

**Elizabethtown Church of the Brethren
Church Board Minutes**

November 4, 2019, 6:45 PM Discovery Room (101)

In Attendance: Paula Knudsen Burke (Chair-Elect), Nancy Hivner (Chair), George Snavelly, Pastor Pam Reist, Pastor Greg Laszakovits, Duane Hernley, Dick Keeseey, Pastor Jason Haldeman, Frank Rhodes, Amy Karr, Karen Ungemach, Kathy Nornhold, Rhonda Myers, Alyssa Cross (Clerk)

I.	Welcome and Recognition of Guests
II.	Approval of Minutes <ul style="list-style-type: none"> ● October 14 - approved
III.	Devotions, Pastor Pam <ul style="list-style-type: none"> ● Reflecting and sharing some favorite moments at church in the past year ○ Rugby at VBS ○ Moonshot sermon series - feeling empowered ○ Jazz Sunday ○ Camp Swatara annual dinner ○ Family Dinner - chaotic moments but recognizing solidarity ○ Claiming who we are in the face of adversity ○ Youth Sunday - articulate sermons from seniors - hearing the influence our church has had on their lives ○ Bucket Challenge - congregation supporting many outreach opportunities ○ Engagement at Board Retreat - hopeful in seeing the passion, commitment, and faithfulness in upcoming generations
IV.	2020 Budget <ul style="list-style-type: none"> ● Review of budget-related action items from 10/14 meeting <ul style="list-style-type: none"> ○ Consider stretching personal giving next year <ul style="list-style-type: none"> ■ Committed to at least a 5% increase ○ Resources and Building Committee to meet prior to 11/4 meeting to review which maintenance budget items should be incorporated into the building project so that efforts aren't duplicated <ul style="list-style-type: none"> ■ Completed. The result of the meeting did not significantly reduce the Resources budget for 2019. ○ Frank to update revenue numbers following October giving <ul style="list-style-type: none"> ■ Completed. No change in 2019 projections following October giving. ○ Commissions and Leaders to: <ul style="list-style-type: none"> ■ Review budgets to see if any line items can be trimmed ■ Review projected 2019 annual spends and see if they appear to be in line with planned spending for the remainder of the year ● Discussion re: balancing the budget <ul style="list-style-type: none"> ○ 5.7% budget increase compared to 2019, largely driven by Resources. These expenses are necessary to maintain our building and have been carefully considered. Not going to cut any line items. ○ Increase projected offerings to \$803,303 (up 5.6% from 2019 projected offerings) to balance the budget. Increase transfer from the Facility Fund to a total of \$34,000 (represents 4% of the current market value). The budgeted \$20,000 transfer from last year did not occur.
V.	Council Meeting Preparations <ul style="list-style-type: none"> ● In the absence of Joe Detrick, Moderator, the Board approved Don Kraybill to be named as Interim Moderator to preside over November 2019 Council Meeting ● Recommended language for Council Motion:

	<ul style="list-style-type: none"> ○ We recommend the approval of the Scheme 20 concept and the estimated cost of \$6,993,756. This means that: <ul style="list-style-type: none"> ■ The Building Committee is authorized to work with the architect to proceed with Design and Development to prepare project specifications. ■ The Building Committee is authorized to spend up to \$500,000 of building project pledge money to pay for this phase of work. ■ The Finance Committee is authorized to reallocate \$1,300,000 of invested funds to a conservative investment fund called "Building Project". This money will be used if a future Council vote approves the start of construction. If the Building Project does not proceed, the money will be returned to the respective funds.
VI.	Action Item Update & Review <ul style="list-style-type: none"> ● Not reviewed - postponed
VII.	Upcoming Meetings <ul style="list-style-type: none"> ● 11/17/2019 Fall Church Council ● 12/09/2019 December Board Meeting ● 01/11/2020 January Retreat - Young Center at Elizabethtown College
VIII.	Adjournment

