

Zion Lutheran Church Minot  
Church Council Meeting, Tuesday, April 16th, 2024

- Meeting called to order by President, Rich Jensen, at 6:34 pm.
- In attendance at this meeting: Rich Jensen, Melissa Helgeson, John Gruenberg, Matt Stephens, Joe Stenvold, Amanda Mahulum, Bostyn Edwards, and Pastor Natasha Kolles. Pete Fisk was a visitor at the beginning of the meeting as he was asked to stop in to share insurance information.
- Rich started the meeting by adding an item to the agenda. Under Old Business ~ Congregational Meeting Follow-Up will be item E.
- Rich asked to jump ahead for a motion to approve the agenda so that we could start with item A under New Business ~ Church Insurance/Cyber Insurance ~ as Pete Fisk was present and ready to share information and options to the council. Joe Stenvold made a motion to approve the agenda with the one addition, and it was seconded by Amanda Mahulum. Motion passed.
  - Pete Fisk briefly discussed our policy with Church Mutual and asked council if they had any questions. President Jensen asked if it would be wise to raise our deductible. Pete shared that with the high cost of building materials in general, that would be a something to think about, depending on the cost of those higher deductibles. He suggested we talk to our agent, Dale Van de Loo, to get quotes and figure out what we want for our deductible and what we are willing to pay if we have a claim. There was discussion regarding 'flat' deductibles vs. 'percentage' deductibles; flat deductibles are rarely being offered any more due to the cost. There was discussion regarding going with a \$5,000 or \$10,000 deductible. We did not have a copy of our policy at the meeting, but Pastor Natasha thought we had a \$5,000 deductible. Natasha said that our policy is in the church office. The church is now worth 4.5 million dollars. Pete reported that we are insured to the appropriate limit according to our insurance agent/agency.
  - Pete Fisk also talked about Cyber Insurance/Cyber Liability. Cyber liability changes daily. The scammers are constantly learning new ways to steal money, etc. Wire transfers, ACH's, etc. are most at risk. Staff should always call and talk to someone to verify anything questionable. Having something in place is a must. We may have Cyber endorsements on our policy. With coverage, there is a 1-800 number that is available 24/7 to call for assistance if there is a problem. We need to find out what endorsements we may have on our policy.
  - The first step would be to get Zion's insurance policy to the Finance Committee to review our coverage, including cyber endorsements, and go from there.
- Council thanked Pete for his time and information and he exited the meeting.
- Pastor Natasha then shared a devotion to open the regular council meeting.

- No executive session was required tonight.
- President Jensen asked for a withdrawal of the approved agenda so that an item suggested by Melissa Helgeson could be added to Old Business. A motion was made by Melissa Helgeson to add an update on the savings account (that was approved at the last council meeting) to the agenda as item F. The motion was seconded by Bostyn Edwards. Motion passed.
- The Consent Agenda was reviewed, including meeting minutes from March, the pastors' reports, children's ministry meeting minutes, director of education and family ministry report, Shared Ministry Agreement with Zion Lutheran Church & Children's Garden Preschool contract for the next year, etc. Motion was made by Melissa Helgeson to approve the Consent Agenda. Motion was seconded by Matt Stephens. Motion passed.
- New Business:
  - A. Cyber Insurance Discussion ~ Pete Fisk ~ see above.
  - B. March Financial Report: Did not receive the March financial information from the accounting firm in time for tonight's meeting, so no information tonight.
  - C. Formation of Fundraising Team for Matching Funds Gift: Brief discussion held regarding putting a team of 3-4 people together to determine how best to promote this fundraising opportunity. Council was asked to think of the best people for the job and share ideas at the next or upcoming meetings.
  - D. Refrigerator Gift: It was discovered two weeks ago at the FFF meal that the old fridge was not working properly; parts had rusted and mold was discovered. Two individuals offered to buy a new refrigerator (\$1,200) for the church. The purchase has been made and the new fridge is already in. Rich ran this by the Building & Grounds Committee and all is good.
  - E. Building & Grounds ~ Annual Approval of Preschool Contract: Children's Garden Preschool is decreasing from two classrooms to one. The new contract reflects this change in rent (half the previous fee). It was discovered that the contract still refers to "rooms" rather than one "room"; however, council felt these were just minor errors which did not change the contract. No motion was needed as this was a recommendation from Committee. Council approved the signing of this contract.
  - F. Purchase of New Laptop: A new laptop is being purchased for Paster Elaine for \$849.99 (\$250 net as the old laptop was previously sold for \$600). A motion was made by Amanda Mahulum and seconded by Matt Stephens to approve this purchase. Motion passed.
  - G. Trust Request: The Children's Ministry Team is requesting \$200 from the Trust Committee to assist families who may need help with the cost of Zion's Day Camp. Melissa Helgeson made a motion to approve to pass this on to the Trust Committee for review. It was seconded by John Gruenberg. Motion passed.
  - H. Sabbatical Contract: Melissa Helgeson shared discussion from the Personnel Committee regarding Chris Torgeson's upcoming sabbatical, starting May 5th. This contract is requiring Chris to stay with Zion for one year following her

