



Family Gathering Minutes
Nov. 15, 2020

Welcome / Invocation

Jason Pamblanco

In accordance with the bylaws, in the absence of our Church Moderator, a lay elder shall preside as Moderator. Our prayers are with Ray Dagenhart and his family in the loss of his brother.

Call to Order / Covenant

Mark Dooley

The meeting was called to order at 12:25 PM. Pastor Mark explained that folks would need to come forward to the mic to speak (ask questions) during this meeting so that the people on Zoom would be able to hear.

Minutes (vote)

Mark Dooley

Mark said he hoped everyone had an opportunity to look over the minutes from the previous meeting. For those online, you can access these documents online at lbcmd.org/fg. Mark asked if there were any questions or comments about the previous minutes and there were none.

Mark explained that for those online, every vote counts. We will assume you vote YES unless you use the chat feature and vote NO. For example, in the chat box write, "Minutes NO." Minutes were approved.

Treasurer's Report

Kim Rice

- Kim reported that we are doing fabulously well and she commends us on how faithfully we have given as a church. Tithes and Offerings are a way we give to the Lord's ministry while we are on this earth.
- We've brought in \$640,000 thus far, and if we continue at this rate through the end of the year, we will bring in around \$776,000, well above our budget.
- We have brought in \$7,200 for Lottie Moon already.
- Budget expenditures are \$574,000, and if you compare that to Tithes and Offerings, you can tell where we are at end of year. We have \$72,000 in excess right now.

- **Request to Receive New Members (vote on each)**
 - **Autumn Cooper**
 - Allen had the privilege of baptizing her a couple of weeks ago. She is a sweet girl and the Lord is working in her life. The elders recommend whole heartedly that we vote to receive her into membership at LBC.
 - **Vote passed to accept Autumn into membership.**
 - **Madison Lloyd**
 - Madison's family had been attending years ago, and through Rachel Dooley's work with Young Life and in the school system, she has been able to minister to her. This is exactly why we support local ministry partners and this is exactly the kind of fruit we are looking for in these ministries. The Lord is working in her life and has drawn her to Himself. We are excited to have her connected to our youth ministry and to our church family. The elders are recommending that we vote to receive her into membership at LBC.
 - **Vote passed to accept Madison into membership.**
- **Request to Release from Membership (vote on each)**
 - **Connor Pridgen**
 - As a church we have the privilege of receiving as well as releasing members as they are no longer living with us or have moved out of the area. Connor grew up among us for many years and is now a student at Liberty University and has found a church there. This is exactly what we want to happen when one of our students goes off. His new church is looking after him and shepherding him. We rejoice in the fact that he has found another gospel-centered church to be a part of.
 - **Vote passed to release Connor's membership.**
 - **Sharyn Tyler**
 - Sharyn was with us for several years, and we were excited to have her here. She relocated to east Tennessee and has rejoined a church out there which is the church Pastor Polk had been a part of. This is part of our church covenant, that when you relocate, you find a new church family, so we want to recommend her release as well.
 - **Vote passed to release Sharyn's membership.**
- **Review Current Care List and its Purpose (discussion)**
 - **Rob Andrews**
 - We are continuing to lift him up and ask that you continue, as you cross paths with him, to encourage him to come back and try to connect with him. The elders are hoping to sit down with him soon. Being on the Care List is definitely not punitive, but in hopes of bringing our members back into fellowship.

