

## **Lutheran Church of the Incarnation Council Meeting Minutes**

October 8, 2024, 7:00 pm

Council Member Roster: Tim Paulson (2026), Karen Slabaugh (2027), Kathryn Schnaible (2026), Jenny Fortuna (2025), Vern Holmes (2025), Bob Kerr (2025), Kenny Doss (2026), Ralph Holderbein (2027), Mark Bandstra (2027), and Pr. Dan Smith

### **A. Introduction: Tim**

### **B. Opening Prayer & Devotion: Pastor Dan**

### **C. Team Building Questions: Tim**

### **D. Pastor's Report: Pastor Dan (attached)**

### **E. Approval of September Council meeting minutes: Jenny (attached)**

Motion: Tim; Kenny 2nd; Vote 9-0-0. Jenny to send to Lindsey to post to the website.

### **F. President's Report: Tim**

Memories of Dennis Stewart were shared.

### **G. Council Action Item:**

1) Poor parking lot lighting will be addressed by Tim & Ralph to prevent future trip and fall accidents. Expenses can be taken from the Property Maintenance budget.

2) Tim & Kathryn gathered 3 landscaping bids from local gardeners. Tim's friend, Danny (licensed), has offered to trim up the property and fix the sprinklers for \$1,500 (not including lawn mowing) as a onetime fee. On-going maintenance would be \$500/month. Council agreed to continue on an "as needed" basis. Motion: Tim, Vern 2nd, VOTE: 9-0-0.

3) Ellen Kolarik was approached by "HEART" to host safe parking at LCI during the winter months. See attached. Council felt that as long as we have a nursery school on campus, we would not host an event like this, but would fully support other congregations that wanted to participate.

4) Lindsey has agreed to be physically in the church office two mornings (Tues/Weds) a week to support the day-to-day function of the church. Thurs/Fri work from home. No change to work hours. Compensation will be based on additional mileage (44 round trip miles x \$0.67 = \$30/week). Motion: Bob, Vern 2nd, VOTE: 9-0-0.

### **H. Committee Reports:**

1) Kathryn: Treasurer's Report (attached)

-2025 Budget Draft - review and comment ready to discuss at next week's Budget Meeting.

-August Profit & Loss, Balance Sheet

-September Profit & Loss, Balance Sheet

2) Vern: Stewardship Report (attached)

### **I. Other Business:**

1) Oct 20 - Commitment Sunday, Auction & Potluck

2) Oct 27 - Reformation / Confirmation Sunday

3) Nov 3 - Budget Forum after church

4) Nov 17 - Annual Meeting & Potluck after church. All reports to Lindsey by Oct 30.

**Budget Council Meeting = Oct 15 at 7pm**

**Next Executive Council Meeting = Nov 5 at 7pm**

**Jenny to send out Agenda = Nov 10 (Please have all supplementary materials to me by this date)**

**Next Council Meeting = Nov 12 at 7pm**

## **Pastor's Report**

October 8, 2024

Lutheran Church of the Incarnation

Pastor Dan Smith

### **Action Items:**

None.

### **Information Items:**

**Rooted** – first worship service held 9/22; fourth Sunday every month; next one will be 10/27, Reformation Sunday – in the sanctuary.

**Stewardship Cottage meetings** – Vern Holmes and I have attended about half of the “cottage meetings” in people’s homes it has been a good, ongoing conversation with the congregation about our ministry and members’ feelings about time, talent and treasure, as well as *core values*.

**Confirmation** – started up again; I am teaching with Pr. Christian Holleck of Davis Lutheran; Sunday afternoons (and some Saturdays).

I continue to make pastoral care visits to the home-bound and those who have special needs (usually at least 2-3/week). As always, I am available for pastoral care visits or calls upon request (including Council members!).

### **In the wider church:**

Synod Budget passed at Zoom meeting Sep. 28. The synod, like the rest of the ELCA, is having financial challenges, but there are some good signs as well. The synod is setting budgeting \$60,000 for evangelism initiatives.

