

Congregational Meeting Minutes
October 26, 2025

Call to Order: Steve Junge

Governing Board President, Steve Junge, called the meeting to order at 1:00pm and introduced Board members in attendance: Wendy Kropf, Jacque Thole, Ethan Muench, Nick Bass, Melissa Woodruff, Stefani Tanner. There were 92 congregational members present and 4 households via livestream.

Opening Prayer: Pastor Ben Johnson

Senior Pastor Ben Johnson opened with a prayer.

Approval of October 27, 2024 Congregational Meeting Minutes

Tom Lorenz made a motion to approve the minutes from the October 2024 Congregational Meeting. Janice Hoefs seconded and the motion passed.

Pastor Tim's Retirement Announcement

When Pastor Tim first started praying about retirement, he felt God saying no and Pastor Tim felt he needed to stay through the transition of the new pastors. Since August, Pastor Tim has felt released from his Call at GDLC. His retirement will take effect February 2026. Pastor Tim discussed personal reasons why this is good timing for him and his family.

Senior Pastor's Annual Report: Pastor Ben Johnson

Pastor Ben noted that Pastor Tim is the first GDLC pastor in a long time to fully retire and it will be a different kind of transition.

This meeting is an intentional "pause moment" to look back. Pastor Ben thanked Chris and Allison for the Annual Budget and Sydney for the printings.

Pastor discussed how the transition to Senior Pastor went last year. GDLC did not lose very many members over that year, and those that did leave were due to reasons such as moving, etc. GDLC welcomed Pastor Christian and his family last year. He is doing good work with young adults and Bible studies. Gloria Dei has offered many studies over the past year, including Discipleship Pathways and Heart for the Refugee. Together for Good offers a new opportunity for GDLC as our SMMO chapter has come to an end. New giving opportunities have been offered quarterly for different missions and outreaches.

Soon the congregation will receive information regarding a plan to relocate the preschool playground closer to the building, which will include new equipment. This is also a safety issue for the children as they must currently walk across a busy parking lot. A new shed will be built where the playground currently sits that will be big enough to house outdoor equipment and our woodshop. Our trash and recycling bins will be placed on the east side of the property. Pastor Ben expects that we can cover the cost of the playground project with fundraised donations, and perhaps, the new shed as well. Detailed information will be forthcoming.

Pastor Ben thanked Pastor Tim for his service to GDLC for over 20 years. Congregational Care will be looked at to see what it should look like going forward. From now to the end of February is a time to celebrate the blessing of Pastor Tim's service. The Congregational Care Transition plan will start in March 2026 and possibly extend through the end of 2026. It will serve three primary purposes:

1. Congregational time of grieving the retirement of Pastor Tim.
2. Allow time for leaders to discern primary needs of the congregation to determine what to look for in a Congregational Care pastor.
3. To better understand what's next for GDLC in congregational care (Hospital, Counseling, Funerals, Senior Adults, and ongoing ministries).

Pastors, current and retired, will cover the above congregational care areas during the transition. Stephen's Ministry will expand and be empowered. We will eventually be calling a third pastor. This transition time simply allows the leaders to determine what is needed in this position.

Brenden Pugh, Director of Technology, will be stepping away from his position to focus on other endeavors. Pastor Ben thanked him for his years of service and for the tech upgrades he has facilitated. GDLC is in the process of seeking qualified candidates. Pastor Ben asks for congregational prayers going forward.

Gloria Dei was founded in 1963. Many things have taken place in our country since that time, including cultural upheavals and social uncertainties. Gloria Dei has remained steadfast, a beacon of hope and light in the community. Leaders have come and gone, members have come and gone, but Gloria Dei remains. By God's grace, GDLC will remain in future years as long as we remain in the Word. We will be faithful and we will not budge. We will never stop serving the least of these and will remain passionate. This is the vision moving forward.

He thanked the congregation for their trust in him. He spoke of his responsibility to Jesus and he takes that very seriously. His role is to equip us to fulfill God's calling. Unity in the Holy Spirit will help Gloria Dei be faithful and impactful into the future.