- **Gary & Michelle Chappie**
 - The elders encourage you, that as the Lord brings them to your heart, to maybe send them a card or a text message. They are having some struggles, and we continue to love them and want them restored to us as soon as possible.
- **Matt & Roxanne Dooley**
 - They are still in the area and again, if the Lord places them on your heart, reach out to them.
- **Karson Harris**
 - Karson is a college student at Drexel in Philadelphia, coming from an unchurched family. She came to Christ a few years ago, was baptized, and became a member, but we are concerned that she has fallen away. Please pray for her, and if you have connections with her, let her know that she is missed and loved.
- **Spencer Higgs**
 - Spencer may be attending elsewhere locally (Southpoint). He is taking courses to advance his career and so is very busy, but again, we encourage you to reach out to him.
- **Steven, Kim & Brianna Minnich**
 - Brianna has relocated to FL and no longer lives in the area, but Steven and Kim do still live in the area. We would love to see them reconnect as well. We are not aware of any particular issues as far as reasons for being absent from us. If someone has additional information, please inform the elders so that we can follow up on that.
- **Robert Moore**
 - Pastor Allen spoke with him a couple of weeks ago at the hospital. While he does work at the hospital, his intention at the time being is to maintain his absence to protect his health as a senior. We are still trying to reconnect with him, put him on your Christmas card list.
- **Rose Savoy**
 - We have lost contact with her. We saw her on occasion prior to COVID. The last we heard she has moved back to the area after her father passed away. We'd love to see her again of course.
- **Dell & Terry Tenney**
 - They did attend a few times at our outdoor service over the summer. Terry's mother has experienced a lot of physical and mental decline at a local nursing home. They are hoping to renew attendance in the near future. Again, please encourage them if you see them out and about.

Mark said those are great reminders of our corporate role in church membership. We want to take some time to pray for those on our Care List and to and give thanks for those we've received and for the good reasons for those we've released.

Prayer Time

Wayne Hetrich

Budget (vote)

AMT

Pastor Mark clarified the voting process by giving a brief reminder. We will be presenting the 2021 Budget and plans for using the surplus. Roberts Rules of Order say that someone speaks for, and someone against, a motion. Sometimes there is just a question/clarification. Given the nature of our church, and the nature of what we are presenting, we don't expect any contention. If you have any questions, come forward to the microphone so that everyone, especially those on Zoom, can hear what is taking place. This is an exciting budget, and brother Rick McKay will come to share.

Potential Surplus Planning (vote)

AMT

Rick McKay began by saying he hoped that everyone had an opportunity to look at the 2021 budget, which was published on November 1st. He also wanted to take the opportunity to thank the AMT, elders, and ministry leaders who all provided input into what their needs would be for the upcoming year which was very instrumental to get to where we are now. Rick also wanted to thank Mike Williamson who was generous with his time and helping Rick with all the questions he had about this process. 2020 was an interesting year, last year at this time we had no idea that we would have to change the way we used our funds. We were able to shift some funds around and supply funding to others in the state, nationally, and even internationally. There are churches that are collapsing, so it has been a blessing to keep our church running and also to have the ability to help others. Thank you for your faithful giving. We are looking at a budget surplus, and we are looking at some plans on how to use the excess in our budget.

Rick presented what he called a "rack and stack list" of what we plan to do with any surplus in budget we end up with this year:

- **18K in Reserves.** The first 18K of any surplus would go to keep our goal of 40% of the budget in savings.
- **23K for a Youth Patio.** The vision is to create a patio space so that the youth can spill out into that and have multiple areas for the youth to have opportunities to be together with one another and to split into groups. The more space we have for youth to bring friends, the better.
- **10K toward Van Replacement.** In our capital budgeting process, we're beginning to put funds toward those long-term expenses, such as a new roof, etc. We don't want to have to take a hit on any one specific budget year. Every budget year, we'll put funds toward that goal so that the funds are there when those needs arise. We have two church vans. They need to be safe, and as they get older, they need more maintenance. We have the vision to replace those in the next couple of years.
- **\$7K for A/C Unit (additional unit above original budgeted plan).** We have 16 total A/C units and 7 or 8 that need to be replaced. Several are 20 years old (some are as old as the building). We continue to budget in our normal budgeting process to replace one

a year. This additional money is to help us get ahead of the curb and replace a couple of them a little earlier.

- **\$10K Van (second boost toward total goal).** Next, a second kicker toward the vans. In 3 years, we would replace one and in 5 years replace another. We may be able to a little sooner.
- **\$12K Pergola for Youth Patio.** If we have enough for all of the other items, we would like to get a pergola for the youth to give them a little shade and covering for them.

Pastor Mark clarified that this plan is for the use of surplus for this year's budget, not next year's budget. Rick McKay, on behalf of the AMT, is asking permission to use these surplus funds (up to \$80,000) in these ways. The motion on the floor is how to use the surplus over the current \$732,000 (2020) budget and for regular giving as it is coming in currently. Mark asked if anyone had questions or comments to make your way to the front. If there are no questions, we'll vote on this and then discuss the 2021 budget. Are there any questions in the room or via chat on Zoom?

