

PALM VALLEY LUTHERAN CHURCH COUNCIL MEETING AGENDA

April 15, 2026, 6:30 pm

G.R.A.C.E.

Grow in Faith
Reach the Community
provide **A**we-inspiring Worship
Connect in Small Groups
Exceptional Serving

Call to Order

Approve Agenda

Devotion – Vince Brunssen

Consent Agenda

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Other Reports

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Continuing Business

1. Celebrations
2. Audit 2025 | Results from Called Meeting and next steps
 - a. Collecting proposals
 - i. Ratliff + Associates, PC | Proposal received - Page 62
 - ii. Dunagan Jack, LLP | Request for Data to provide a quote
 - iii. Sommerville & Associates, PC | Inquiry sent 4/14/26
 - b. Timeline – start in May/June depending on Council selection
3. Personnel Updates | Associate Pastor, Receptionist-Volunteers
4. Benevolence Policy for Members and Staff
5. Cemetery Team
 - a. Approve Cemetery Operations document (revised) – Page 32
 - b. Coordinator Position update
6. Governance rules re. Financial Approvals | Church Budget vs Special Funds – page 50
7. Financial Transaction for approval | Withdraw \$192,000.00 from the Unrestricted Fund for Church Budget

New Business

1. Property Team | Request for gas line repair and HVAC Replacement
 - a. Gas line repair = \$10,758.96
 - b. HVAC replace and install = \$37,556.00
 - c. Total recommended = \$48,314.96
 - d. Funding source is the Unrestricted Fund
Current amount that has not been allocated = \$871,886.11 | Page 44
2. Alternate Income team – Presentation for Event Rentals | Page 27
3. Member Feedback and Strategic Alignment
- 4.

Other Business

1.

Information

Next Month's Sunday CIC: Early – Anita Hulsman; Late – Susan Ames

Next Month's Council Member for Devotions – Rick Salvo

Adjourn

COUNCIL MINUTES

Palm Valley Lutheran Church Church Council Meeting Minutes March 18, 2026

Attendees: Dave Smith, Sue Rue, Susan Ames, Vince Brunssen, Carolyn Koehn, Linda Reed, David Beck, JB Getz, Rick Salvo, Mary Wallin, Kathy Erwin, Jane Baxter, Scot Donovan, Anita Hulsman, Pastor Dave Koppel

Guests: Joy Kovar, Deborah Franke

Excused: Jen Kendrick, Barry Hamilton

1. Call to Order

The meeting was called to order by President Dave Smith at 5:29 pm followed by Pastor Dave Koppel offering a prayer.

2. Approval of Agenda & Consent Agenda

- Rick Salvo motioned for the agenda to be approved and JB Getz seconded the motion. **The motion carried.**
- David Beck motioned and JB Getz seconded for the consent agenda to be approved. Following questions, discussion, and minor edits **the motion carried.**

3. Devotion & Ministry Focus

The devotion centered on the two great commandments: loving God and loving neighbor.

- Discussion reflected on whether current ministry initiatives (small groups/discipleship, youth & family, “One Body,” and campus aesthetics/CLC) may be overly inward-focused.
- Follow-up will include scriptures and reflection questions shared via email, including the question: *Would the Round Rock Community miss this church if it ceased to exist?*

4. Clarifications & Report Notes

- Pastor’s Report:** Clarified that the “nearly \$1 million” referenced was not a new gift, but the Mayfield gift received at a higher-than-expected amount (~\$980,000 vs. anticipated \$550k–\$650k).
- Cemetery Report:** Language will be revised to clarify that restrictions on bulk plot sales are intended to prevent resale for profit.
- Cemetery Fee:** A \$450 niche/inurnment-related groundskeeping fee is under review by the Personnel Committee; no decision has been made.
- Minutes Correction:** Minor correction requested (removal of an extra letter in Mary Wallin’s name).

5. Financial Posture, Budget Dialogue & Community Giving

- Pastor Koppel encouraged tithing or sharing from unusually large gifts rather than holding excess funds.
- A future agenda item will address community giving/tithing aligned with strategic priorities.
- Dave Smith reported on congregational finances in the absence of the executive administrator.
 - Strong February attendance
 - Giving significantly ahead
 - Expenses slightly below projections
 - Caution noted that elevated giving may not be sustained; avoid overcommitting.

- Congregational Budget Questions:
 - Lisa Marengo has requested a meeting with the Executive Committee and possibly Council.
 - Council will designate a time if the discussion proceeds to Council.