sabbatical or be subject to fines/penalties (1/2 of salary/benefits from sabbatical period~90 days). Chris will be required to present a written reflection of her experience within 90 days. This will be a one-time sabbatical for Zion's non-pastoral staff. Luke Schaefer and Chris will sign the contract. The Personnel Committee was simply sharing this information with council; no action was needed at this time.

○ Old Business:

- A. Update on Barta Collection: Nothing new to report due to the busy time of Holy Week occurring between the last council meeting and tonight. Will continue to pursue through Collections.
- B. Food Faith Family Planning Team: Rich has not yet had a big response to his request for a planning team. Will continue to advertise and try to get a team put together to do the planning for FFF.
- C. Council Serving FFF on May 15th: The menu/food is taken care of (burgers, etc.). Council just needs to be there to serve, as close to 5:00 as possible.
- D. Building Use Fees: Reviewed the changes as stated in the minutes from the March meeting. We need to clarify a few things ~ current policies vs. guidelines, etc. A motion was made by Melissa Helgeson to table further discussion at this time; seconded by Sherry Broderick. Motion passed.
- E. Special Congregational Meeting: The congregation approved the purchase of the 3 furnaces for the sanctuary following the church service on 4/14/24. The congregation will need to approve the minutes from this meeting in February, 2025. We previously put \$9,000 down with the contractor for this project. A second check will be written to the contractor for \$9,250, so that he will have almost exactly half of the cost, which is what he had requested as a down payment. Joe Stenvold, who is donating the electrical work, will turn in the receipts for materials following his work and get reimbursed at that time (\$1,000).
- F. Update on the Setting Up of the Savings Account: Melissa opened the savings account at First Western and went to Edward Jones and talked to Greg Tschetter and his staff to set everything up for the funds transfers. Bruce Christianson will need to make the requests, but then the funds will automatically be transferred into the account (takes about 24 hours). All signatures are now recorded and ready. Bruce Christianson, Rich Jensen, Melissa Helgeson, and John Gruenberg are all signers.

- Following discussion of all agenda items, Joe Stenvold asked to briefly discuss potentially restarting Zion's Lutefisk & Meatball Feed as a means of fundraising. Discussion was held on the best time of the year to hold this dinner. Fall is the ideal time, but we need to make sure we don't overlap with other Lutefisk Dinners put on by different groups. Joe is going to look into how the other group's Dinners have turned out (Bethany Lutheran and Oak Valley). Stanley and Max have also had these Dinners in the past. Pastor Natasha offered the name of Joanne Hendrickson as someone who could have some good information regarding these dinners.

- Joe Stenvold also inquired if Zion had ever talked/thought about having a year-round daycare in the building. He shared that he knows of another church that has one and was wondering if this could ever be an income generator. There was brief discussion on this topic regarding managing/staffing issues, building wear and tear, etc. John Gruenberg is going to be starting a new job with Job Corp and he is aware of them wanting to restart their child care program. There could possibly be a partnership opportunity there. This topic will need further exploration if it turns out to be something Zion is interested in.
- The next council meeting is scheduled for May 21st at 6:30 pm.
- 8:08 pm ~ Joe Stenvold made a motion to adjourn the meeting. Bostyn Edwards seconded. Motion passed. Council prayed together.

Submitted by Sherry Broderick  
Church Council Secretary  
Zion Lutheran Church