- Dennis Guisewhite expressed that he was really impressed with the way the AMT is looking forward to take care of anticipated needs. One thing he asked them to consider is allocating some funds to go towards missions.
 - Rick McKay responded by saying that each of these budgets operate not in a vacuum of its own, but in consideration of the surplus and planning for 2021. We have increased funding towards all of our local mission partners and for national and international missions that weren't in our budget previously. Use of the surplus was not independently considered apart from the new budget.
 - Dennis followed up by asking if the second allotment for the van (10K, second boost toward goal of new vans) could be set aside for missions.
 - Pastor Mark, acting as moderator, asked if this would be an amendment to the proposal at hand.
 - Pastor Jason responded by saying he liked the heart behind the suggested amendment. One of the reasons we are in the position we are in is because of the generosity of this church family. However, he expressed that he is still in favor of going forward as planned and clarified the reasoning behind it. We have two vans and are thinking of escrowing of costs. The ability to accomplish this in 3 and 5 years would change the way we budget in 2021 because we are hoping to get ahead with this surplus. He is always in support of helping others, but it is helpful to understand the AMT and the way it is planned. Pastor Jason is in favor of the proposal as it is now.
 - Kim Rice seconded Jason's explanation and shared that we have increased the amount we have put into missions in the budget. We are estimating a new van will cost between \$45,000-\$50,000. The intent behind the two \$10,000 allotments is that it allows us to

use the money we have already budgeted and using this extra money will help us reach our goal earlier.

- Matt Toombs asked, “If we leave the proposal the way it is, and a mission need arises, is there money available to give to missions from somewhere else?”
 - Rick McKay responded that we have moved funds around from one budget category to another previously with COVID and we would have flexibility to do that again (with church approval).
 - Pastor Jason shared that as of right now, we are not aware of any particular need. It is entirely possible that we may go beyond this surplus and still have money to give generously. If you know of any need, please let us know.
- Kevin Fitting also asked if any consideration had been given to giving surplus funds to those who may be in need because of COVID.
 - Rick McKay shared that we have just recently (this weekend) helped two families with groceries and Thanksgiving meals. Also, in reallocation of the budget, we were able to spend up to \$12,000 on benevolence help.
- The Howlett family asked if any consideration was given to helping local missions partners, such as Care Net.
 - Rick McKay reiterated that if you look at the 2021 budget, we have added additional funding to help those ministries, including Care Net as well as national and international ministries.
- Mike Collins asked, “How many miles are on the vehicles and when do we expect to have to replace them?”
 - Rick McKay responded that there both vans have between 100-115,000 miles on them. We have added funds in the 2021 budget for expected maintenance. It is better to plan ahead before they break down.

Pastor Mark asked for a vote on the amendment. The motion for the amendment did not pass, and the discussion was directed back to the original motion as presented by the AMT.

Pastor Mark shared that Ava Jeffries asked (via Zoom) how we are counting votes. In response, Mark asked that those voting “no” should indicate the number of voting members in their family via Zoom.

Pastor Mark asked if there were any more questions before moving to vote on the original motion for the surplus liquidation proposal. There were no further questions. **Vote was taken, Motion passed.**

Presentation of 2021 Budget

- Rick McKay began by saying that he hoped everyone had a chance to look over the proposed budget. The AMT planned for 2021 as if COVID didn’t exist, just as they had done in 2020. They still have the ability to move funds around if necessary, just as they did in 2020 (some of those changes required the congregation’s approval, some did not).

