

# Charter Oak Church Church Council Minutes

July 25, 2019- Final

**Council Attendance:** Don Belt, Cindy Carasia, Wendell Davis, Rich Hoffman, Stuart Hosford, Keith Impink, Erin Irons, David Leuthold, Larry Morris, Chuck Nevins, Amanda Polinsky, Chris Whitehead

**Absent:** Christina McCaffrey, Nathan Anderson

**Guest Attendance:** David Wilcox

## Church Council Book Study

- **Elders Chapter 6**
  - **Page 86** - "We Bible-believing Christians are becoming a lazy, soft, pay-for-it-to-be-done group of Christians."
    - Discussion followed about the discipleship of serving. How many people would rather pay someone to do something than actually getting out there and serving?
  - **Page 89** - "Communicate about the hot spots in the church that need attention and coordinate your efforts."
    - Chris- How we do this as a Council, and not over react to a few people's complaints. How do we make it about caring for the sheep?
    - Discussion followed about how we, as Church Council, can take a shared responsibility in caring for these issues as they arise.

**Prayer** Stu Hosford led us in prayer.

Chris introduced Dave Wilcox to Council. Dave is an intern to Pastor Chris and a student at Reformed Presbyterian Theological Seminary.

## Review June Minutes - Chuck Nevins

- Discussion followed re: changing from specific discussion points to a discussion summary. It was decided that Karen will keep the original discussion notes but finalize the minutes with discussion summaries.
- Karen will collaborate with Chuck and send out the final June minutes when complete.

## Old Business

- **Update on the sale of the parsonage** – Pastor Chris
  - The work on the sewage line is complete - \$1k cost to us, we split the total cost with the buyer 50/50
  - Dan Hewitt is working on closing and expects to close on July 31.
  - Mike will need to open a new account to handle these funds.
  - Discussion followed about opening a new account, naming signatories, and naming someone to replace Bonnie Scalamogna as a signatory.

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**Wendell Davis introduced a motion to:**

Open a designated trust account at Commonwealth Bank, upon receipt of the funds, according to the motion passed at the Special Charge Conference on May 23, which specifies to place the proceeds of the parsonage sale into a designated trust account, with the principal amount thereof used only for future capital expenses and restricted from use for ongoing ministry expenses, and with the earnings on the principal amount used at the discretion of Charter Oak Church Council; All distributions of principal and earning from the account require authorization of Charter Oak Church Council.

The motion was seconded by Stu Hosford. The motion carried unanimously.

**Keith Impink introduced a motion to:**

Name Sarah Cooper as an authorized signatory for all existing Church Financial accounts.

The motion was seconded by Erin Irons. The motion carried unanimously.

**Keith Impink introduced a motion to:**

Name four signatories: Wendell Davis, Mike Drake, Cindy Jonczak, and Sarah Cooper, as authorized signatories for the new designated trust account.

The motion was seconded by Amanda Polinsky. The motion carried unanimously.

- **Creating a sustainable, reproducible church – Pastor Chris & Chuck Nevins**
  - Pastor Chris shared a “Turning Points” power point that detailed “big moments” in the life of our church from 1961 – 2012. What were the events that made significant impact in the life and direction of our church?
  - Pastor Chris asked Church Council to think about the years 2013-2019. What “turning points” have occurred in the last 6 years?
  - The next Ad Hoc WIN Team meeting is August 15. Harvest Church will come down to help facilitate that evening.
  
- **Additional Discussion**
  - A question was raised about the “DNA” of Charter Oak Church, and about if we are being consistent across campuses.
  - Items discussed: Memorial Garden, Family Meetings, Social Media, Role of Communication Manager, and Campus Constants.
  - Chuck wrapped up our discussion by reminding us that, “We are doing a lot of things well- what things can we do better?”

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## Memorial Garden Committee Report – Stu Hosford

The results from the Memorial Garden Introduction as of 7/21/2019 are as follows:

- 47 pieces of literature given out.
- 14 Committed for \$50,000

The committee has made phone calls to all people who took literature. A large number of the responses were, "We are discussing, but no decision has been made." Those who have are discussing and have not made decisions, have indicated that the decision is in the future. There are interested, but not ready to commit.

Based on the phone calls and the responses the finances to proceed will not be available soon. Committee feelings are as follows:

- People are interested, but not ready to make a decision at this time. The time frame for them to make a decision could be a month to a year or longer.
- When people see "brick and mortar", they physically see the Memorial Garden in place, that decision will be easier.
- We somehow have to get the other campuses involved with this. Otherwise it seems like a "Frye Farm Campus" activity.