**Lutheran Church of the Incarnation  
2025 Budget Draft**

| Expenses                                  | 2023 Budget     | 2024 Budget      | Actual Jan-Oct 2024 | % of budget spent thru 10/07/2024 | 2025 Budget      | Increase or Decrease |
|---|-----------------|------------------|---------------------|-----------------------------------|------------------|----------------------|
| <b>60000 Synod</b>                        |                 |                  |                     |                                   |                  |                      |
| 60100 Synod Mission Support (6%)          | 9,500.00        | 17,325.00        | 17,325.00           | 100.0%                            | 19,693.00        | 2,368.00             |
| <b>Total 60000 Budgeted Synod Support</b> | <b>9,500.00</b> | <b>17,325.00</b> | <b>17,325.00</b>    | <b>100.0%</b>                     | <b>19,693.00</b> | <b>2,368.00</b>      |
| <b>61000 Worship</b>                      |                 |                  |                     |                                   |                  |                      |
| 61200 Worship/Altar Care                  | 1,500.00        | 1,500.00         | 98.02               | 6.5%                              | 1,500.00         | 0.00                 |
| 61202 Worship Resources                   | 2,000.00        | 2,000.00         | 272.15              | 13.6%                             | 2,000.00         | 0.00                 |
| 61203 Rooted Service                      | 600.00          | 600.00           | 0.00                | 0.0%                              | 600.00           | 0.00                 |
| 61204 Chancel Choir                       | 350.00          | 350.00           | 0.00                | 0.0%                              | 100.00           | -250.00              |
| 61209 Special Music                       | 600.00          | 600.00           | 800.00              | 133.3%                            | 600.00           | 0.00                 |
| 61213 Organ and Piano Maintenance         | 400.00          | 400.00           | 0.00                | 0.0%                              | 500.00           | 100.00               |
| 61215 Devotional Booklets                 | 180.00          | 180.00           | 0.00                | 0.0%                              | 180.00           | 0.00                 |
| <b>Total 61000 Worship</b>                | <b>5,630.00</b> | <b>5,630.00</b>  | <b>1,170.17</b>     | <b>20.8%</b>                      | <b>5480.00</b>   | <b>-150.00</b>       |
| <b>62000 Witness</b>                      |                 |                  |                     |                                   |                  |                      |
| 62300 Social Justice Committee            | 725.00          | 0.00             | 0.00                | #DIV/0!                           | 825.00           | 825.00               |
| 62301 Pastor Outreach                     | 800.00          | 800.00           | 1,102.87            | 137.9%                            | 1000.00          | 200.00               |
| <b>Total 62000 Witness</b>                | <b>1,525.00</b> | <b>800.00</b>    | <b>1,102.87</b>     | <b>137.9%</b>                     | <b>1825.00</b>   | <b>1,025.00</b>      |

| 64000 Learning                      |                 |                 |               |             |                 |               |
|-------------------------------------|-----------------|-----------------|---------------|-------------|-----------------|---------------|
| 64500 Sunday School                 | 750.00          | 750.00          | 103.58        | 13.8%       | 750.00          | 0.00          |
| 64501 Confirmation Ministry         | 440.00          | 400.00          | 0.00          | 0.0%        | 100.00          | -300.00       |
| 64505 Membership Classes            | 100.00          | 100.00          | 0.00          | 0.0%        | 100.00          | 0.00          |
| 64506 Elementary Retreat            | 550.00          | 0.00            | 0.00          | #DIV/0!     | 450.00          | 450.00        |
| 64502 Adult Education-Bible Studies | 150.00          | 150.00          | 0.00          | 0.0%        | 100.00          | -50.00        |
| 64504 Lutheran College Scholarships | 0.00            | 0.00            | 0.00          | 0.0%        | 0.00            | 0.00          |
| 64551 Youth - LCI Activities        | 4,765.00        | 1630.00         | 171.99        | 10.6%       | 2000.00         | 370.00        |
| <b>Total 64000 Learning</b>         | <b>6,755.00</b> | <b>3,030.00</b> | <b>275.57</b> | <b>9.1%</b> | <b>3,500.00</b> | <b>470.00</b> |

| 65000 Congregational Events              |                 |                 |                 |              |                 |               |
|--|-----------------|-----------------|-----------------|--------------|-----------------|---------------|
| 65600 Synod Assembly                     | 1500.00         | 2133.00         | 2,133.00        | 100.0%       | 2000.00         | -133.00       |
| 65603 Congregational Events              | 750.00          | 750.00          | 0.00            | 0.0%         | 750.00          | 0.00          |
| 65605 Hospitality                        | 750.00          | 0.00            | 0.00            | #DIV/0!      | 750.00          | 750.00        |
| 65612 Pr. Prof Leadership                | 500.00          | 500.00          | 275.00          | 55.0%        | 500.00          | 0.00          |
| <b>Total 65000 Congregational Events</b> | <b>3,500.00</b> | <b>3,383.00</b> | <b>2,408.00</b> | <b>71.2%</b> | <b>4,000.00</b> | <b>617.00</b> |

