directory. Gifts tab is a way to give directly via QR codes. All church emails list the connect option so you can sign in & view. WiFi log-in only lasts 3 days before you have to sign in again as a St Andrew Guest; agree to terms of service and will connect. Cell service is not good in the building, WiFi is fairly good. Turn on WiFi Calling to enable better cell service.

Celebration of New and Former Staff Members- Pastor Carl thanked all current staff for the work they do, it is a gift to the congregation to be proud of, especially in light of the loss of 2 pastors this fall. Due to his illness we still hope to find way to celebrate and say goodbye to Pastor Rob.

Hello to Rev Carl Anderson, Rev Colette Soult, Walter Sparks (new Finance Director)

Goodbye to Rev Rob Martin, Rev Kyle Otterbein, John Benson (outgoing Finance Director)

MOTION-to close the annual meeting.

MSC

Closing prayer-Pastor Carl Anderson closed the meeting in prayer and blessed the meal to follow at 11:36am and attendees blew kisses of love to Rob and Do via in house cameras.

Respectfully submitted,

Patricia Benson
Clerk of session

Rev Carl Anderson
Moderator