Respectfully submitted,
Alyssa Cross (Church Clerk)
December 4, 2019

ELIZABETHTOWN CHURCH OF THE BRETHREN

	Proposed Budget 2020	Percent Change from 2019	Budget 2019	Estimated 2019
MINISTRY SALARIES & BENEFITS	531,699	2.3%	519,526	511,536
ADMINISTRATION	30,100	-4.1%	31,400	28,550
EXPRESSIONS	11,002	0.0%	11,002	9,780
NURTURE	17,550	3.2%	17,000	13,852
CHRISTIAN EDUCATION	6,600	4.8%	6,300	4,850
WITNESS & OUTREACH	91,230	5.8%	86,250	85,286
RESOURCES	219,822	18.4%	185,647	209,195
DEACON BOARD	3,300	0.0%	3,300	2,900
MAP TEAMS	1,000	-63.0%	2,700	500
GRAND TOTAL EXPENSES	912,303	5.7%	863,125	866,449
Offerings	803,303	3.2%	778,125	760,888
Rents	67,000	17.5%	57,000	57,000
Transfer from Housing Fund	8,000	0.0%	8,000	8,000
Transfer from Facility Fund	34,000	70.0%	20,000	20,000
GRAND TOTAL INCOME	912,303	5.7%	863,125	845,888
Gain/loss	(0)		0	(20,561)
Projected 2020 Outlay from the O&M Fund:		28,447		
Projected 2020 Outlay from the Music Ministries Fund:		18,810		

ELIZABETHTOWN CHURCH OF THE BRETHREN

		Proposed Budget 2020	Percent Change from 2019	Proposed Budget 2019	Estimated Actual 2019
MINISTRY SALARIES & BENEFITS					
5101	Salary (Greg)	81,258	0.8%	80,574	80,574
5102	Salary (Pam)	79,896	0.8%	79,224	79,224
5103.1	Salary (Josh)	72,870	3.4%	70,503	70,503
5103.2	Salary (Jason)	60,646	4.0%	58,303	58,303
5114	Salary, Administrative Assistant I	37,454	2.0%	36,720	36,720
5115	Salary, Administrative Assistant II	22,698	2.0%	22,253	22,253
5116	Salary, Organist	14,432	2.0%	14,149	14,149
5117	Salary, Bell Choir	5,306	2.0%	5,202	5,202
5121	Facility Management	24,024	51.4%	15,868	18,000
5104	Pension	39,855	2.1%	39,039	39,039
5105	Medical/Life/Dental/LTD/Vision	72,711	-6.6%	77,885	70,000
5106	Social Security	7,949	10.3%	7,206	7,369
5107	Auto - Pastors	2,600	0.0%	2,600	2,500
5108	Professional Growth - Pastors	6,000	0.0%	6,000	4,000
5112	Professional Expense	1,500	0.0%	1,500	1,200
5111	Sabbath Rest	2,500	0.0%	2,500	2,500
	Total	531,699	2.3%	519,526	511,536
ADMINISTRATION					
5201	Office Supplies	4,000	0.0%	4,000	4,000
5202	Telephone/Internet/Cell Phone	6,000	0.0%	6,000	6,000
5203	Postage	500	-50.0%	1,000	1,200
5205	Bank/Credit Card Fees	350	0.0%	350	200
5310	Accounting Services	7,500	4.2%	7,200	7,200
5460	Conference Delegate Expense	6,000	-20.0%	7,500	4,500
5462	Staff Enrichment	100	0.0%	100	50
5463	Retreats/Pastor Appreciation	300	0.0%	300	150
5464	Copier Lease	5,200	8.3%	4,800	5,200
5465	Recruitment	150	0.0%	150	50
	Total	30,100	-4.1%	31,400	28,550
EXPRESSIONS					
5501	Pulpit Substitutes	525	0.0%	525	150
5502	Organist Substitutes	525	0.0%	525	150
5510	Worship Environments	400	0.0%	400	420
5511	Worship & Funeral Bulletins	2,452	0.0%	2,452	2,400
5520	Music & Special Materials	2,875	0.0%	2,875	2,500
5530	Fellowship Committee Activities	600	0.0%	600	1,100
5591	Professional Growth	200	0.0%	200	200
5592	Aids to Worship	2,000	0.0%	2,000	2,000
5594	Ushers' Breakfast	100	0.0%	100	12
5595	Copyright License	825	0.0%	825	848
5601	Drama	500	0.0%	500	0
	Total	11,002	0.0%	11,002	9,780
NURTURE					
6125	Congregational Wellness Team	400	0.0%	400	100
6130	Camp Swatara (Good as Gold)	4,500	0.0%	4,500	4,000
6140	Lenten Worship	300	0.0%	300	208
6141	Church Picnic/Gatherings	800	0.0%	800	427