- As mentioned previously, we have increased funding to some of our mission partners and added some places that we haven't been before.
- We want to make sure that we are planning/budgeting for large expense items that are not covered elsewhere in the budget.
- **Some notable changes to the budget are:**
 - **5010 Cooperative Program:** Increased funding from 8.1% to 8.2% to support collective ministries.
 - **5011 Associational Missions:** Decrease to \$1,200 due to transitional phase of the PBA and subsequent reduced financial support required. We will reevaluate next year. If they have a new direction and new plan, we will reconsider an amount that is necessary.
 - **5022.1 Outreach Resources:** Reduced in order to exhaust the available set-aside funds in 1000.13 Missions Outreach asset line. We expect to return to the normal budgeted amount in 2022.
 - **5023.1 Mexico Support:** We have informed Pastor Jorge that 2021 will be the last year of support for the Mexico mission. This has been planned for some time and is expected.
 - **5023.7 Cambodia & 5023.8 Church Plant:** We have added support for these mission outreach partnerships with Ian Biggar and Josh Reichard, respectively.
 - **5024 Local Ministry Partners:** Each are receiving an increase in order to demonstrate our commitment to be working locally in the St. Mary's County community.
 - **All staff will receive a 1.5% cost of living increase.**
 - **5121.1 & 5123.1 Senior Pastor/Associate Pastor Health Insurance:** the 2020 plan is no longer available. The AMT selected the best option for our pastors with the most reasonable cost to the church from among six options. The new plan no longer requires contributions to a Health Savings Account (HSA) that was contained in the 2020 budget.
 - **5157 Ministry Assistant:** The AMT proposes to bring Gayle Kokolios from part-time to full-time support.
 - **5840 Capital Expense Planning:** Increasing to introduce an escrow-style planning for large and/or long-term expenses (estimated) not otherwise covered elsewhere in the budget (i.e. roof replacement, van replacements, etc.).

Mark asked if there were any questions and opened the floor for discussion.

- The Lawsons asked for additional details about the church plant.
 - Pastor Allen responded by saying that this is a ministry of Josh Reichard. Josh is married to Liz Schwartzenburg (Dave and Bev's daughter) and they also have a daughter, Eden. Josh grew up in LBC's youth ministry and also served in the ministry during his last couple of years of high school. Josh connected with another student out of the seminary where he just completed his masters. They are moving to Twin Falls, Idaho, where there is no strong presence of Southern Baptists. They are asking for a 3-year commitment of support from LBC. There is

a possibility, as the need arises, that we may send teams out to Twin Falls. They work with NAMB, though not necessarily directly connected to that.

- Dickie Hammett asked why everyone got a small raise this year except Pastor Jason, whose salary went down?
 - The answer was that Jason chose to move some of his salary towards retirement.
 - Also, a response was given to Dickie's earlier question about why we put \$84,000 in savings at PNC where there is little return, rather than investing it somewhere else? Rick McKay responded that we keep the amount that is 40% of our budget in savings at PNC. Rick and Kim Rice both explained that that amount of money is kept in a savings account so that it can easily be liquidated and used immediately when an emergency arises.

Pastor Mark asked if there were any more questions about the 2021 budget and there were none. **Vote was taken and budget was approved.**

An Expression of Sincere Gratitude

Jason Pamblanco

- On behalf of the Elders and the Church Council, Pastor Jason expressed his thanks to the AMT and the Treasurer for their hard work on the budget. This process starts in September. He also sincerely expressed his personal gratitude to our church family, which is part of the reason we're doing this today (enjoying a free Thanksgiving dinner). We want to say a genuine thank you from the bottom of our hearts for your flexibility and care for our community and mission partners around the world. This past year perhaps more than ever, we are thankful for the way you have demonstrated your love for one another. He is so blessed by the maturity of our congregation and the joy and charitability through our hardships. Thank you, thank you, thank you.

Conversation about Winter Plans

- A letter was sent to our church family explaining our winter plans.
- Nov 22nd is the last Sunday with our current schedule.
- Nov 29th begins Advent, so we decided it was a good time to change with the colder weather coming in. Even when first service is canceled due to weather, we have not been at full capacity. We plan to go to one service at 10:15 AM, with masks required, all winter.
- Regarding ABFs, the plan is to do "The Case for Christmas," by Lee Strobel, on Right Now Media, in our own families, at our own pace.
- On January 10th, we will go ALL online via Zoom for our Bible Fellowships to be consistent and so that it doesn't have to change week by week.
- OCC Reminder: OCC is in full swing. Our drive has ended (780 boxes to date), but National Collection Week is in full swing through November 23rd. You can still continue to build a box online all the way to the end of the year!

Concluding Prayer

Jason Pamblanco

Meeting as adjourned at 2:00 PM.