

**MINUTES OF THE CHURCH COUNCIL MEETING
OF PEACE LUTHERAN CHURCH
on Tuesday, June 14th, 2022 at 7:00 pm**

Vision Statement: *Peace Lutheran Church is a welcoming, worshipping and witnessing community in Jesus Christ through whom healing, wellness, love and peace are offered unconditionally to all.*

Mission Statement: *Celebrating and Sharing God's Love for All.*

ATTENDANCE:

In-person: Janet Van der Wees (Co-chair), Ina Toso (Co-chair), Fiona Haapalehto (Secretary), Mike Balzer, Tapio Haapalehto and Pastor Ronnie Smith

Via Zoom: Gloria Zorn, Sunny Wishart (Treasurer), Wayne Ruhnke (Finance Team Lead), Bill Gregor (Insurance Team Lead).

Regrets: Jeremy West

1. **Call to Order:** Ina called the meeting to order at 7:03 pm.
2. **Opening:** Jan did the opening devotion. Fiona will do it in July.
3. **Approval of the Agenda:** moved by: Tapio, seconded by: Jan.
THAT the agenda for Tuesday, June 14th, 2022, be approved, as amended. Discussion: Tapio asked that the discussion about the Bible Study group be moved to New Business. **CARRIED**
4. **Approval of the Previous Minutes:** Moved by Gloria, seconded by Jan:
THAT the Minutes of the Church Council Meeting held on May 17, 2022, as amended, be approved. Discussion: Fiona will change the name on the introduction to the Reports. Ina was not at the meeting. **CARRIED.**
5. **Treasurer's Report:**
Sunny summarized her written report.

- CIBC renewed our GIC and called us the day of the renewal to advise that the 1-yr rate will be 2% as opposed to the agreed upon 2.8% because the higher rate is only offered to personal accounts and not 'business' accounts, which a not-for-profit is a business account
- March Hydro was overstated by \$255.30 on our last financials, it was double counted as \$510.60 in error, this was corrected in the April financials.
- After speaking with Copetti and Helen, financials should not be re-done in the event of an error as opposed to corrected and spoken to in the following month
- Financials are correct in QBO
- We received a large cheque from Christ the King on June 5. These funds will go into a new fund for the stained-glass window project
- Our board of directors is updated with the CRA's Charities Directorate department!
 - Copetti has gained online access for our filings
 - Jeremy was named signing authority, no rhyme or reason why he was chosen. Once he signs the form authorizing Copetti as our representative then we can look to changing the signing authority

- The Financial Handbook will be updated with this process in order to make a smoother transition next year and appoint the correct signing authority

Moved by Tapio seconded by Mike:

That the funds from Christ the King be put into an unrestricted line item in our family of funds. Discussion: none. CARRIED

Moved by Tapio seconded by Gloria:

THAT the Treasurer’s Report & Financial Statements be approved. Discussion: The Budget vs Actuals monthly and YTD reports to be modified. The YTD figures were missing. CARRIED

New Business:

a) Insurance Evaluation and Coverage

- The Insurance Team (Bill Gregor, Wayne Ruhnke and Tapio Haapalehto) undertook a comprehensive review of the value of the PLC building and contents which was previously done in 2015. They submitted their report to the Council on June 10th for review by the Council.
- Council needs to decide (determine) if we insure for the full amount of the replacement cost of the church 100% or 90% vs a lower percentage. PLC’s current policy has a building value of \$1,900,000 which represents 81% of the 2022 determined value. (\$1,900,000 of \$2,343,400). The current contents policy limit is \$150,000 or 72% of the 2022 values.
- The renewal date for our insurance coverage is June 30th. We can increase our coverage limits any time.
- Bill Gregor reviewed the issue of Co-Insurance, which had been laid out in the report. When the insurance policy is subject to a co-insurance clause it becomes mandatory the insured share in all losses on the basis of 90% of the actual replacement values to the policy limit, subject to the max of the policy limit.

Example: In a typical 90% co-insurance situation:

If the replacement cost value of the property is \$1,000,000, the minimum amount of insurance that must be carried is \$900,000. Now, assume you actually carry only \$700,000 in insurance and you suffer a loss in that amount:



Since the amount recoverable is only \$544,444, you (the “co-insurer”) are responsible for the \$155,556 shortfall.

- There were no questions about the values of the building & contents supplied by the Insurance Team. (2022 building value has increased 26.13% over 2015 and contents have increased 63.8%, primarily due to installation of new technical equipment). Council acknowledged what a huge job it was to inventory the whole church.
- Looking at our current financials, the church will remain in a loss position until October. Can we afford to increase our premium mid-year?
- Wayne and Bill mentioned that due to good maintenance of fire systems we would expect to only have a partial loss if we did experience a fire, for example. The building would be covered for up to \$1.9M for a partial loss. The coverage exists with no sharing by PLC as the policy's co-insurance has been superseded by the "Stated Amount Co-insurance" clause.
- Insurance companies have various options if we don't take out full coverage - apply co-insurance in order we share in partial losses, as outlined above in an overview of co-insurance, or to increase the insurance rates with a corresponding increase in premiums. i.e. same policy limits but at a 50% increase in rates/premiums.

Moved by Tapio and seconded by Mike: That we postpone increasing the current limits in the June 30th, 2022 renewal until the January 2023 Council meeting after we have seen our 2022 financial results along with the 2023 budget. **CARRIED**

Sunny, Wayne & Bill left the meeting at 7:43 pm.

b) Thanking the Sievers Family

The Sievers family has made a significant weekly contribution to Peace – Children's messages, music team and tech team.