ELIZABETHTOWN CHURCH OF THE BRETHREN

		Proposed Budget 2020	Percent Change from 2019	Proposed Budget 2019	Estimated Actual 2019
6150	Golden Age Dinner	900	0.0%	900	900
6160	Post High Group	300	0.0%	300	0
6170	Senior High Youth Group	1,500	0.0%	1,500	750
6180	National Youth Conference	3,000	0.0%	3,000	3,000
6185	Natl Jr High Conference	600	0.0%	600	600
6190	Jr High Youth Group	800	0.0%	800	400
6201	Faith Markers (moved to C.E. for 2020)	0	-100.0%	300	300
6202	Graduate Sunday	100	0.0%	100	67
6203	Parents of Young Children	100	0.0%	100	100
6220	Parish Resource Center	700	0.0%	700	700
6225	Samaritan Counseling Ctr	600	0.0%	600	600
6245	Child Protection Policy	50	0.0%	50	50
6260	Library Materials	200	0.0%	200	50
6282	GH Decorating	100	0.0%	100	50
6283	Fantasy Football	50	0.0%	50	25
6329	Womens Retreat	500	0.0%	500	500
6330	Brethren Buddies	300	0.0%	300	150
6335	Congregational Spiritual Grwth&Enrichm	1,000	233.3%	300	300
6340	Camp Swatara Events	500	0.0%	500	500
6345	Fifty Plus Group	100	0.0%	100	75
7235	Messenger	150	N/A	0	0
	Total	17,550	3.2%	17,000	13,852
Christian Education					
6201	Faith Markers	300	N/A	0	0
6620	Sunday School Curric. & Resources	4,500	0.0%	4,500	4,100
6630	Vacation Bible School	1,200	0.0%	1,200	450
6640	Teacher Recognition	200	0.0%	200	100
6650	Teacher Training	400	0.0%	400	200
	Total	6,600	4.8%	6,300	4,850
WITNESS & OUTREACH					
7120	Church World Service (Lancaster)	2,500	0.0%	2,500	2,500
7130	Bethany Theological Seminary	3,800	0.0%	3,800	3,800
7140	Camp Swatara	3,000	0.0%	3,000	3,000
7150	District Budget	16,500	0.0%	16,500	16,500
7155	Susquehanna Valley Ministry Center	2,500	0.0%	2,500	2,500
7160	Elizabethtown College	2,500	0.0%	2,500	2,500
7170	Mission & Ministry Bd	25,200	0.0%	25,200	25,200
7180	UCEA	2,500	0.0%	2,500	2,500
7182	New Community Project	2,500	0.0%	2,500	2,500
7185	Etown Child Care	2,500	0.0%	2,500	2,500
7195	Samara	2,500	0.0%	2,500	2,500
7200	Brethren Village	2,500	0.0%	2,500	2,500
7220	Lanc. Co. Council of Churches	2,500	0.0%	2,500	2,500
7230	COBYS	2,500	0.0%	2,500	2,500
7235	Messenger (moved to Nurture for 2020)	0	-100.0%	150	150
7270	On Earth Peace	2,500	0.0%	2,500	2,500
7290	Special Outreach	500	0.0%	500	400
7320	Evangelism Events/Hospitality Comm	1,000	0.0%	1,000	700
7321	Communications Committee	1,000	0.0%	1,000	700
7335	Brethren Village Key Lady	0	-100.0%	100	86
7340	Brethren Housing Assn	2,500	0.0%	2,500	2,500