| 66000 Stewardship              |               |               |             |              |               |               |
|--------------------------------|---------------|---------------|-------------|--------------|---------------|---------------|
| 66652 Stewardship Development  | 500.00        | 200.00        | 0.00        | #REF!        | 300.00        | 100.00        |
| <b>Total 66000 Stewardship</b> | <b>500.00</b> | <b>200.00</b> | <b>0.00</b> | <b>0.00%</b> | <b>300.00</b> | <b>100.00</b> |

| 67000 Administration                |                  |                  |                  |              |                  |               |
|-------------------------------------|------------------|------------------|------------------|--------------|------------------|---------------|
| 67700 Office Supplies and Equipment | 7000.00          | 7000.00          | 3,720.84         | 53.2%        | 7,000.00         | 0.00          |
| 67701 Postage                       | 500.00           | 500.00           | 17.68            | 3.5%         | 250.00           | -250.00       |
| 67703 Social Media and Advertising  | 2000.00          | 500.00           | 1,028.70         | 205.7%       | 1,200.00         | 700.00        |
| 67704 Bookkeeper                    | 5250.00          | 9000.00          | 6,261.68         | 34.0%        | 9,000.00         | 0.00          |
| <b>Total 67000 Administration</b>   | <b>14,750.00</b> | <b>17,000.00</b> | <b>11,028.90</b> | <b>64.9%</b> | <b>17,450.00</b> | <b>450.00</b> |

**68000 Property General Maintenance**

|   |                  |                  |                  |              |                  |          |
|---|------------------|------------------|------------------|--------------|------------------|----------|
| 68750 General Maintenance/Supplies              | 5,800.00         | 5,800.00         | 0.00             | 0.0%         | 5,800.00         | 0.00     |
| 68751 City Services (incl. water)               | 12,500.00        | 11,000.00        | 5,401.08         | 49.1%        | 11,000.00        | 0.00     |
| 68752 Telecommunications                        | 1,500.00         | 1,500.00         | 1,095.57         | 73.0%        | 1,500.00         | 0.00     |
| 68753 Fire System                               | 800.00           | 800.00           | 12,952.00        | 1619.0%      | 800.00           | 0.00     |
| 68754 Utilities (PGE)                           | 3,300.00         | 2,800.00         | 5,486.22         | 195.9%       | 5,000.00         | 2,200.00 |
| 68755 Utilities (Solar)                         | 4,800.00         | 4,200.00         | 2,800.00         | 66.7%        | 4,200.00         | 0.00     |
| 68756 Property Insurance                        | 7,200.00         | 5,333.00         | 0.00             | 0.0%         | 5,333.00         | 0.00     |
| 68757 Cleaning Services                         | 14,000.00        | 14,000.00        | 8,250.00         | 58.9%        | 14,000.00        | 0.00     |
| 68758 Landscape Maintenance                     | 0.00             | 0.00             | 0.00             | #DIV/0!      | 6,000.00         | 6,000.00 |
| 20774 & 68772 Mortgage principal & interest     | 36,660.00        | 36,660.00        | 0.00             | 0.0%         | 36,660.00        | 0.00     |
| <b>Total 68000 Property General Maintenance</b> | <b>86,560.00</b> | <b>82,093.00</b> | <b>35,984.87</b> | <b>43.8%</b> | <b>90,293.00</b> | 8,200.00 |

**70000 Support Staff**

|                                      |                  |                  |                  |              |                  |                  |
|--------------------------------------|------------------|------------------|------------------|--------------|------------------|------------------|
| 70701 Administrative Asst Pay (net)  | 10,000.00        | 17,038.00        | 9,122.00         | 53.5%        | 18,478.00        | 1,440.00         |
| 70703 Youth Director Salary (net)    | 17,883.60        | 17,903.52        | 11,445.00        | 63.9%        | 17,903.52        | 0.00             |
| 70706 Music Coordinator (NEW)        | 21,876.00        | 0.00             | 0.00             | #DIV/0!      | 3,000.00         | 3,000.00         |
| 70708 Church musician (net) NEW      | 0.00             | 9,125.00         | 5,291.00         | 53.0%        | 9,125.00         | 0.00             |
| 70709 Cantor Pay                     | 0.00             | 0.00             | 0.00             | 0.0%         | 5,200.00         | 5,200.00         |
| 70710 Substitute Musician            | 900.00           | 900.00           | 450.00           | 50.0%        | 900.00           | 0.00             |
| 70711 Pulpit Supply/Guests           | 2,450.00         | 3,900.00         | 0.00             | 0.0%         | 3,900.00         | 0.00             |
| 70712 Pastoral Intern                | 5,000.00         | 14,000.00        | 17,500.00        | 0.0%         | 0.00             | -14,000.00       |
| 70720 Workers Compensation Insurance | 2,000.00         | 1,600.00         | 1,012.00         | 63.3%        | 1,600.00         | 0.00             |
| 70721 Payroll Taxes                  | 9,000.00         | 10,500.00        | 3,434.46         | 32.7%        | 10,500.00        | 0.00             |
| 70722 Payroll Service Fees           | 1,800.00         | 2,400.00         | 1,795.63         | 74.8%        | 2,400.00         | 0.00             |
| <b>Support Staff Total</b>           | <b>70,909.60</b> | <b>77,366.52</b> | <b>50,050.09</b> | <b>64.7%</b> | <b>73,006.52</b> | <b>-4,360.00</b> |

