



Approved Council Minutes November 17, 2025

Members Present: Pastor Hans Dahl, Katie Rentschler, Bruce Luehmann, Jana Berndt, Mark Christenson, Ann Stehn, Mark Stromswold, Brett Boyum, Whitney Anderson, Brian Baustian, Jeff Rodel, and Cheryl Whitchurch

Absent: Pastor Angie Larson.

The council meeting was called to order by Brett Boyum at 6:06 pm.

All In Moments:

- Women's Brunch - 200+ women in attendance, \$2800 raised for Ghana Women's Vocational School, thanks to all volunteers & staff
- Cathy Yseth's leadership for children's music
- Trunk or Treat
- Julie Anderson's exceptional job as caring minister
- Surviving the Holidays led by mental health professionals
- Preschool students and staff
- Nolan actively recruiting and engaging new people

Opening Prayer: Pastor Hans led the group in opening prayer and a devotion on 2 Corinthians 8:7, the grace of giving. The council reflected on where we see God's generosity and what it means to cultivate the grace of giving.

Leadership:

Review of Staff & Council Strategic Plan: Pastor Hans reviewed the staff and council strategic plan goals and objectives,

Financial Generosity Objectives: Pastor Hans and Katie outlined the three areas of the financial generosity objectives:

- 1) Go wider and engage more - create a gratitude team to thank and share stories of why, create a generosity strategy team to re-image the approach to the general fund appeal throughout the year, develop a life stage approach to generosity which includes leaving a legacy
- 2) Go deeper - grow major gift commitments
- 3) Vision - engage generosity teams in establishing the generosity vision of Calvary and share stories of generosity

The council discussed where we see Calvary excelling in generosity and where we might be leaving something on the table.

Consent Agenda:

- Minutes of October meeting
- Staff Reports
- Fund Approvals (none)

A motion to accept the consent agenda as presented was made by Brian and seconded by Ann. The motion was carried unanimously.

Treasurer's Report:

October Financials: Bruce welcomed Jana Berndt to council and outlined the steps that have been taken to transition the treasurer duties to Jana.

Bruce reported that YTD worship income is 8% ahead of last year, but slightly under budget. Total income YTD is up 7% from last year. We are tracking closely month to month with 2024. Expenses remain at 2-3% under last year, putting us in a comfortable financial position. We currently have a general reserve balance of \$159,000.

An additional \$100,000 mortgage principal payment was made in October reducing the mortgage balance to \$2,787,000. Calvary's Make Room reserve account balance is at \$281,000.

A motion to accept the treasurer's financial report as presented was made by Mark S. and seconded by Mark C. The motion passed unanimously.

Mortgage Payment Standardization: Bruce and Katie presented an updated mortgage reserve strategy as follows:

Calvary Mortgage Reserve Strategy – Updated 11/17/2025

- Maintain a principal and interest payment reserve level of \$240,000 (about 12.5 months based on the \$19,013 monthly principal and interest pymt.)
- The reserve will be invested in a mix of a liquid money market / checking account, and low-risk investment such as a 3-12 month Certificate of Deposit.
- The reserve balance will be reviewed quarterly in January, April, July and October by the Calvary Treasurer and Business Administrator.
- If reserves exceed \$240,000, the value above that becomes eligible for consideration for debt reduction.
- No principal only payment will be made of less than \$20,000.
- Principal only payments will be at the discretion of the Calvary Treasurer and Business Administrator.
- If the reserve balance is trending below the target level for a period of consecutive months, review with Church Council and consider reaching out to request early payment of campaign pledges, or other fund raising.

A motion to accept the Calvary Mortgage Reserve Strategy Policy as updated was made by Ann and seconded by Whitney. Motion was carried unanimously.

New Business:

Annual Appeal Updates and Future Dates: Katie reported that 227 households made a total financial commitment of \$610,000 after the 2 week appeal in October. The commitment is consistent with the last several years. Under the new format, the appeal is broken into 3 time frames throughout the year with 2 week segments in October, February and June.

Personal Property Valuation: Katie reviewed the completed Inventory of Calvary Business Personal Property report from Donn Frahm, the chairman of the inventory committee. The inventory process began in November of 2024 and was completed on November 11, 2025. The actual valuation of inventory is \$861,667. An added cushion of \$338,333 brought us to an adjusted inventory valuation of \$1,200,000. Based on the inventory value, we are currently over-insured. A reduction in coverage will save Calvary a significant amount in premium.

A motion was made by Jeff and seconded by Mark S. to reduce Calvary's business personal property insurance coverage to \$1,200,00 based on the inventory valuation. Motion was carried unanimously.

Old Business:

Safety & Security: Katie will come back in December with short term and long term recommendations from the Safety & Security Team.

Top Three Takeaways:

- Generosity Annual Appeal
- Strong Financials
- Safety & Security Team - Work of many people using their gifts and skill sets
- Valuation Committee - Thorough work resulting in financial efficiency for Calvary

The meeting adjourned at 7:42 p.m.

Following adjournment, the council moved into an executive session to review the Calvary Staff Sabbatical Policy. After discussion, the council appointed Mark C., Brett, and Jana to revisit the policy to clarify the following:

- 1) One sabbatical granted per fiscal year
- 2) A full year's notice of intent from staff member
- 3) Staff may apply for a sabbatical and council approval after 7 years of employment

The policy will be brought back to the council at the December meeting.

The executive session adjourned at 8:30 p.m.

The next council meeting will be held on **December 15, 2025 @ 6:00 p.m.**