These bullets can be discussed at the council meeting on Thursday.

Stu Hosford

### **Additional Discussion:**

- Stu presented a financial model showing that we do not currently have the committed funding required to proceed with construction at this point.
- Chuck reiterated that this "roll-out" also served as an experiment to measure the congregation's interest, and that we need to continue to present the information at regular intervals over time to communicate this effectively.
- Stu is working on a 2-sided card to put in the FF worship folder next month.

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## Finance Report – Wendell Davis

Treasurer's Notes: June 2019

\*\* Budget Numbers are based on new proposed budget of Revenue of \$2,101,705 and Expense of \$2,055,663.

Revenue	Jan-19	Feb-19	Mar-19	Apr-19	May-19	Jun-19	Totals		
Frye Farm	\$ 97,469.82	\$ 119,590.45	\$ 135,089.35	\$ 120,997.44	\$ 105,187.51	\$ 142,378.58	\$ 720,713.15		
Cross Roads	\$ 15,499.50	\$ 21,017.10	\$ 21,836.71	\$ 18,131.15	\$ 14,565.00	\$ 25,167.50	\$ 116,216.96		
Jeanette	\$ 7,514.35	\$ 8,027.00	\$ 11,617.90	\$ 9,095.85	\$ 9,010.21	\$ 11,504.00	\$ 56,769.31		
Mt Pleasant / Scottsdale	\$ 6,156.00	\$ 6,952.00	\$ 9,225.27	\$ 7,778.00	\$ 6,096.39	\$ 8,807.15	\$ 45,014.81		
<b>Totals</b>	<b>\$ 126,639.67</b>	<b>\$ 155,586.55</b>	<b>\$ 177,769.23</b>	<b>\$ 156,002.44</b>	<b>\$ 134,859.11</b>	<b>\$ 187,857.23</b>	<b>\$ 938,714.23</b>	<b>\$ 1,006,074.00</b>	<b>93%</b>
2018	\$ 140,813.54	\$ 146,713.04	\$ 142,556.03	\$ 174,945.98	\$ 168,453.11	\$ 136,622.68	\$ 910,104.38		

Expenses	Jan-19	Feb-19	Mar-19	Apr-19	May-19	Jun-19	Totals		
Frye Farm	\$ 120,923.07	\$ 118,529.95	\$ 112,786.77	\$ 116,486.29	\$ 111,263.52	\$ 116,261.29	\$ 579,989.60		
Cross Roads	\$ 19,902.87	\$ 19,293.66	\$ 18,791.57	\$ 18,594.70	\$ 18,999.97	\$ 19,478.39	\$ 115,061.16		
Jeanette	\$ 12,639.38	\$ 13,851.86	\$ 12,933.07	\$ 12,080.21	\$ 11,876.04	\$ 12,510.86	\$ 75,891.42		
Mt Pleasant / Scottsdale	\$ 11,035.43	\$ 11,667.04	\$ 11,514.27	\$ 12,559.67	\$ 10,229.24	\$ 11,277.44	\$ 68,283.09		
<b>Totals</b>	<b>\$ 164,500.75</b>	<b>\$ 163,342.51</b>	<b>\$ 156,025.68</b>	<b>\$ 159,720.87</b>	<b>\$ 152,368.77</b>	<b>\$ 159,527.98</b>	<b>\$ 955,486.56</b>	<b>\$ 1,006,928.00</b>	<b>95%</b>
2018	\$ 167,343.57	\$ 164,011.45	\$ 165,626.44	\$ 171,858.88	\$ 162,892.05	\$ 161,840.32	\$ 993,572.71		

	Jan-19	Feb-19	Mar-19	Apr-19	May-19	Jun-19	Totals
Net Income	\$ (37,861.08)	\$ (7,755.96)	\$ 21,743.55	\$ (3,718.43)	\$ (17,509.66)	\$ 28,329.25	\$ (16,772.33)
Mortgage Principle	\$ (12,576.51)	\$ (12,635.73)	\$ (12,695.22)	\$ (12,823.81)	\$ (12,815.37)	\$ (12,875.71)	\$ (76,422.35)
Total Profit / Loss	\$ (50,437.59)	\$ (20,391.69)	\$ 9,048.33	\$ (16,542.24)	\$ (30,325.03)	\$ 15,453.54	\$ (93,194.68)
2018	\$ (38,417.03)	\$ (29,241.41)	\$ (35,069.41)	\$ (8,968.90)	\$ (6,551.94)	\$ (37,389.16)	\$ (155,637.85)