6. People, Staffing, Property & Campus Updates

- Celebrations & Staffing
 - Marvin's 30th anniversary will be celebrated this summer.
 - A new piano accompanist has been hired Sue Eun. She will begin the Wednesday after Easter. We now have two pianists: Sue to support the choir and Jesus Diaz to support the Hispanic Ministry.
 - The Associate Pastor Call Committee continues meeting.
- Grounds & Campus Staffing:
 - Groundskeeper hours reduced from ~60 hrs/week (with overtime) to 40 hrs/week.
 - Proposed compensation structure (~\$72k base; ~\$92–95k total cost) was declined.
 - Options discussed:
 - Hiring part-time support
 - Contracting landscaping services
 - Separating cemetery and facility care roles
- **Campus Projects**
 - Steeple project completed successfully.
 - AV/lighting Phase 1 contract is in progress; payment may have been initiated.
 - Phase 2 sanctuary work discussed with funds earmarked.
 - Eagle Scout projects scheduled:
 - Flagpole (April 25, includes lighting)
 - Flower beds (May 9)
- **Campus Security:**
 - One bid received for cameras, lighting, and system integration.
 - Goals include alerts, monitoring apps, and centralized oversight.
 - Additional bids are being sought; proposal expected next month.
- **AI Team Update:**
 - Recruiting additional members; next meeting scheduled for March 26.

7. Governance Decisions, Motions & Items Tabled

- Special Congregational Meeting:
 - Draft letter reviewed for April 12 proposing a special congregational meeting (following One Voice service).
 - Kathy Erwin motioned and Sue Rue seconded to hold a congregational meeting to vote on funding an external audit (~\$25k–\$30k estimate) which requires congregational approval due to constitutional thresholds.
The motion carried.
 - Questions raised regarding steeple overage funding (~\$15,850).
 - Vince Brunssen motioned and Sue Rue seconded to table final approval pending clarification and proceed via electronic vote once details are confirmed. **The motion carried.**
- Benevolence Policy
 - Concern: policy primarily supports members/staff, not the broader community.
 - Clarification: funded by Telander Fund with donor restrictions.

- Broader issue identified: incomplete or unclear governance documentation for multiple restricted/designated funds.
- Vince Brunssen motioned and Carolyn Koehn seconded to table until next month pending clarification of fund governance. **The motion carried.**
- Property & Cemetery Approvals:
 - Sue Rue motioned and Linda Reed seconded the motion to approve parsonage roof repair (\$15,860) from Capital Reserve Fund. **The motion carried.**
 - Sue Rue motioned and JB Getz seconded to repair the well using up to \$15,000 from Cemetery Fund. **The motion carried.**
 - Cemetery Operations Document: Vince Brunssen motioned and JB Getz seconded to table approval pending discussion by the cemetery team. **The motion carried.**
- Financial Transactions:
 - Vince Brunssen motioned and Mary Wallin seconded the motion to not transfer \$20,000 from unrestricted funds since it is unnecessary due to sufficient reserves. **The motion carried.**
 - Vince Brunssen motioned and David Beck seconded to table proposed transfers (\$130,000 and \$192,000 items) to obtain more clarity on funds through a written explanation from Jen Kendrick the executive administrator. **The motion carried.**
- Future Considerations:
 - Anticipated capital needs include HVAC replacement (~\$24,000) and potential gas line repairs.
 - A multi-year facilities plan is in development.

8. Scheduling & Announcements

Dave Smith encouraged council members to attend Grace Night.

9. Adjournment

The meeting adjourned with the Lord's Prayer at 7:03 pm.

Submitted by:

Susan Ames

Council Secretary

Minutes approved by digital vote March 22, 2026

April Volunteers	
April 5 - Easter	Early - JB Getz (+Sunrise)
	Late - Jayne Baxter
April 12 - OneVoice	Carolyn Koehn
April 19 -	Early - Anita Hulsman
	Late - Susan Ames
April 26 -	Early - David Beck
	Late - Linda Reed

Called Congregational Meeting

Topic: Audit Resolution

Date: April 12, 2026

Call To Order

- President Dave Smith called the meeting to order at 10:27 am.
- Pastor Dave Koppel lead the congregants in prayer.
- Dave Smith confirmed a quorum was present.