ELIZABETHTOWN CHURCH OF THE BRETHREN

		Proposed Budget 2020	Percent Change from 2019	Proposed Budget 2019	Estimated Actual 2019
7372	Quilting Group	500	0.0%	500	250
7375	ECHOS	2,500	0.0%	2,500	2,500
7399	Run for Peace	2,000	0.0%	2,000	2,000
	Adjustment to get to 10% of budget	5,230	N/A	0	0
	Total	91,230	5.8%	86,250	85,286
RESOURCES					
8102	Custodial - Seasonal	2,500	25.0%	2,000	2,500
8106	Janitorial Services	39,164	47.8%	26,490	34,500
8110	Envelopes	356	-44.2%	638	350
8120	Insurance	16,571	13.7%	14,578	16,000
8130	Equipment/Improvements	20,000	100.0%	10,000	25,000
8150	Maintenance/Repairs	30,000	11.4%	26,920	20,000
8151	Kitchen Supplies	1,000	-50.0%	2,000	1,000
8154	Landscaping	10,000	203.0%	3,300	13,650
8155	Rider Cemetery	1,200	71.4%	700	500
8160	Service Contracts	19,424	-5.8%	20,625	17,000
8180	Electricity	16,145	0.0%	16,145	15,000
8190	Fuel	12,142	1.6%	11,951	10,500
8200	Water/Sewer Rental	6,300	0.0%	6,300	6,300
8210	Fire Company/Ambulance	1,000	0.0%	1,000	1,000
8301	Interest (NYC/Bldgs/etc))	700	40.0%	500	500
8315	Capital Improvements	35,000	0.0%	35,000	25,000
8320	Stewardship Education	500	0.0%	500	250
8322	Classroom Trailer Rental	6,000	-14.3%	7,000	20,145
	Sunday Security	1,820	N/A	0	0
	Total	219,822	18.4%	185,647	209,195
DEACON BOARD					
8501	Communion & Love Feast	500	0.0%	500	400
8502	Local Benevolences	2,000	0.0%	2,000	2,000
8503	Communications Ministry	400	0.0%	400	400
8504	Funeral Expense	400	0.0%	400	100
	Total	3,300	0.0%	3,300	2,900
MAP Teams					
8701	Spiritual Growth	0	-100.0%	500	0
8702	LEAP	1,000	-50.0%	2,000	500
8703	Worship Attendance	0	-100.0%	200	0
	Total	1,000	-63.0%	2,700	500
GRAND TOTAL					
		912,303	5.7%	863,125	866,449
	Offerings	803,303	3.2%	778,125	760,888
	Rents	67,000	17.5%	57,000	57,000
	Transfer from Housing Fund	8,000	0.0%	8,000	8,000
	Transfer from Facility Fund	34,000	70.0%	20,000	20,000
	Total Income	912,303	5.7%	863,125	845,888
	Gain/loss	(0)		0	(20,561)

TREASURER'S REPORT

November 4, 2019

1. Review of Income Statement as of 10/31/2019

Through ten months of the year, operating results are negative, with disbursements exceeding revenues by \$30,979. Last year at this time we were in a positive income position of \$57,085. Revenue to date at the end of October is under budget by \$41,000 (\$678,271 received versus \$719,271 budgeted). Revenue is \$10,189 behind where we were a year ago. Regular offerings, at \$626,463, fall short of the budgeted offerings of \$648,437 by \$21,974, and are \$16,304 below last year's amount of \$642,767. A month by month summary of offerings is provided in the graph entitled "ECOB 2019". Note that October improved greatly from September and was above the budgeted monthly giving level. A 5 year history of general fund offerings compared to budgeted offerings is also provided in the graph entitled "ECOB YTD 10/31 COMPARISON." We're in a relatively poorer offerings position thus far in 2019 than in the previous 4 years, except for 2017.

Disbursements through ten months in 2019 are under budget by \$10,021 (\$709,250 actual spending versus \$719,271 budgeted spending) and \$77,876 more than last year. Resources spending is over budget by \$21,018 and \$68,414 more than last year. The main reason for the big increase in spending compared to last year is in Resources for janitorial services, capital improvements and the new classroom trailer.

Overall, as of 10/31/2019 we are in a net loss position of \$30,979, with income well under budget and expenses slightly under budget. Expenses are up significantly from a year ago, while income is down. Historically we have strong giving in the last 2 months, but will still likely fall short of budget. Unless we control expenses, then we will likely finish the year in a negative income position.

2. Cash Position and Long-term Investments with the BFI

Our cash position at 10/31/2019 is \$479,121. This compares to our cash position a year ago of \$130,863. The large increase in cash is primarily due to Capital Campaign contributions. Just over \$390,000 of this cash is invested in a money market fund.