2025 Financials and 2026 Budget: Chris Thomson, Executive Director

2024-5 highlights:

- 2024 Giving was 12% ahead of budget
- 2025 Giving ahead of last year by 4.3% as of Sept.
- 3.2 months of cash on hand
- Paul Kramer was brought in as Facility Manager with 2 part-time assistants
- Brenden Pugh leaving, a new Director of Technology will be hired
- Tiny Treasures near full enrollment, added extra morning half hour

Balance sheet

- Available cash on hand is approximately \$824,009

- Current long-term debt reduced to \$944,235
- Debt reduced \$247,653 over past year, Gov Board approved \$150k debt paydown in January
- Loan held by Lutheran Church Extension fund, rate up 100 basis points to 5.875%
- Debt/equity ratio down to 13.9% vs 20.9% due to lower loan balance and higher land and building appraisal
- Expected 2026 principal payments around \$55,000

Proposed 2026 budget highlights

- Inflationary pressures impactful but moderating
- Preschool income 6.8% of budget, with 23% increase in tuition due to extended mornings
- Health plan premiums increasing less than 1%
- Wages and benefits 64.4% of operational budget vs 65.1% in 2025
- District Giving and Directed Missions
 - Adjusting District giving from \$6,000 to \$5,000 per month
 - Adjusting Directed Missions from \$50,000 to \$62,000 with \$10,000 currently unallocated for unforeseen needs.
- Young Adult budget under Pastor Christian separated from TK's Youth Ministry budget.
- Worship and Production budgets separated
- Interest expense down 16%: insurance costs up 11.7%
- Due to Iowa re-rated a wind/hail state in 2024, deductible for a roof claim went from \$20,000 to \$135,000. Our buyback of \$4,600 brings deductible to \$50,000
- \$200,000 line for Facilities to cover the Playground/Shed project if funding isn't found elsewhere. MAT created for this project.

Actual Giving vs Budgeted Giving

- Estimated 2025 giving total is \$2,623,328

Operational Net Income

- Continue to see excellent bottom line as staff works to be good stewards
- GDLC Governing Board may have opportunity to pay down debt again

Proposed 2026 Budget:

\$2,886,141 for 2026 vs \$2,667,721 in 2025, increase of 8.2%

- Requires a budgeted increase in giving of 6.8% but only a 0.6% increase in ACTUAL giving if estimated 2025 giving (based on year-to-date giving through September and historical trends) comes to fruition.

Questions:

- What is Pastor Joe's role now
 - Pastor Ben discussed keeping Pastor Joe on as a contract worker to fill in for pastors as needed. He still holds a Call to Gloria Dei, as Pastor Emeritus, working in preaching/teaching 8-10 hours per week on average.
 - He also discussed Pastor Tim will have a full retirement for a transitional period before discussing any future roles.
- What is the member count

- Approximately 2,400
- How do members generally come/go
 - Let GDLC know (release of membership, transfer, or new members)
 - Some just leave without notice
 - New member classes
- How much greenspace required on property
 - GDLC exceeds requirements, according to the City of Urbandale
 - Discussed future expansion needs
- Any discussion about church planting
 - Not currently in the works
 - Pastor Ben continues to be in prayer about timing
- Is a vote needed for the capital project
 - Pastor Ben and Chris believe only if additional debt is needed
- Completion of preschool/shed project
 - Would hope to begin preparing new playground location by spring
 - By end of 2026 both projects slated to be finished
- Care and counseling coverage
 - Please communicate any needs
 - Pastors, staff, and Stephen's Ministry will fill this role
- Concerns or growth areas next year
 - Women's and Men's ministry are growing
 - Importance of support staff going forward to handle all of our ministries
 - Discernment for a third pastor
- Livestreaming statistics
 - Sundays only, no longer offering Saturdays due to lack of volunteers
 - Our online community is a functional 7th service
 - Estimated 350 people utilizing each weekend

Governing Board Elections: Steve Junge

Craig Dueker and Ethan Muench are the outgoing Board members. The Nominating Committee has recommended Steve Brush and Jon Muller to replace them. Running for re-election for a second term is Wendy Kropf.

2026 Budget Proposal and Board Members

Voting Results:

Wendy Kropf	157 - yes	4 - no
Steve Brush	161 - yes	0 - no
Jon Muller	161 - yes	0 - no
2026 Budget	159 - yes	2 - no

*This includes absentee ballots and those present.

2026 Annual Budget of \$2,886,141 was approved.

All three board members were approved.

Closing Prayer: Steve Junge

Closed with the Lord's prayer.

Adjournment: Steve Junge

Steve adjourned the meeting at 2:28 pm.

Respectfully submitted by Wendy Kropf, GDLC Board secretary.

NOT APPROVED