

**Proposed  
Minutes of the Annual Informational Meeting of the Congregation of Grace  
Evangelical Lutheran Church of Westminster, Maryland held on Sunday, May 5,  
2013, 12:30 p.m.**

Opening of Meeting

Karen Ganjon, president of the council called the meeting to order at 12:30p.m. Pastor Kevin Clementson opened the meeting with a prayer.

Pastors' Report:

Pastor Martha reported that we have had a busy first half of the year. The biggest highlights occurred through the Lenten season. There was an average attendance of 104 persons at the Wednesday evening services. The services included good meals, music and dramatic presentations. On Palm Sunday, each service had 13 volunteers who participated in the readings. This totaled 52 individuals. On a different note, we have lost ten of our elderly members this year. We will miss all of them and are grateful for their service to our congregation. Leanne Elliott, our Director of Christian Education, has planned many events for the children throughout the summer. We are hoping attendance remains high through the summer months.

President's Report:

Karen reported that a year ago our congregation voted to authorize the Council to sell the rental properties located at 18, 20, and 22 Carroll Street. Upon the completion of the sale, up to \$50,000 was to be reserved for repairs to the sanctuary ceiling. The remaining proceeds were to be applied to the principal reduction of our mortgage debt. Over the course of several months, we worked with the Hoff Agency to complete this charge. The proceeds of the sale of 18 Carroll Street were approximately \$112,000. The proceeds from the sale of 20 and 22 were approximately \$201,000. We were pleased to find 2 local investors to purchase the properties. No tenants were forced to move. One investor will manage the property himself. One of the properties will be managed by the Utz Management Company. These new owners live in our community. Karen expressed hope that they will be good church neighbors. Karen thanked the Hoff Agency for all their diligent work. She also thanked Randy Bachtel for gifting the boundary survey required for settlement. Karen offered any member who wishes to see the boundary survey or settlement documents to please contact her.

Treasurer's Report:

Don Ludwig introduced himself and Caroline Brocato. Caroline is the new chair of the Finance Committee. He reported Don Meyers is stepping down as chair but will remain on the committee. Don thanked the congregation for their continued financial support of Grace during this difficult financial time. We ended 2012 with a loss of \$90,007.45. Our council and committees kept their expenditures well below the budgeted amounts. During 2012, gifts totaling \$119,125.37 were transferred to the mortgage principal. These gifts were not reflected in the general giving because they were designated for the mortgage principal. The first 4 months of 2013 show a loss of \$55,821.66. Our expenditures

continue to remain under budget but we do not have the income to offset the loss. Our cash position is favorable. We are paying our bills in a timely fashion. We have taken proceeds from the sale of the rental properties and put \$201,477.37 against our mortgage principal. We have invested \$112,267.43. We have earmarked \$50,000 for the repairs to the sanctuary, and \$62,267.43 for any expenses associated with the mortgage refinancing set for November 2013. The mortgage principal is \$1,823,308.63. This mortgage is a major financial concern for our congregation. Our ministries at Grace enrich our community tremendously, but just imagine the work we could do if we were not facing the mortgage debt. Don reminded us to continue our support of Grace throughout 2013 but especially during the summer months when attendance tends to drop.

New Business:

Ron Fairchild, Vice President of the Council, reported that over the last several months the Council, the Pastors and a newly formed committee have been discussing how we can work toward 2 goals. Our goals are to retire our debt and make much needed repairs to the sanctuary. We currently spend \$180,000 each year on principal and interest payments. We envision a day when these dollars can be spent on new investments in the mission and ministries of Grace Lutheran Church. Imagine the impact we could have in this community of faith. Ron announced the creation of the Growth for Ministry campaign. He asked the congregation to pray for this effort. Growth for Ministry is a 5 year stewardship campaign focused on strengthening our ministries. The best way to retire our debt is to increase overall regular contributions rather than implementing a separate giving program. As a demonstration of leadership and commitment to our efforts, the members of the Council have already pledged their support for the effort. God has blessed this congregation with the resources to pay off our debt and repair the sanctuary. All that we have is a gift from God. We are merely stewards of the resources God provides. Ron asked the congregation to commit to joining in prayer for our stewardship. Ron finished his presentation with a prayer.

Meeting Adjournment:

Karen invited all members to attend the luncheon following the meeting. The meeting was concluded with a prayer at approximately 1:10 p.m.

Respectfully submitted,  
Nancy Taylor, Council Secretary