Motions and approvals

- Cindy Hales moved and Paul Kersten seconded to approve the agenda.
- Confirmed attendees had the opportunity to read the resolution before moving forward.
- Joy Kovar motioned and Grant Gee seconded to approve the audit resolution:
- **BE IT RESOLVED** that the church Council recommends to the congregation the adoption of the following resolution:
 - Whereas, Palm Valley Lutheran Church seeks to be faithful stewards of the resources entrusted to us for ministry; and
 - Whereas, the Church Council desires to strengthen financial practices and care for these resources with wisdom and integrity; and
 - Whereas, the Church has not previously conducted an external financial audit, largely due to cost considerations, but sees value in doing so at this time;
 - Now, therefore, BE IT RESOLVED by the Members of Palm Valley Lutheran Church, in a meeting duly assembled, that:
 - 1. The congregation approves the allocation of \$30,000.00 from the Unrestricted Fund to engage an independent external auditing firm.
 - 2. The audit will review the 2025 fiscal year financial records of Palm Valley Lutheran Church.
 - 3. The Church Council is authorized to select and engage a qualified external auditor and oversee the completion of the audit.
 - 4. This resolution shall take effect immediately upon its adoption.
- A voice vote was used for efficiency; **the motion passed by voice vote.**

Why an audit now?

- A question was raised about whether a specific problem triggered the audit request.
- Leadership clarified there was no precipitating problem; the audit was requested by Jen when she came on board to work with the books, but funding was not available at the time.
- The finance committee has recommended an external audit repeatedly over multiple years.
- Alan (former Executive Administrator) also requested that an external audit be performed; it has been delayed mainly due to lack of funds.

Scope, expectations, and limitations

- Question raised on whether the audit would include “best practices” guidance for church budgeting and handling of funds.
- Response: the audit should indicate whether processes have been handled correctly and identify areas for improvement, which the church can then address.
- Clarification provided that a financial statement audit results in an auditor’s opinion on whether statements are fairly presented (in all material respects) for the audited period.
- The audit discussed is backward-looking (for the 2025 fiscal year) and provides a verified baseline of the church’s financial position.

- Important limitation noted: an audit will not, by itself, fix forward-looking issues like cash flow problems, declining tithes/revenues, or budget shortfalls; ongoing decision-making and congregational commitment are still required.

Vendor quotes and budget

- Question raised about how many quotes were obtained and how the chosen cost was determined.
- Leadership indicated a few companies have been contacted with varying prices; they expect to compare three companies.
- The \$30,000 amount in the resolution is presented as a “not to exceed” type figure; expectation is the final cost will likely be lower.
- Most recent estimate referenced was approximately \$17,000.00; depending on what type of audit package is selected.
- Any unspent amount will be returned to the unrestricted fund.

Closing, prayer, and adjournment

- Pastor closed the gathering with prayer, including thanks for confirmation students and the worship service, and a sending blessing.
- A procedural catch was noted that the meeting had not been formally adjourned.
- A motion to adjourn was made and seconded, approved by voice vote, and the meeting was adjourned at 10:47 am.

Suggested Action Items

- Collect and compare quotes from three audit firms and select the auditor.
- Confirm final audit scope and deliverables (including any process/improvement recommendations) and expected timeline for the 2025 fiscal year audit.
- Ensure any unused portion of the approved audit budget is returned to the unrestricted fund.

Respectfully submitted,

Susan Ames
Council Secretary
Palm Valley Lutheran Church

REPORT OF THE SENIOR PASTOR

Report of the Senior Pastor – April 2026

April 2026 was an intensive and spiritually significant season of ministry marked by Holy Week and Easter, extensive pastoral care, leadership development, and strong worship life across multiple services and languages. The month reflects sustained pastoral leadership, high relational engagement, and a steady focus on proclamation, discipleship, and congregational care.

Worship & Preaching

- Led **regular weekly worship**, including **three+ services every Sunday**, and weekday Lenten services.
- Planned, wrote, and delivered **Holy Week services** (Palm Sunday, Maundy Thursday, Good Friday Tenebrae) and **Easter Sunday**, with **four English services plus Spanish and Korean worship**.
- Developed and recorded multiple sermons in advance, ensuring continuity and quality across our website for those who choose “sermon only” vs. Livestream..
- Prepared all major worship elements: calls to worship, prayers, confessions/forgiveness, hymns, bulletin fill-in-the-blanks, and A/V notes.

Impact: Easter and Holy Week were high points of our congregation’s life, emphasizing invitation and resurrection hope.

