

St. Margaret's Episcopal Church

Minutes of the Vestry Meeting

May 11, 2020

Present: Fr. Tommy Dillon, Senior Warden – Julie Parrish, Junior Warden – Ronny Daley, Secretary – Diane Bondioli, Treasurer -- Jack Warner, Traci Precht, Tammy Gremillion, Mark Liggett, Jennifer Ocken.  
Also present: Maria Curry.

Absent: Fay Barnett.

Meeting convened at 6:31 pm.

- I. Opening devotion led by Fr. Tommy Dillon.
- II. Check-in: Discussion of best and worst moments for vestry members during previous week.
- III. Approval of April 2020 Vestry Minutes. Motion to approve minutes by Tammy Gremillion, seconded by Ronny Daley. Motion passed unanimously.
- IV. Senior Warden Report. Fr. Tommy has been named as Dean of the Baton Rouge Deanery – composed of 18 Episcopal parishes in our local area; his new title is The Very Rev. Tommy Dillon.
- V. Junior Warden Report. Exterior of church buildings has been powerwashed/softwashed. Donation of services and materials by Ronny Daley and Bill Bethea.
- VI. Treasurer's Report (see report for details)
  - a. Balance sheet as of April 30, 2020.
    - a. Cash in banks: \$159,746.97
    - b. Other current assets: \$2,580.67
    - c. Fixed assets net of depreciation: \$671,429.98
    - d. Current liabilities: \$8,513.34
    - e. Long term liabilities: \$229,975.72
    - f. Restricted Funds: \$102,116.35
  - b. Profit and Loss for April 30, 2020 and Year to Date
    - a. Revenue of \$18,637.51
    - b. Pastoral Expenses of \$9,402.71
    - c. Personnel Expenses of \$2,812.37
    - d. Administrative Expenses of \$6,288.64
    - e. Program Expenses of \$1,419.68
    - f. General Expenses of \$3,221.48
    - g. Month ended with a Net Deficit of \$4,507.37 against a Budgeted Deficit of \$4,609.54; Year to date Actual Income of \$17,288.73 against a Budgeted YTD Income of \$1,436.34.

- c. New line items added for Meditation Garden and Paycheck Protection Program.
- d. Discussion of Here Today Gone Tomorrow status and impact on budget. Strong relationship with HTGT will benefit St. Margaret's when the thrift store can reopen.

VII. Rector Report:

- a. Clergy Renewal period was to have started after Easter 2020; Lilly Foundation will permit deferral until end of 2021.
- b. Molly Blackwell is the new Faith Formation Leader for Youth, replacing Dorothy LeBlanc. Molly is providing resources to families.
- c. Work with Ministry Architects on youth programs is delayed because of COVID-19 crisis
- d. Kid Cam has program at the Unitarian Church for children of healthcare personnel. Their experience in working under COVID-19 guidelines will be invaluable for St. Margaret's in the future.
- e. Kid Cam is expected to return to St. Margaret's when Phase II of the coronavirus response begins. Kid Cam has certified teachers and the appropriate teacher/student ratio.
- f. Fr. Tommy will be working with the Stewardship Committee which will be again led by Paul Allman.
- g. Several members of the parish have been tested for coronavirus antibodies including Fr. Tommy, Julie Parrish, and Traci Precht – all of whom tested negative.
- h. St. Margaret's online worship programs continue to get strong participation. Sunday School has had 17-28 participants; the last Sunday service had 70 viewers on FaceBook and 57 on YouTube; Joan Weber's Friday night compline service had 10 people for the live presentation.
- i. Online services will continue after reopening of church to accommodate those who cannot attend in person.
- j. Bishop Thompson has determined that no in-person services will occur in the Diocese of Louisiana before May 24, and at that time, services will be limited to 25% of occupancy with appropriate health measures.
- k. A Diocesan-wide on-line service will be offered on May 24, with contributions from various parishes and sermon by the Bishop. Goals are to foster unity among parishes in the Diocese and to allow some respite for clergy and others who have been most actively involved in responding to the crisis.
- l. The Wednesday night study will focus on watching the Bryne Brown "Unlocked" podcast followed by group discussion.
- m. Fr. Tommy's friend Charlie ( ), a California-based film maker, has assisted in editing the various components of online

worship services into a coherent whole, freeing at least 10 hours a week of Fr. Tommy's time.