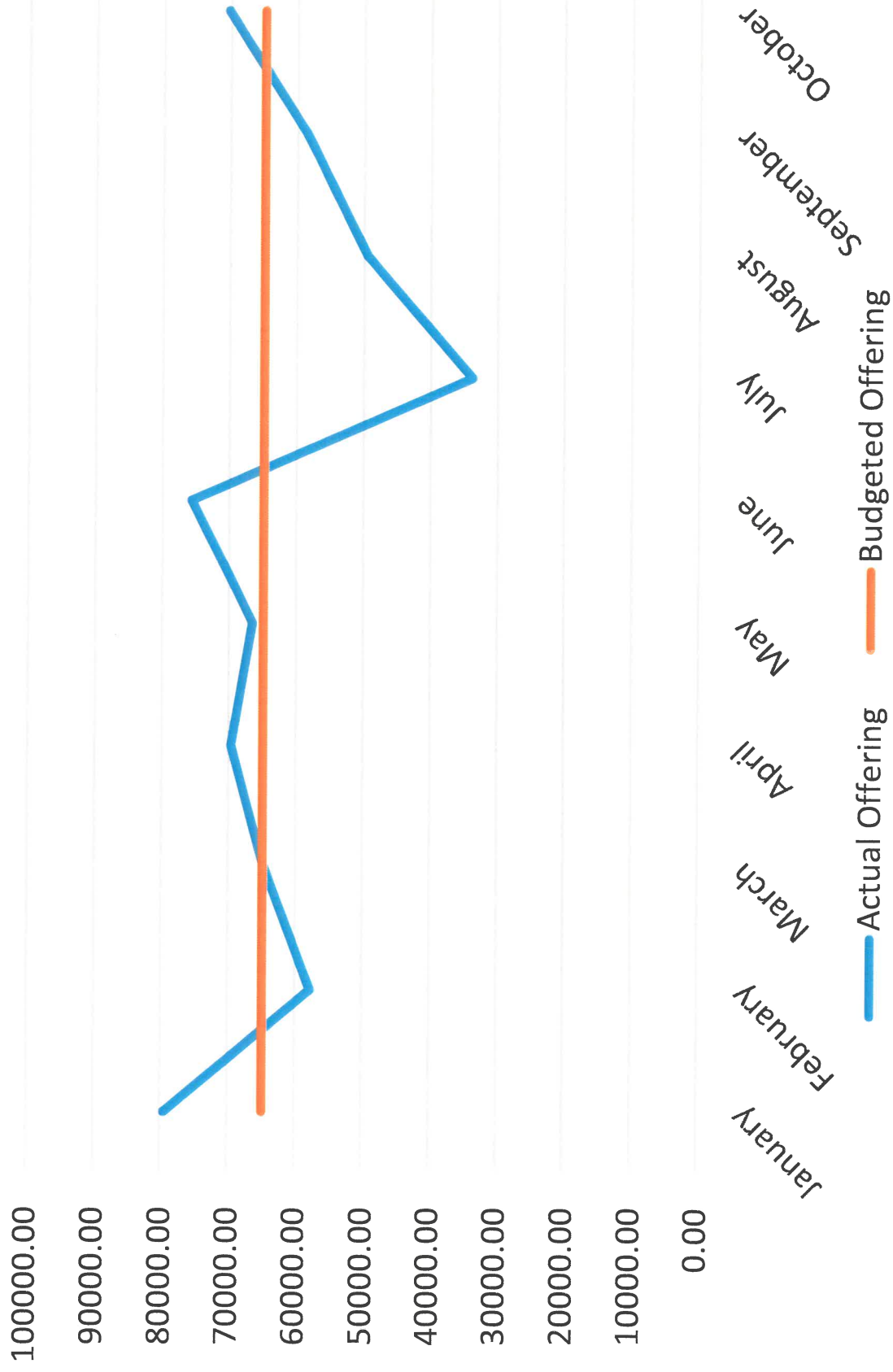
Contributions to the building conduit at 10/31/2019 totaled \$492,747 (\$473,469 so far this year). Total expenses to date have been \$184,506 (\$30,827 paid out of 2017 Resources budget, \$26,549 paid from 2018 surplus funds).

The market value of all long-term memorial funds invested with the Brethren Foundation as of 10/31/2019 was \$2,475,484, which is up \$360,049 from the beginning of the year market value of \$2,115,435, reflecting an investment gain, net of expenses, of \$360,049 (a total investment return for the year of approximately 17.0%). Investment results were up in October, with an approximate return of 1.0% for the month. As of 10/30/2019 our portfolio was invested 100% in a balanced fund (60% domestic stock fund, 40% bond fund).