| 71000 Pastors Compensation Package              |                   |                   |                  |              |                   |             |
|---|-------------------|-------------------|------------------|--------------|-------------------|-------------|
| 71900 Net Salary                                | 64,834.00         | 64,834.00         | 31,447.92        | 61.1%        | 64,834.00         | 0.00        |
| 71900A Elective Deductions: FSA, Pension        |                   |                   | 8,192.52         |              |                   |             |
| 71901 Housing Allowance                         | 44,400.00         | 44,400.00         | 25,900.00        | 58.3%        | 44,400.00         | 0.00        |
| 71904 Benefits: Retirement                      | 10,923.36         | 10,923.36         | 8,192.52         | 75.0%        | 10,923.36         | 0.00        |
| 71905 Benefits: Health                          | 0.00              | 0.00              | 0.00             | 0.0%         | 0.00              | 0.00        |
| 71906 Benefits: Disability                      | 1,420.08          | 983.16            | 491.58           | 50.0%        | 983.16            | 0.00        |
| 71910 Benefits: Basic Group Life                | 983.16            | 873.84            | 327.69           | 37.5%        | 873.84            | 0.00        |
| 71911 Professional Reimbursements               | 3,000.00          | 3,000.00          | 0.00             | 0.0%         | 3,000.00          | 0.00        |
| 71912 Tax Offsets (Gross Up)                    | 7,330.00          | 7,500.00          | 7,500.00         | 100.0%       | 7,500.00          | 0.00        |
| <b>Total 71000 Pastors Compensation Package</b> | <b>132,890.60</b> | <b>132,514.36</b> | <b>82,052.23</b> | <b>61.9%</b> | <b>132,514.36</b> | <b>0.00</b> |

|                                   |                   |                   |                   |              |                   |                  |
|-----------------------------------|-------------------|-------------------|-------------------|--------------|-------------------|------------------|
| <b>Total of 70000 &amp; 71000</b> | <b>203,800.20</b> | <b>209,880.88</b> | <b>132,102.32</b> | <b>62.9%</b> | <b>205,520.88</b> | <b>-4,360.00</b> |
|-----------------------------------|-------------------|-------------------|-------------------|--------------|-------------------|------------------|

|  |                   |                   |               |               |                   |                 |
|--|-------------------|-------------------|---------------|---------------|-------------------|-----------------|
| <b>Total Expenses (Budgtd or Actual)</b> | <b>332,520.20</b> | <b>339,341.88</b> | <b>#NAME?</b> | <b>#NAME?</b> | <b>348,061.88</b> | <b>8,720.00</b> |
|--|-------------------|-------------------|---------------|---------------|-------------------|-----------------|



Target for 10 months is 83.33%



**THIS IS THE 2025 DRAFT BUDGET**

## Meeting hosted by HEART regarding Safe Parking 9/26/24

Meeting included representatives from : St Martins, HEART, Friends, Methodist, Universalist Unitarian, St. James, St Vincent dePaul, DEIN, Grace in Action, Pole Line Road Baptist, Covenant Church and LCI (me).

Heart is investigating the Safe Parking Program (SPP) in Santa Barbara (SB) which has been in force for about 7 years. SB SPP managers have shared with HEART that the program has functioned very safely without any big incidents. They offer about 50 sites where up to 3 cars can park. They use faith group and city property lots. They have a relationship with their police force.