Tapio made a motion, seconded by Jan: That the Sievers family be recognized for all the work they have done over the past few years and continue to do. Discussion: Mike suggested we have a public ceremony to recognize them and the Council privately fund a gift card. Tapio suggested an Ultimate Dining Card. All agreed and Ronnie volunteered to collect funds from the members of Council. **CARRIED**

c) Bible Study Group Rental in Fellowship Hall Sunday afternoons (added by Tapio)

Ronnie mentioned a group of about a dozen young people have been renting the Fellowship Hall on an interim basis. They would like to move to a permanent rental, meaning they will get a key to the building and a security code. Jan and Ronnie feel they are reliable tenants. Kateryna will be asked to follow up with them to sign a user agreement. Council agreed to this arrangement.

6. Old Business:

a. Follow up on Visioning – Pastor Ronnie:

Ronnie sent out a package of information from CLWR on sponsorship for Refugee Resettlement. It can be a project we can ask the neighbourhood for help. This is the type of large project that the whole congregation can get behind.

Shannon Jackson has agreed to lead a Council visioning session in September. Ronnie also sent out questions to the congregation for input. There has been no input yet.

b. Updating Active Members and Friends list

Ronnie is working with Joan to update the list. They are determining who is active by giving patterns, activity at worship services and other activity Ronnie is aware of. A new list will be ready for the July Council meeting.

c. Update on Constitution:

Fiona said there is no further update.

d. Acquisition of stained- glass windows from Christ the King

This is covered in the Property Report. Property has taken this on now we have received the donation from Christ the King. There are two quotes and three pending. Two firms were contacted and have declined. Council has seen the quote from Bill Vanderboor who has worked on church windows for 45 years. It was very favourable. Tapio sought permission to go with Bill Vanderboor. Council gave the go-ahead.

7. Prayers for the People

Pastor Ronnie shared the names of people for whom prayers are requested. Pastor Ronnie said the Intercessory Prayer group is still very active and praying for all the requests on the prayer list.

8. Correspondence

Jan received a letter from Christ the King. They have donated \$10,000 to PLC.

9. Reports: Verbal reports were requested for the following committees/activities.

- **Property**
 - Tapio reported that we received further donations from Christ the King – vacuum cleaner & tables.
 - Karen Banbury has agreed to maintain the flower beds here this summer. Mike agreed to help with watering as he will have time while he is not teaching. Tapio will provide Mike with Karen’s contact information.
 - Jeremy will be away for the rest of the summer. Hopefully Ronnie and others can bring in the compost, garbage and recycling bins.
- **Health Cabinet:**
 - There is no update from the Health Cabinet.
- **Worship & Arts:**
 - Fiona mentioned that she called Pastor Adam. He thanks us but has declined to conduct worship services during Pastor Ronnie’s vacation.
 - Tapio suggested we ask the AM to do service of the word? Ronnie can establish a format and do slides to facilitate this.
 - Arnold to preach twice. On other weeks the Synod’s Summer Sermon Series is the available option. Ronnie will ensure to tech team know how to access these.
 - During announcements next week we’ll let the congregation know how it will go.
- **Mutual Ministry:**
 - Fiona is following up on a couple of issues.
- **Congregational Life:**

- There is no update from Congregational Life.
- Jan mentioned on July 17th Shirley & Ruth will provide a cake for Ann and John's 60th wedding anniversary.
- **Pastor's Report**
 - Covering the office during Kateryna's vacation.
 - Met with CLWR representatives to learn more about their refugee resettlement program.
 - Resumed recording/producing Scribbler to Scribe episodes for season 2. 8 episodes have been produced, 10 have been recorded in our 12-episode season.
 - Sunday services – in person/live stream
 - Moved to optional mask policy for services.
 - Weekly sermon preparation, reading, writing, collegial discussion
 - Produce/coordinate services, order of service, full and concise versions. Excel sheet for use by the Tech Team, help coordinate volunteers/worship assistants, live stream uploads and distribution, tech support, etc.
 - Arnold continues to preach once per month. I meet with Arnold before and after to coach/debrief
 - Music Team rehearsal, coordination, etc.
 - Purchased 40 new hymnals, the ELW supplement All Creation Sings. Trying to reduce screen time during services where possible.
 - Ongoing participation/engagement with intercessor prayer group. Often requires follow up visits/phone calls/texts/emails
 - Confirmation class each Wednesday. In person. The class has baked the communion bread we've used the last several weeks. The congregation has been invited to bake as well. I baked bread for the next month last Sunday. Confirmation Camp will be held at Camp Lutherlyn July 38. We will have four students plus myself attending.
 - Communications: email, phone calls, zoom calls, texts, social media posts, newsletter/gratitude corner submission, review of Synodical and National church communications, etc.
 - Monthly council meeting
 - Monthly Newsletter/Gratitude Corner submission
 - Peace Veggie Garden meeting/communications – Tuesday is my day in the rotation to water the garden.
 - Rentals: I am available to cover rentals if volunteers are not available. I've opened for the youth group renting our basement the last several weeks, they are hoping to rent for the long term. Met with the video game rental group.
 - Ongoing updates to members and friends list.
 - Consulting on property inventory updates for insurance purposes.
 - Youtube Statistics: N/A
 - Facebook Statistics: N/A
 - Council meeting is a week early, will provide a 2-month update in July.

10. **Closing Prayer:** Jan did the closing prayer.

11. **Adjournment:** There being no further business, the meeting adjourned at 8:38 pm.

Next Council Meeting – Tuesday, **July 19, 2022** at 7:00 pm via hybrid Zoom & in person model