

Calvary Lutheran Church

Special Council Meeting Minutes of April 5, 2020

Attending: Kaylee Jahraus, Michelle Kotrba, Elissa Nelson, Craig Holmgren, Jena Berget, Kevin Hanson, Nikki Erickson, Holly Ulrich, Mike Haugsby, Charles Ulrich, Kim Larson, Jeremy Schmidt, Britta Willenbring, Jeanne Ashburn, Sandy Hanson, Sara Bennett, Michael Newberg, Karen Loge, Pastor Tim, Pastor Dean, Pastor Naomi, Vicar David, Janel Skindelien, guest Shawn Swenson

- I. Council Meeting called to order at 12:05 PM
- II. Pastor Dean opened with prayer
- III. Pastor Tim spoke on the ground rules and etiquette of electronic meetings
- IV. Charles Ulrich updated the mailings
 - A. 1st mailing a week and a half ago was both snail and email to remind the congregation of the ongoing church mission and the need to continue giving
 - B. 2nd mailing going out this week via snail/email preferences to celebrate Easter, remind people to virtually attend, and that it is one of the biggest giving days of the year.
 - C. 3rd mailing will be an appeal letter by Pastor Dean similar to the Piano appeal after we have more data
- V. Craig spoke on assets. (See page 7 of the statement assets/liability)
 - A. Checking account for month to month needs good for this month and next
 - B. 2nd would be the Payroll Protection Plan (PPP) monies when we apply (later discussion)
 - C. Then we have money market funds that can be transferred or borrowed against
 - D. Savings account is next
 - E. After that is the Putnam or other funds that we'd rather not access in a down market
 - F. Finally are other assets including land and borrowing capacity
 - G. **We are grateful for past giving putting us in a flexible position going forward**
- VI. Mike introduced 1st motion: By Minnesota State law and SW Minnesota Synod recommendation, the Calvary Lutheran Church Council hereby on behalf of the Congregation desires to conduct congregational business by electronic meeting (Zoom as primary method) as needed where in-person meetings are not viable. This resolution is effective April 5, 2020. Charles Ulrich seconded. A roll call vote was taken per the electronic meeting requirements and was unanimously approved by attendees.
- VII. Mike introduced 2nd motion by having Shawn Swenson talk on PPP
 - A. Shawn of Home State Bank (just ended his Board of Worship term) explained the PPP. This is the 349 billion just passed by Congress. Currently small business and non-profit employers can apply for 10 weeks of payroll, payroll costs, some utilities, some mortgage interest. This is determined by 12 months (2019) payroll divided by 12 then multiplied by 2.5. This is a 1% fixed rate that is deferred for 6 months after disbursement then paid back over the next 12 months. During the deferment you apply for forgiveness. Shawn is advising that it appears to be 80% forgiven. This

expires June 30, 2020 (but the money should be gone by then). After application approval, must be dispersed within 14 days. Shawn is our liaison to Home State Bank.

- B. Sara read the motion: In the effort of securing a loan/grant through the Small Business Paycheck Protection Program, as part of the CARES Act, we (Council members of Calvary Lutheran Church) authorize the executive committee in conjunction with church staff, accountants and Home State Bank the authority to provide any and all documents needed to complete the process. Charles Ulrich and Kim Larson second.
- C. Michael Newberg questioned how or why would it be forgiven. Shawn stated forgiveness based on payroll expenses for 8 weeks even though you get 10 weeks of coverage. So staffing levels need to stay level during the 8 weeks as compared to last year.
- D. Tim stated the synod feels this is a lifeline that should be taken advantage of. Vinje, Bethel and Faith are doing it.
- E. Dean double checked staffing levels. Shawn said there might be a 1 employee tolerance.
- F. Kim Larson asked for an amount. Craig said that payroll would be \$112,000 and they are adding up the utilities and mortgage interest. It will be a big number.
- G. Roll call vote taken. Unanimous approval by attendees.

VIII. Staff reports

- A. Naomi is adapting and making sure services are going forward
- B. Janel is adapting and sending out weekly information to young parents and using Facebook and phone to reach out.
- C. David is working on adapting as well and grateful for the support
- D. Dean is making 15 plus calls per day and working on this letter
- E. Tim is spending lots of time on Zoom and adapting