SB SPP staff perform monthly intake which includes reviewing driver's license, car insurance and registration. Qualified parkers are given a parking pass which is good for one month. Each parker is given an assigned spot where they can park at night. They must leave in the morning and they are encouraged to park in a different neighborhood during the day. Some of the sites offer a bathroom facility to the parkers, in others the Safe Parking program has placed a locked portapotty. Guests using a site with a portapotty, receive a key for the portapotty. The portapotty is locked during the day and is therefore not for use by the general public. The churches apparently do not offer food hospitality but they could if they wished.

Each month, the driver needs to repeat the intake process.

Only a few cars are placed on each lot to minimize the attention of the neighborhood to the program. There is no signage indicating that the lot is being used for Safe Parking. Safe parkers are urged not to share the program or their location with others to keep the program as anonymous as possible. A limited number of cars on each lot also reduces the potential interactions among parkers and therefore the potential for intra parking lot tension and incidents.

Safe parking has staff which check each site when parkers arrive to confirm that they have a pass. (Those without a pass are asked to leave and if they refuse, the police are called in. This happens only rarely as people seem to know the rules now.) Staff then check each site again in the middle of the night and finally in the morning after each car should have left to insure that the lot is empty.

This population has a higher majority of working people and students thus it is typically an easier population with which to work compared with the completely unsheltered.

Out town currently has about 200 unhoused (although previous updates on the unsheltered have indicated that the # has risen recently due to a recent rise in transients). About 1 in 5 use their cars for sleeping. However, this population is more itinerant than those without cars so the population that may wish to access this



program will fluctuate more.

UC Davis is also looking at a Safe Parking program for its students. Unfortunately Robb Davis could not attend this meeting to share their current thoughts on this.

### **Discussion by group**

- 1) Liability: No faith group will want to engage in this program without a liability insurance program to cover damage. HEART stated that they have some resources to help cover this at the start but would probably do a money raising event to help cover this expense. Since this was a critical element, HEART reps agreed they would explore the cost of liability insurance prior to the next meeting (? next month).
- 2) Cost of portapotties – HEART suggested that this was about \$200/month/portapotty but others thought this number was low. If there are multiple sites each with a portapotty, this can get quite costly very quickly.
- 3) Most felt that HEART would need a part time employee to do Intake – preferably someone who is already connected to the unsheltered population (e.g. Edward of Grace in Action or the person at the City that is the homeless liaison. Faith groups that want to develop a relationship with their parking guests would need to participate in de-escalation training.
- 4) Many were concerned about the drivers having access to services. It was noted that the monthly check in for the permit are the opportunity for this to happen.
- 5) What is the role of the congregation? The congregation gets to decide if it will allow guests to enter the facility at night for access to the bathrooms or if it will need a portapotty. They also can choose to provide no meals or hospitality of any sort, a meal once a week, a coffee service or snacks etc. Some congregations appeared to want the opportunity to get to know their parkers. 2 individuals with experience with this population shared that many individuals actually do not want any hospitality – simply preferring their privacy.
- 6) I asked for specifics on the intake program used in Santa Barbara. There was no simple summary. Santa Barbara has published a manual on this but it is not available on line and cost \$150 per copy.
- 7) 2 individuals emphasized that this program has inherent risks that are not present in the congregate shelter program. Most drivers will probably have some kind of weapon (knife, gun other) concealed in their car. (During the IRWS, all weapons were surrendered by participants, held in a lock box overnight and returned to clients after they left the site). The intake process involves only the driver. However, other individuals may also be sleeping in the car (children, spouse, friends etc). There is the potential that these other individuals will have behaviour

individuals which will not have been screened by intake. Finally, all of us know how to put our best foot forward during an intake process so even with the best intake process someone with a potentially destabilizing behaviour will be allowed in. That said, even those who shared these concerns noted that it is a good concept and if we go forward, we just need to have back up procedures for undesired behaviours. Heart states that the folks they interviewed that manage the Santa Barbara program felt incidents were rare and that they had procedures to handle them. (However, there was no comment about whether there were more incidents when the program was first being established which they then learned to manage better)

The final ask by HEART was if a faith organization would be interested in doing a pilot program for 3-5 parkers. The representative from Pole Line Baptist is willing to take this query to their board but that liability coverage was a must.

I shared that LCI has a preschool and for this reason have not offered our site for the IRWS. (Rather we pair up with UDUMC and provide assistance with drivers and meals.) If this program stays in the parking lot and is gone in the morning, then we might be able to participate but our preschool would need to be in agreement. I shared that my understanding was the preschool's biggest concern is the detritus of drug use (needles etc) left on site. Others in the group felt that users would keep that debris in their car to keep that behavior away from the eyes of the police. I also shared that starting with a few students sleeping in their cars might feel like a safer way to start (although students do use their share of recreational drugs.)