Pastoral Care & Life Events

- Provided extensive pastoral care through **hospital visits, home visits, counseling meetings, and prayer sessions**.
- Officiated **weddings, funerals, and graveside services**, including significant time spent supporting grieving families.
- **Weddings: Sarah Klimovitz / Steve Miano**
- **Funerals/gravesides: Harvey Mueller, Ellie King, Patsy Sanford**
- Walked closely with individuals and families dealing with **mental health concerns, illness, death, and family conflict**.

Impact: Pastoral presence during moments of crisis and celebration reinforced trust and relational depth within the congregation.

Discipleship & Education

- Participated in **Bible studies** (Ironmen), **confirmation instruction**, and mentoring cohorts.
- Oversaw individual **confirmation conferences, verses, and candidate preparation** for baptism and confirmation.
- Those being confirmed include: **Christopher Hanzlik, Penny Heller, Cameron Jackson, Abigail Scharf, Lukas Tetmeyer, Jocelynn Villedas, and Kendall Wojnarski**
- Those **baptized included: Christopher John Connolly, Santo Dominic Dimas Duarte, and Andrew Samuel Dimas Duarte**
- Authored and shared multiple **devotional reflections** (Lenten, Holy Week, Grace Night, Easter), reinforcing spiritual formation and mission.

Impact: Clear emphasis on faith formation across generations, with intentional mentoring and teaching.

Leadership, Staff & Administration

- Led **staff meetings, mentoring meetings** with key staff, met with **executive committee and church council, GRACE Night**, and annual staff evaluations.
- Worked closely with ministry staff and lay leaders on planning, reviews, conflict resolution, and role clarity.
- Contributed to **call committee work providing** references and documentation.
- Coordinated with external partners (Deanery, Synod, community leaders, RRPD engagement).

Impact: Ongoing leadership stability and organizational stewardship during a season of high ministry demand.

Overall Assessment

April 2026 demonstrates **high pastoral and staff workload, deep relational ministry, and extensive worship leadership**, particularly during Holy Week and Easter. Focus was on faithfulness of proclamation, care, and leadership amid complex pastoral and organizational demands.

Thank you for the privilege of sharing the Gospel Ministry with you,

Dr. Dave Koppel
Senior Pastor

IMPORTANT DATES

- April 6 Grace night
- April 10 Young Adults game night
- April 12 Confirmation - one service at 9 a.m.
- April 12 Congregational meeting
- April 15 Church Council
- April 16 Women's forum
- April 16 Our Community Salutes 6 or 7 p.m.
- April 19 New Member Class – Discipleship 101
- April 19-May 31 9:15 Journey through Jeremiah with Pastor Haverlah, 6 weeks
- April 21 LuMin Tailgate Tuesday
- April 25 National Faith and Climate Forum
- April 25 Eagle Scout project, Flagpoles

- May 1 young adults karaoke night
- May 1-2 Synod Assembly at Triumphant Love Lutheran Church in Austin
- May 2 Adopt a Street, 1-3
- May 3 High School Senior Luncheon – Pastor Brad Fuerst is guest speaker
- May 3 youth Sunday at 9:30 & 11:15
- May 9 Ladies' Tea
- *May 10 Mothers' Day*
- May 14th – last day of preschool & preschool graduation at 1 or 1:30
- May 20 Church Council
- May 21 Women's forum
- May 24 Pentecost
- May 31 Trinity Sunday
- [TBD Water for Africa Night at Dell Diamond](#)

- June 1 GRACE night
 - June 8 Early Father's Day BBQ in Oak Grove / Sundays on Mondays
 - [June 8 – 12 Leader Trek at PVLC](#)
 - June 14–19: Camp @ Camp Chrysalis
 - June 17 Church Council
 - June 18 women's forum
 - *June 19 Juneteenth*
 - June 21 Fathers' Day
 - June 21 Leader Training for VBS
 - June 23 The Experience (youth performance/worship)
 - June 28 VBS set-up
 - June 29, 30, July 1, 2, 9-noon VBS and Day Camp for Preschool
-
- *July 4 Independence Day* – Round Rock July 4th parade
 - [July 6-10 Leader Trek at PVLC](#)
 - July 6-10 (tentatively) Day Camp here at Palm Valley
 - July 15 VBS decorating at Back Porch
 - July 15 Church Council
 - July 16 women's forum
 - July 18–25: High School Mission Trip to Nashville
 - July 26 Celebrate Marvin – 30 years at PVLC
 - [July 27-31 Leader Trek at PVLC](#)
 - July 27-30 Middle School Experience Days, All day long M- Th.
-
- [Generosity month August – September? TBD](#)
 - August 3 GRACE night
 - August 6-7 Global Leadership Summit – location TBD (off- site)
 - *August 18 RRISD begins*
 - August 19 church council
 - August 20 women's forum
 - [ALPHA – Date TBD](#)
-
- *September 7 Labor Day*
 - September 12 God's Work our Hands
 - Sept 13 Kickoff Sunday, 10 a.m. combined service, lunch
 - September 20 Confirmation Classes begin / Fall Focus begins
 - September 16 Church Council
 - September 17 Women's forum
 - September 26 Fall Fair
 -
 - October 3 Oktoberfest
 - October 5 GRACE Night
 - *October 12 Indigenous People's Day*
 - [Oktoberfest TBD](#)
 - October 15 Women's forum
 - Oct 21 First Communion class
 - October 21 Church Council
 - October 25 Reformation Sunday
 - October 25 Trunk or Treat 5-7 p.m.