	Jan-19	Feb-19	Mar-19	Apr-19	May-19	Jun-19
Total Cash on Hand	\$ 258,720.84	\$ 269,283.89	\$ 315,526.70	\$ 271,745.32	\$ 267,059.11	\$ 270,362.67
Hennon Fund	\$ (2,039.78)	\$ (2,039.78)	\$ (2,216.85)	\$ (2,216.85)	\$ (2,216.85)	\$ (2,292.44)
Reserve Commitments	\$ (115,893.73)	\$ (126,625.10)	\$ (150,358.83)	\$ (154,102.13)	\$ (163,738.60)	\$ (182,598.86)
Outstanding Payables	\$ (36,616.06)	\$ (51,683.92)	\$ (59,321.83)	\$ (23,623.39)	\$ (35,156.52)	\$ 14.14
Pension HSA Liability	\$ (8,491.08)	\$ (8,931.55)	\$ (9,311.23)	\$ (9,245.56)	\$ (9,581.93)	\$ (9,925.47)
Jeanette Funding	\$ (50,691.14)	\$ (44,866.28)	\$ (46,705.27)	\$ (43,720.91)	\$ (40,855.08)	\$ (41,194.81)
Cash Available	\$ 44,989.05	\$ 35,137.26	\$ 47,612.69	\$ 38,836.48	\$ 15,510.13	\$ 34,365.23

Weekly Giving Averages	Jan	Feb	Mar	Apr	May	Jun	YTD
2018	\$ 35,203.00	\$ 36,678.00	\$ 35,639.00	\$ 34,989.00	\$ 42,113.00	\$ 34,156.00	\$ 36,404.00
2019	\$ 31,660.00	\$ 38,897.00	\$ 35,554.00	\$ 39,001.00	\$ 33,715.00	\$ 37,571.00	\$ 36,104.00

### Projected Total Cash On Hand for 12/31/2019

Cash on Hand June 30, 2019	\$ 270,362.67
Projected Revenue	\$ 1,019,714.46
Projected Expense	\$ (975,326.90)
Projected Jeanette Exp	\$ (17,142.00)

Projected BOF Income 2019	\$ 230,500.00
BOF Income Collected 2019	\$ (109,897.00)
**BOF Projected Expenditures	
Remaining	\$ (212,000.00)
	\$ 206,211.23

\*\* (MPS Support, \$25K - Marriage, \$14K - Church Network, \$125K New Home XRds, \$25K Church Plant)

### E-Newsletter Calculation

	Revenue
From P&L	\$ 938,714.00
From SOF Reserve	\$ 66,777.36
	\$ 1,005,491
Expenses	
From P&L	\$ 955,486.00
Campus Cost From Reserves	\$ (42,389.99)
Mortgage Principle	\$ 76,423.00
From SOF Reserve	\$ 66,777.36
	\$ 1,056,296

### Monthly Charge to Reserve Accounts Projection: (Based on Year to Date Balances)

	SOF	Missions
Balance as of 06/30/2019:	\$ 36,350.90	\$ 27,764.45
Ave. Monthly Withdrawal:	\$ 2,014.02	\$ 1,076.76
Months Remaining:	18.05	25.79

### Notes:

- July 2019 giving (2 of 4 weeks): General Fund: \$84,615 SOF: \$4,568 BO: \$4,631
- July 2019 giving (3 of 4 weeks): General Fund: \$125,425 SOF: \$7,250 BO: \$10,207

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## **New Business**

- **Defending Biblical Marriage – Pastor Chris**
  - We want to have a regional impact on marriages and lower the divorce rate by partnering with other pastors.
  - Prepare/Enrich training at FF - August 22 – Rich Hoffman  
This training will help local pastors with premarital counseling and preparing couples for marriage.
  - “Marriage Tune-Up” class: All campus pastors and wives took this class so that they will be able offer it at COC.
  - In planning: A one day marriage retreat in 2020.
  - We want to build back up to a weekend retreat like Rich Hoffman used to do.

## **Executive Session**

Council went into executive session @ 9:40 pm.

## **Next Council Meeting**

**Next Meeting** – August 22 (Frye Farm Campus)

**Church Conference** – Sunday, November 17 @ 6pm (Frye Farm Campus)

Respectfully Submitted,  
Karen Hewitt  
8-1-19