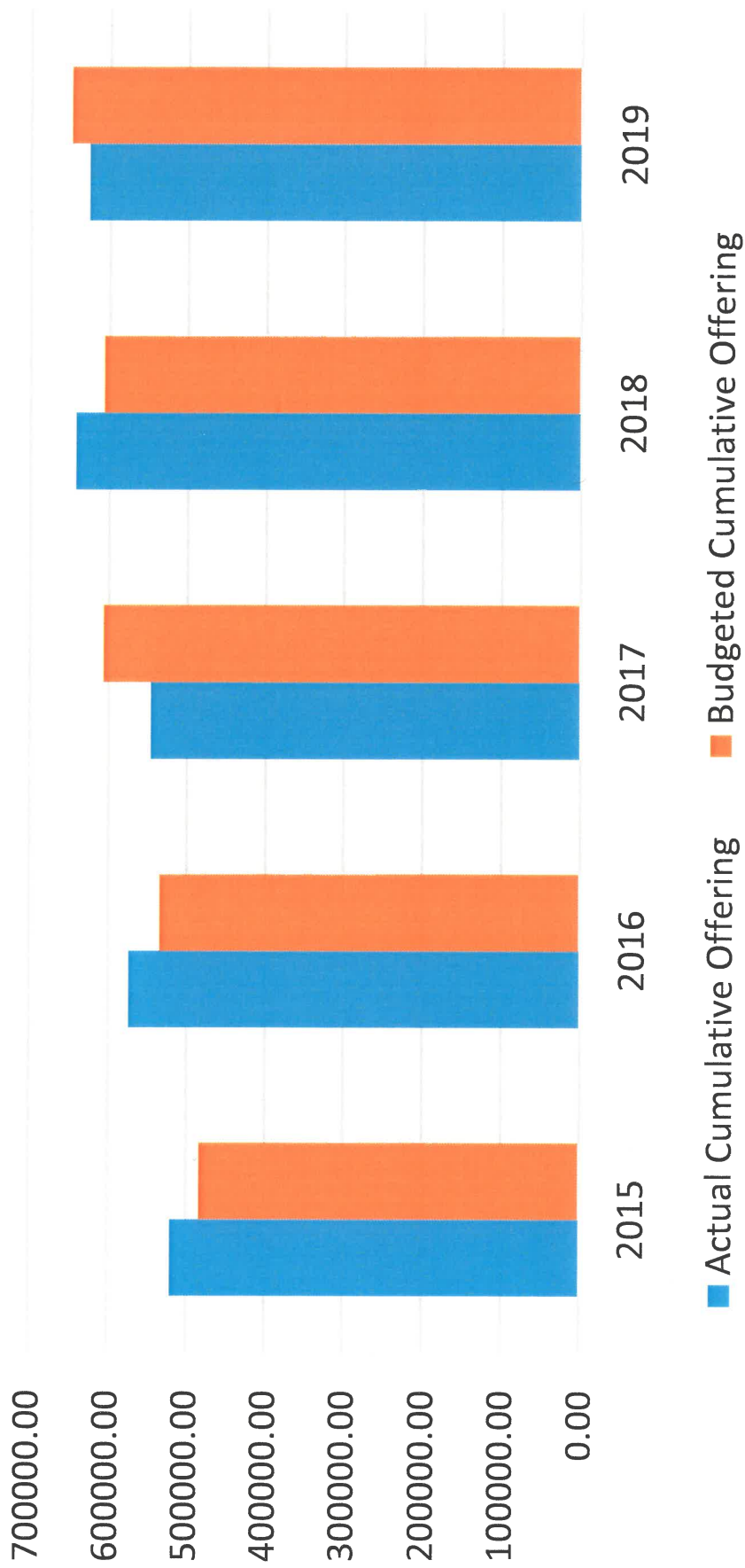
Elizabethtown Church of the Brethren
Comparative Income Statement with Current Year Budget
For the Ten Months Ending October 31, 2019

