

Campus Preservation Plan

St. John's Lutheran Church – Summary for Congregational Approval

“Moreover, it is required of stewards that they be found faithful.” (1 Corinthians 4:2)

At St. John's, we give thanks for the many blessings God has entrusted to us—our campus, our facilities, and the financial resources that support ministry today and for generations to come. These are not just assets; they are tools for proclaiming Christ, serving our neighbors, and raising up future disciples.

At the same time, we live and minister in a changing and complex legal environment:

- California allows **unlimited liability exposure**
- Some claims carry **no statute of limitations**
- Our current insurance coverage is **limited to \$6 million**, while our total assets are approximately **\$25 million**

This means that, apart from careful planning, a single significant legal claim could threaten the very resources that support our ministry.

A Faithful Step Forward

In response, the church leadership is proposing a **Campus Preservation Plan**—a thoughtful and proactive way to care for what God has entrusted to us.

This plan includes establishing a separate nonprofit entity called the **Cross and Crown Legacy Foundation**, created solely to hold and protect the church's long-term assets.

How the Plan Serves the Ministry

- **Protection of God's Gifts**
Key assets such as property and endowments would be placed in the Foundation, helping shield them from potential legal risks.
- **Continued Ministry Without Disruption**
St. John's will continue to carry out all worship, education, and outreach ministries just as it does today.
- **Sole Devotion to St. John's Mission**
The Foundation is legally bound to serve only St. John's Lutheran Church and its ministry purposes.
- **Ongoing Congregational Oversight**
The church retains meaningful authority and oversight in the governance of the Foundation.
- **Wise and Common Practice**
This kind of structure is increasingly used by churches and ministries as a way of practicing faithful stewardship in today's world.

Why This Matters

This is not about fear—it is about **faithfulness**.

Just as previous generations built, maintained, and passed on this campus to us, we now have the opportunity to take wise steps to protect it for those who will come after us.

This plan allows us to:

- Guard the resources entrusted to us
- Continue ministry with confidence
- Provide stability for future generations of believers

Cost and Stewardship

The cost of implementing this plan is modest compared to the protection it provides. It is a practical way to exercise careful, responsible stewardship of the blessings God has given.

Anticipated Questions

Will anything change about how our church operates?

No. Worship, ministries, staffing, and daily operations will remain exactly the same.

Who controls the Foundation?

The Foundation is structured to serve St. John's, with the church retaining key oversight and approval authority.

Why is this necessary if we already have insurance?

Insurance is limited (\$6 million), while our assets are much greater. This plan protects against risks that insurance may not fully cover.

Is this unusual for churches?

No. This is an increasingly common and responsible approach used by churches and nonprofits to protect long-term assets.

Does this mean we are expecting a lawsuit?

No. This is not about expecting trouble, but about being wise stewards in a complex legal environment.

Motion for Approval

Motion:

That St. John's Lutheran Church approve the Campus Preservation Plan, including the establishment of the Cross and Crown Legacy Foundation and related legal structure, for the purpose of faithfully protecting and preserving the resources God has entrusted to this congregation for present and future ministry.