# Lutheran Church of Incarnation

## Balance Sheet

As of August 31, 2024

|  | TOTAL                 |
|--|-----------------------|
| <b>ASSETS</b>                          |                       |
| Current Assets                         |                       |
| Bank Accounts                          |                       |
| 1 First Northern Bank                  | 0.00                  |
| 4 MM - First Northern Bank             | 69,441.13             |
| 8 First Northern Bank - operating      | 86,102.44             |
| PayPal Account                         | 0.00                  |
| <b>Total Bank Accounts</b>             | <b>\$155,543.57</b>   |
| <b>Total Current Assets</b>            | <b>\$155,543.57</b>   |
| Fixed Assets                           |                       |
| 10000 Land                             | 418,822.93            |
| 11000 Church Building                  | 319,896.49            |
| 12000 Fellowship Hall                  | 1,749,202.30          |
| 15000 Personal Property                | 60,154.11             |
| <b>Total Fixed Assets</b>              | <b>\$2,548,075.83</b> |
| <b>TOTAL ASSETS</b>                    | <b>\$2,703,619.40</b> |
| <b>LIABILITIES AND EQUITY</b>          |                       |
| Liabilities                            |                       |
| Current Liabilities                    |                       |
| Accounts Payable                       |                       |
| 20000 Accounts Payable                 | 4,452.84              |
| <b>Total Accounts Payable</b>          | <b>\$4,452.84</b>     |
| Other Current Liabilities              |                       |
| 20115 Special Benevolences             | 4,220.00              |
| 20602 Lutheran Magazine                | 0.00                  |
| 20605A Fair Trade Coffee Project       | 0.00                  |
| 24000 Payroll Liabilities              | 0.00                  |
| 24502A Crossways                       | 0.00                  |
| 26650 Offering Envelopes               | 0.00                  |
| 26652A Food & Faith                    | 0.00                  |
| <b>Total Other Current Liabilities</b> | <b>\$4,220.00</b>     |
| <b>Total Current Liabilities</b>       | <b>\$8,672.84</b>     |
| Long-Term Liabilities                  |                       |
| 20754 Mortgage                         | 0.00                  |
| 20755 AOB Bad Debt                     | 0.00                  |
| 20769 Organ Fund                       | 0.00                  |
| 20774 Mortgage - regular               | 460,152.24            |
| 20775 Mortgage - Facility Renovation   | 162.47                |
| 27200 Other Liabilities                | 0.00                  |
| <b>Total Long-Term Liabilities</b>     | <b>\$460,314.71</b>   |
| <b>Total Liabilities</b>               | <b>\$468,987.55</b>   |

# Lutheran Church of Incarnation

## Balance Sheet

As of August 31, 2024

|                                       | TOTAL                 |
|---------------------------------------|-----------------------|
| Equity                                |                       |
| 20117 Memorial Fund                   | 0.00                  |
| 20212 Sanctuary A/V project 2022      | 0.00                  |
| 20213 Worship/Music Reserve           | 3,203.44              |
| 20214 Flower Fund                     | -219.89               |
| 20301 Pastor's Discretionary Fund     | 3,141.48              |
| 20401 Emergency Fund                  | 0.00                  |
| 20402 Caregivers Fund                 | 0.00                  |
| 20500 Youth / Day Camp / Mt. Cross    | 4,276.03              |
| 20508 Day Camp Reserve Fund           | 0.00                  |
| 20509 Nursery Supplies & Equipment    | 0.00                  |
| 20551 Mission Trip Fund               | 4,213.01              |
| 20552 Youth                           | 0.00                  |
| 20614 Hospitality                     | 1,361.36              |
| 20615 50th Anniversary                | 0.00                  |
| 20759 Major Maintenance Reserve       | 80,861.10             |
| 20760 Columbarium Fund                | 38,612.76             |
| 20761 Columbarium Niche Purch-Exp     | 0.00                  |
| 20771 Facilities Renovation           | 0.00                  |
| 20776 Sanctuary Renovation            | 379.65                |
| 20777 Property Infrastructure Reserve | 195.00                |
| 24150 Operating Reserve               | 0.00                  |
| 24151 Endowment Fund                  | 30,263.72             |
| 30000 Opening Bal Equity              | 110.00                |
| 32000 Unrestricted Net Assets         | 2,113,524.31          |
| Net Income                            | -45,290.12            |
| <b>Total Equity</b>                   | <b>\$2,234,631.85</b> |
| <b>TOTAL LIABILITIES AND EQUITY</b>   | <b>\$2,703,619.40</b> |