	Budget This Yr	YTD - Budget	YTD - Actual	YTD - Last Year
Budgeted Revenues				
Offerings; Finance Com. Recom	778,125.00	648,437.50	626,463.02	642,767.00
Rents	57,000.00	47,500.02	43,408.00	37,782.00
Interest Income	0.00	0.00	1,733.00	189.38
Transfer from Housing Fund	8,000.00	6,666.68	6,666.70	6,666.70
Transfer from Facility Fund	20,000.00	16,666.68	0.00	0.00
Discounts/Misc	0.00	0.00	0.00	1,054.71
Total Budgeted Revenues	863,125.00	719,270.88	678,270.72	688,459.79
Budgeted Disbursements				
Ministry Salaries & Benefits	519,526.00	432,938.32	421,085.40	414,084.80
Administration	31,400.00	26,166.64	24,822.76	25,694.25
Expressions	11,002.00	9,168.32	6,565.95	6,335.78
Nurture	17,000.00	14,166.68	7,154.14	11,991.55
Christian Education	6,300.00	5,250.00	3,308.00	3,559.29
Witness/Outreach	86,250.00	71,874.84	69,880.45	61,358.62
Resources	185,647.00	154,705.86	175,723.44	107,309.11
Deacon Board	3,300.00	2,750.00	709.37	346.93
MAP	2,700.00	2,250.04	0.00	694.00
Total Budgeted Disbursements	863,125.00	719,270.70	709,249.51	631,374.33
Net Budgeted Items	0.00	0.18	(30,978.79)	57,085.46

ECOB 2019



ECOB YTD 10/31 COMPARISON



Elizabethtown Church of the Brethren
 777 South Mt Joy St.
 Elizabethtown, PA 17022
 10/1/2019 - 10/31/2019

	(1) Beginning Balance	(2) Contributions	(3) Distribution	(4) Transfers	(5) Adjusted Balance	(6) Admin Fees	(7) Interest & Dividends	(8) Market Value Fluctuation	(9) Ending Balance
Christian Education Program									
Balanced	40,596.29	0.00	0.00	0.00	40,596.29	0.00	65.17	343.15	41,004.61
Christian Education Program Totals:	40,596.29	0.00	0.00	0.00	40,596.29	0.00	65.17	343.15	41,004.61
Ezra Bucher Scholarship									
Balanced	88,734.31	0.00	0.00	0.00	88,734.31	0.00	142.66	749.83	89,626.80
Ezra Bucher Scholarship Totals:	88,734.31	0.00	0.00	0.00	88,734.31	0.00	142.66	749.83	89,626.80
Facility Fund									
Balanced	863,797.37	0.00	0.00	0.00	863,797.37	0.00	1,389.66	7,290.14	872,477.17
Facility Fund Totals:	863,797.37	0.00	0.00	0.00	863,797.37	0.00	1,389.66	7,290.14	872,477.17
M O'Donnell Music Ministries Fund									
Balanced	481,878.56	0.00	0.00	0.00	481,878.56	0.00	775.27	4,071.43	486,725.26
M O'Donnell Music Ministries Fund Totals:	481,878.56	0.00	0.00	0.00	481,878.56	0.00	775.27	4,071.43	486,725.26
Memorial Fund									
Balanced	8,810.28	0.00	0.00	0.00	8,810.28	0.00	14.08	74.54	8,898.90
Memorial Fund Totals:	8,810.28	0.00	0.00	0.00	8,810.28	0.00	14.08	74.54	8,898.90
Organ Improvement									
Balanced	17,190.83	0.00	0.00	0.00	17,190.83	0.00	27.54	145.36	17,363.73
Organ Improvement Totals:	17,190.83	0.00	0.00	0.00	17,190.83	0.00	27.54	145.36	17,363.73
Outreach & Ministry Education									
Balanced	729,209.24	0.00	0.00	0.00	729,209.24	0.00	1,173.12	6,153.03	736,535.39
Outreach & Ministry Education Totals:	729,209.24	0.00	0.00	0.00	729,209.24	0.00	1,173.12	6,153.03	736,535.39
Pastor Housing									
Balanced	220,632.78	0.00	0.00	0.00	220,632.78	0.00	354.97	1,864.14	222,851.89
Pastor Housing Totals:	220,632.78	0.00	0.00	0.00	220,632.78	0.00	354.97	1,864.14	222,851.89
Elizabethtown Church of the Brethren Totals:	2,450,849.66	0.00	0.00	0.00	2,450,849.66	0.00	3,942.47	20,691.62	2,475,483.75