- Nov 1 All Saints' Day – First Communion
 - *November 11 Veteran's Day*
 - November 18 Church Council
 - November 19 Women's forum
 - November 22 Christ the King Sunday
 - November 22 Round Rock Community Thanksgiving Service
 - *November 26 Thanksgiving Day*
 - November 29 First Sunday of Advent
 - [Advent Event TBD](#)
 - [Deck the halls TBD](#)
-
- December 7 GRACE night
 - December 16 Church council
 - December 17 Women's forum
 - [Christmas Pageant TBD](#)
 - [Gift wrapping TBD](#)
 - [Sip 'n' Stroll TBD](#)
 - [Las Posadas TBD](#)
 - [Christmas Caroling TBD](#)
 - December 24 Christmas Eve



Grant Gee and our Quilters



Antioch church 4th Anniversary



Jane Ramm, Sarah Klimovitz and Steve Miano



Palm Sunday



Easter Sunday

CHILDREN AND YOUNG FAMILY MINISTRIES

March 2026

Another new formation activity that was added this year was weekly Lenten learnings with our kiddos. We gathered together with the wider church community for dinner and then split off to learn about Jesus' miracles through craft projects, games, and cooking activities. We learned about Jesus feeding the 5000, Jesus walking on water, and Jesus raising Lazarus from the dead.

Children's Church during the Rejoice! Service is a joyful time to be together. As you can see, we had so much fun reenacting Lazarus being raised from the dead! Even the Spanish ministry kiddos got in on the fun!



Helen continues to write Spanish lessons on the lectionary readings and provides supplies for the craft activities and games for the Spanish speaking Children's Sunday School.

Sunday School in March focused on Feeding the 5000 and Palm Sunday. We made Amish Friendship Bread starters in Science/Cooking and Japanese Gyotaku Prints with dead fish in Art to teach us about Jesus Feeding the 5000. And for Palm Sunday, we made Hosanna streamers in Art and learned about kinetic energy in Science/Cooking. Nicole Castro finished up leading a Lenten study for parents and other interested adults on March 22nd. It was well received and Nicole deserves our appreciation for stepping into that leadership role.

Our family formational activity for March was Palm Sunday on the Farm on Saturday, March 28th. Down Home Ranch welcomed us onto their property, where we made stick donkeys to ride on in our own Palm Sunday parade, led by Lilly the donkey. We heard the Sounds of Holy Week and decorated rocks that we left around camp during our hike led by Barry Hamilton. We finished the event with a hot dog dinner. It was the perfect weather to be outside in nature, experiencing God.

Our monthly Mom's/Ladies Nights Out, coined as Palm Valley Sister Circle events, continued with a night of guided Mahjong lessons. We gathered on March 30th to learn how to play the popular game and had double the attendance of women than we had in February. We will play again in May so we don't lose our skills.

We also finished up our Rice Bowls Lenten discipline on Palm Sunday. We had about a half dozen families participate in collecting money to send to RiceBowls.org. Those families contributed \$236.58. A church member generously matched the amount contributed so we are sending close to \$500 to RiceBowls.org. I hope our kiddos learned more about how we are called to help others.



Upcoming events:

- 4/5 Easter Sunday & Egg Hunt
- 4/28 Family Earth Day Event w/ Flower Planting & Cookie Decorating
- 5/13 Sister Circle Event – Mahjong
- 5/17 Children’s Sunday School ends for the program year
- 5/24-5/30 Helen on vacation

YOUTH MINISTRY

Council Report

Name: Jordana M. Gutierrez

Position: Director of Youth Ministry

Reporting on Month: March 2026

Youth Group

Youth group attendance has remained consistent, with an average of six to ten youth attending weekly gatherings. Over the past month, there has been a noticeable increase in middle school participation, which is encouraging for the continued growth of the ministry. Additionally, we were excited to welcome four new youth this month, two 10th graders and two 11th graders marking a positive step toward increased high school engagement.