# Lutheran Church of Incarnation

## Balance Sheet

As of September 30, 2024

|  | TOTAL                 |
|--|-----------------------|
| <b>ASSETS</b>                          |                       |
| Current Assets                         |                       |
| Bank Accounts                          |                       |
| 1 First Northern Bank                  | -2,541.25             |
| 4 MM - First Northern Bank             | 69,441.13             |
| 8 First Northern Bank - operating      | 85,473.33             |
| PayPal Account                         | 0.00                  |
| <b>Total Bank Accounts</b>             | <b>\$152,373.21</b>   |
| <b>Total Current Assets</b>            | <b>\$152,373.21</b>   |
| Fixed Assets                           |                       |
| 10000 Land                             | 418,822.93            |
| 11000 Church Building                  | 319,896.49            |
| 12000 Fellowship Hall                  | 1,749,202.30          |
| 15000 Personal Property                | 60,154.11             |
| <b>Total Fixed Assets</b>              | <b>\$2,548,075.83</b> |
| <b>TOTAL ASSETS</b>                    | <b>\$2,700,449.04</b> |
| <b>LIABILITIES AND EQUITY</b>          |                       |
| Liabilities                            |                       |
| Current Liabilities                    |                       |
| Accounts Payable                       |                       |
| 20000 Accounts Payable                 | 3,823.18              |
| <b>Total Accounts Payable</b>          | <b>\$3,823.18</b>     |
| Other Current Liabilities              |                       |
| 20115 Special Benevolences             | 4,220.00              |
| 20602 Lutheran Magazine                | 0.00                  |
| 20605A Fair Trade Coffee Project       | 0.00                  |
| 24000 Payroll Liabilities              | 0.00                  |
| 24502A Crossways                       | 0.00                  |
| 26650 Offering Envelopes               | 0.00                  |
| 26652A Food & Faith                    | 0.00                  |
| <b>Total Other Current Liabilities</b> | <b>\$4,220.00</b>     |
| <b>Total Current Liabilities</b>       | <b>\$8,043.18</b>     |
| Long-Term Liabilities                  |                       |
| 20754 Mortgage                         | 0.00                  |
| 20755 AOB Bad Debt                     | 0.00                  |
| 20769 Organ Fund                       | 0.00                  |
| 20774 Mortgage - regular               | 460,152.24            |
| 20775 Mortgage - Facility Renovation   | 162.47                |
| 27200 Other Liabilities                | 0.00                  |
| <b>Total Long-Term Liabilities</b>     | <b>\$460,314.71</b>   |
| <b>Total Liabilities</b>               | <b>\$468,357.89</b>   |

# Lutheran Church of Incarnation

## Balance Sheet

As of September 30, 2024

|                                       | TOTAL                 |
|---------------------------------------|-----------------------|
| Equity                                |                       |
| 20117 Memorial Fund                   | 0.00                  |
| 20212 Sanctuary A/V project 2022      | 0.00                  |
| 20213 Worship/Music Reserve           | 3,203.44              |
| 20214 Flower Fund                     | -219.89               |
| 20301 Pastor's Discretionary Fund     | 3,141.48              |
| 20401 Emergency Fund                  | 0.00                  |
| 20402 Caregivers Fund                 | 0.00                  |
| 20500 Youth / Day Camp / Mt. Cross    | 4,276.03              |
| 20508 Day Camp Reserve Fund           | 0.00                  |
| 20509 Nursery Supplies & Equipment    | 0.00                  |
| 20551 Mission Trip Fund               | 4,213.01              |
| 20552 Youth                           | 0.00                  |
| 20614 Hospitality                     | 1,361.36              |
| 20615 50th Anniversary                | 0.00                  |
| 20759 Major Maintenance Reserve       | 80,861.10             |
| 20760 Columbarium Fund                | 38,612.76             |
| 20761 Columbarium Niche Purch-Exp     | 0.00                  |
| 20771 Facilities Renovation           | 0.00                  |
| 20776 Sanctuary Renovation            | 379.65                |
| 20777 Property Infrastructure Reserve | 195.00                |
| 24150 Operating Reserve               | 0.00                  |
| 24151 Endowment Fund                  | 30,263.72             |
| 30000 Opening Bal Equity              | 110.00                |
| 32000 Unrestricted Net Assets         | 2,113,524.31          |
| Net Income                            | -47,830.82            |
| <b>Total Equity</b>                   | <b>\$2,232,091.15</b> |
| <b>TOTAL LIABILITIES AND EQUITY</b>   | <b>\$2,700,449.04</b> |