VIII. Old Business:

- a. Review of Parishioner "Check in Calls" – calls continue on a regular basis and are received with gratitude by members.
  - b. Revisit Vestry Retreat Goals – all goals have been met with the exception of the Music Program, which is not feasible at this time.
  - c. Treasurer's Update on Paycheck Protection Plan.
- a. The US Treasury and the Small Business Administration continue to update rules of the loan from the original, first round application in regard to forgivable expenditures.
  - b. SBA may require a "Good Faith Certification" – defending the need for the loan; this comes from the publicity surrounding the large corporate players that received PPP loans.
  - c. Interpreting what can be forgiven – clergy housing (ruled yes); part-time/full-time staff (at the time of application, both could be included; now somewhat less certain).
  - d. Other expenses such as building loan interest and utilities can only constitute up to 25% of the payroll expense amount.
  - e. Treasurer is participating in one or more Zoom Webinars weekly for updates and any changes to interpretations of the loan forgiveness policies.
  - f. Our loan has been placed in a Restricted Account – If any of the loan is not forgiven, we will be able to return the balance, with interest, to the program.
  - g. Treasurer will prepare the justification for St. Margaret's loan application.
    - d. Budget Options Review. Since the SBA loan has been received, and giving remains strong, Treasurer believes continued prudent management with no drastic changes is in St. Margaret's best interest at this time.

IX. New Business:

- a. Real Estate Loan Review.

Treasurer reviewed existing Citizens Bank real estate loan which becomes due in May 2021 to determine the most advantageous option for moving forward. The loan was incurred to finance the classroom expansion and does not relate to the more recent sanctuary expansion.
- a. Treasurer spoke with Citizens Bank personnel; the loan is a commercial real estate loan which is typical in our situation.
  - b. The loan will auto-roll with the same interest rate and terms.
  - c. The Treasurer checked interest rates with another bank and found St. Margaret's is receiving a very competitive rate.
  - d. Fees to roll over the Citizens loan are minimal – estimated to be \$250 plus any interest not paid that month.

- e. Refinancing now or later would involve more costs and fees, including \$500-\$700 for a professional appraisal; \$2,300-\$4,000 in points, and \$500-\$1,500 in closing fees.
- f. Treasurer's conclusion is that while it was appropriate to research options, taking no action and renewing the Citizens loan in 2021 is the most cost effective and appropriate course.
- g. Recognition of May 2020 Graduates. Sean Precht and Katherine Stark congratulated on high school graduation; determination if parish has other graduates is needed.
- h. Kid Cam Update. See Rector's Report for details.
- i. Reopening Church Task Force. Fr. Tommy has selected the following members: Julie Parrish (Senior Warden), Ronny Daley (Junior Warden), Tammy Gremillion (Health), Robert Lucky (Legal), Molly Blackwell (Logistics), Lester Mut (Liturgy), Maria Curry (Music), and Deacon Cindy Obier (State Fire Marshall's Office).
  - 1. Initial plan is to survey congregation to determine which members wish to return to in-person church services during Phase I. We know that some members will be unable to do so because of health issues.
  - 2. Discussion of steps needed to comply with federal, state, and diocesan guidelines including social distancing, use of masks and other safety precautions.
  - 3. Initial plan for two Pentecost services to be held outside on the church grounds, with congregation encouraged to bring lawn chairs; to sit with appropriate distancing on the porch and/or lawn; option for some members to remain in their cars for greater safety. No Eucharist will be offered on Pentecost. The Reopening Task Force will develop more specific strategies.
- X. Stewardship Update. Fr. Tommy will contact Paul Allman and other Stewardship Committee members about ongoing program.
- XI. Motion for adjournment by Jack Warner, seconded by Traci Precht. Motion passed unanimously.
- XII. Closing prayer by Maria Curry, followed by adjournment at 7:50 p.m.