

Immanuel Lutheran Church Council Minutes

September 14, 2025 Congregational Meeting

Members Present

Kathy McEnelly, Ben Arentson, Jen Jenkins, Steve Westerberg, Keith Walker, Tina Berg, Pastor Rod Hopp, Pastor Zech Anderson, Marla Betz.

Absent: Kristine Pederson

Call to Order

The meeting was called to order by President Kathy McEnelly at 10:45 AM. A prayer was shared by Steve Westerberg.

New Business

All members attending the meeting in person and online were documented on paper sheets to ensure we had 75 members present so any business that was approved would follow constitutional requirements. Kathy began walking the congregation through a PowerPoint outlining our budget woes over the last few years. In two of the last three years, Immanuel Lutheran has finished the year in the red, averaging -\$14,440 in those two down years. Kathy described the ILC budget for 2024 and 2025 is broken into fixed expenses, including insurance, utilities, pastor salaries and benefits, which represents roughly half of the annual budget. Kathy explained income can come from giving, fundraising, or other earned income. For 2025, other income included Four Oaks rent and Bethany pastoral support. Finally, Kathy reviewed where offerings have totaled over the last 3.5 years. Through July, 2025 giving is down nearly \$7,000 per month, leaving ILC at -\$44,848 for the year. It should be noted that currently the Endowment Fund is sitting at 1.5 million dollars, and 5% can be pulled from the corpus per year to support missions, education, and capital campaign expenses.

Recent financial history of the Church suggests this cannot continue, so Executive Council has met multiple times over 2025 to discuss both long and short term plans to improve the financial position of the Church. Below are ideas that were discussed in the meeting:

1. Move the salaries of the Wednesday Night Meal Lead and the Children's Ed Coordinator to be funded by the endowment every year.
 - a. Pros: this saves dollars within the general fund. Cons: this move simply moves money around, it doesn't address long term budget.
2. Consider cutting or revamping how ILC pays music worship personnel, including band members, organ/piano players, and holiday musicians.
3. Reduce pastoral staff from 2 to 1.5 or 1.
4. Reduce office admin position to 32 hrs. per week.
5. Reduce office finance manager hours from 20 to 15 while farming out payroll
6. Share pastors with other local churches.

Congregational discussion centered mainly on not cutting music, or revamping music for worship. A visitor asked if we could partner with the Waldorf music department. Other questions involved how much was going to Wednesday night music versus Sunday, when a majority of people come on Sunday. A member asked why the Music Coordinator was not on the list. A lack of passing the offering plate on Wednesday was brought up. Concerns regarding cutting back hours to the office finance manager were raised, as 15 hours is likely not enough to fulfill the responsibility. Finally it was asked if we could raise the percentage draw of Endowment funds from 5% to something higher.

Other short terms ideas included asking for emergency contribution pledges and initiating an "adopt-a-bill" program to help with fixed expenses.

Finally, in order to make payroll, Council elected to borrow \$50,000 from the endowment and brought the below motion to the meeting: A motion to withdraw \$9,999 from endowment by Jen with a second by Kristine with annual payments made for the next 10 years in January at an interest rate to be determined by the endowment committee, excluding January 2026, which will be an interest only payment. Motion carried. A second motion was made by Jen to bring a motion to the special congregational meeting to withdraw \$40001 from endowment with annual repayments for the next 10 years, in January, with an interest payment alone made in January 2026. The reason two motions were made was because the Immanuel Lutheran Church Constitution is unclear how to proceed in withdrawing funds from endowment; thus Council elected to withdraw 20% of the \$50,000 under a Council vote, then get the other 80% approved by the Congregation.

While Council does not need a congregational vote to borrow against the endowment, they wanted buy-in and transparency with the congregation for the move. Discussion around the motion included using a line of credit against the endowment rather than a loan, but it was discussed keeping track of this would be messy. It was also discussed that any money not used could be paid back at the end of the year to lower the balance.

Following discussion, a vote was held. 75 members voted, and the motion carried-67 yeses and 8 abstains.

The meeting was adjourned at 12:05 pm by Kathy.