# Lutheran Church of Incarnation

## Profit and Loss

August 2024

|   | TOTAL               |
|---|---------------------|
| Income  |                     |
| 41000 Income                                    |                     |
| 41100 Offerings                                 | 2,107.20            |
| <b>Total 41000 Income</b>                       | <b>2,107.20</b>     |
| <b>Total Income</b>                             | <b>\$2,107.20</b>   |
| GROSS PROFIT                                    | <b>\$2,107.20</b>   |
| Expenses  |                     |
| 62000 Witness                                   |                     |
| 62301 Pastor Outreach                           | 44.27               |
| <b>Total 62000 Witness</b>                      | <b>44.27</b>        |
| 68000 Property General Maintenance              |                     |
| 68754 Utilities - PG&E                          | 1,035.67            |
| 68755 Utilities - Solar                         | 350.00              |
| 68772 Mortgage (est 2015) Interest              | 1,969.87            |
| <b>Total 68000 Property General Maintenance</b> | <b>3,355.54</b>     |
| 70000 Support Staff                             |                     |
| 70712 Pastoral Intern Salary                    | 2,500.00            |
| <b>Total 70000 Support Staff</b>                | <b>2,500.00</b>     |
| 71000 Pastors Compensation Package              |                     |
| 71900 Defined Compensation                      |                     |
| 71902 Elective Deductions - FSA, Pension        | 910.28              |
| <b>Total 71900 Defined Compensation</b>         | <b>910.28</b>       |
| 71904 Benefits- Retirement                      | 910.28              |
| 71906 Benefits- Disability                      | 54.62               |
| 71910 Benefits- Basic Group Life                | 36.41               |
| <b>Total 71000 Pastors Compensation Package</b> | <b>1,911.59</b>     |
| <b>Total Expenses</b>                           | <b>\$7,811.40</b>   |
| NET OPERATING INCOME                            | <b>\$ -5,704.20</b> |
| NET INCOME                                      | <b>\$ -5,704.20</b> |

# Lutheran Church of Incarnation

## Profit and Loss

September 2024

|   | TOTAL               |
|---|---------------------|
| Income  |                     |
| <b>Total Income</b>                             |                     |
| GROSS PROFIT                                    | <b>\$0.00</b>       |
| Expenses  |                     |
| 68000 Property General Maintenance              |                     |
| 68754 Utilities - PG&E                          | 629.11              |
| <b>Total 68000 Property General Maintenance</b> | <b>629.11</b>       |
| 71000 Pastors Compensation Package              |                     |
| 71900 Defined Compensation                      |                     |
| 71902 Elective Deductions - FSA, Pension        | 910.28              |
| <b>Total 71900 Defined Compensation</b>         | <b>910.28</b>       |
| 71904 Benefits- Retirement                      | 910.28              |
| 71906 Benefits- Disability                      | 54.62               |
| 71910 Benefits- Basic Group Life                | 36.41               |
| <b>Total 71000 Pastors Compensation Package</b> | <b>1,911.59</b>     |
| <b>Total Expenses</b>                           | <b>\$2,540.70</b>   |
| NET OPERATING INCOME                            | <b>\$ -2,540.70</b> |
| NET INCOME                                      | <b>\$ -2,540.70</b> |



Stewardship Report  
LCI Council Meeting  
October 2024

This year, there are 88 giving units in our membership. Of those 88 giving units last year 62 had a record of giving, and 26 had no record of giving.

To date we have had six cottage meetings. We have one final meeting scheduled for Thursday evening. In those cottage meetings we had 46 individuals, plus Pastor Dan and me, representing 32 giving units. That represents 36% of our giving units who have attended a cottage meeting.

Time and Ability forms and estimate of giving forms were handed out during the cottage meetings. They also have been mailed to the remaining giving units with an invitation to complete the forms on Sunday October 20<sup>th</sup>, which will be our Commitment Sunday. Both Time and Ability forms and Estimate of Giving forms are available at church.

“Special thanks go to Pastor Dan, who has included all of the cottage meetings in his schedule. Marcia Holmes and Joan Marquand-Willse have done excellent work in support of this program. Also to be thanked are Chris Bruhn and Paul Kolarik who gave excellent temple talks on Joyful and Thankful giving.

A follow-up program will begin October 20<sup>th</sup>, and will continue through November. Estimate of Giving totals, along with a report of Time and Abilities will be presented at the December council meeting.

Vernon Holmes, Stewardship Chair