Meal Volunteers for Wednesday Nights

Sincere appreciation is extended to members of the congregation who have volunteered to **provide meals for Wednesday Night Youth Group**. This initiative has been warmly received by both the youth and their families. Sharing a meal together has helped create a welcoming environment that encourages fellowship and strengthens relationships before programming begins.

It is hoped that this initiative will continue to receive support from the congregation, as it has become a meaningful way for the church community to participate in youth ministry.

Looking for additional committee members

Youth ministry is currently seeking additional committee members who feel called to support and help shape the future of the program. As new initiatives, events, and opportunities for youth continue to grow, there is a greater need for individuals who are willing to share their time, ideas, and leadership.

Serving on the youth ministry committee provides an opportunity to help plan events, support youth programming, assist with service projects, and help guide the vision of the ministry. This involvement also allows members of the congregation to play a meaningful role in the faith formation and development of the next generation within our church community.

Those interested do not need prior experience in youth ministry, only a willingness to serve, collaborate with others, and support the youth of the congregation. Anyone who feels called to be part of this work is encouraged to reach out and learn more about how they can become involved.

PRESCHOOL MINISTRY

Palm Valley Preschool
Director's Report – April 2026

Enrollment

Current enrollment is 20 students. One family relocated out of state and was very sad to leave Palm Valley, sharing many kind words about our people, program and their daughter's progress.

Registration for the 2026–2027 School Year

Now open, and families have begun inquiring about the next school year. Families registering could enroll their child in the 3-day program or the new 5-day program. Enrollment in the 5- day program is steady. Tours are ongoing as prospective families explore enrollment opportunities, and early interest for next year is encouraging.

Staffing & Preparation for Next Year

Planning for the upcoming school year is a priority. We have begun hiring and identifying teachers for next year in preparation for continued growth and the addition of the five-day program option. New hires have been made and interviews are ongoing.

Operations & Systems

The preschool is preparing to transition to a new school management system next school year. Families are utilizing this platform for their 26-27 Registration. This platform will provide families with more user-friendly experiences, photo sharing, and additional communication tools, while also strengthening the school's operational systems for enrollment, records, and overall program management.

Marketing & Outreach

New marketing materials are being developed, along with a summer marketing plan to support increased visibility in the community and encourage enrollment for next school year. Plans to partner with local kid friendly businesses to provide fun summer engagement opportunities for our community.

School Life

We celebrated Cowboy Day in style and hosted a fun Egg Hunt for the children!

Palm Valley Preschool remains committed to nurturing children and supporting families while continuing to grow the program and its presence in the community.

Thank you!
Becky Simpson

SMALL GROUPS AND VOLUNTEERS MINISTRY

Volunteer and Small Groups Report

Submitted by Kelley Adams - 4/9/2026

Small Group Steering Team: Manny Castro, Deborah Franke, Lisa Marengo, Garlon Oetken, Joy Kovar, Vince Brunssen

Council Rep: Susan Ames

Lenten Skits: A heartfelt thank you to our incredible Lenten Skit actors:

Barry Hamilton, JB Getz, Dan Johnson, Shannon Christ, Josh Christ, Grant Gee, Tom Dove, Ryan Jackson, Rick Salvo, Laura Arroyo, James Parsons, Elizabeth Alexander, Blake Targonski, Jayne Baxter, Reese Miller, Donald Maul, and Marvin Goad.

Their time, talent, and dedication brought these meaningful stories to life in a powerful way. Through their performances, they helped deepen reflection, inspire faith, and create a memorable experience for everyone who attended the Wednesday Night Lenten dinners and services.

We are truly grateful for their willingness to serve and share their gifts so generously.

Bereavement Team:

In the absence of the Team Lead, I have temporarily stepped in to be the point of contact and to notify the team of upcoming funerals, provide the details needed to organize and prepare for funeral receptions.

The team's ministry of supporting funeral receptions through setup, food preparation, and serving continues to be a meaningful source of comfort and care. Through this ministry, they faithfully prepared and served while offering their time and presence to support the Mueller and King families during their time of loss.

The National Faith & Climate Summit is quickly approaching. Deborah Franke is leading the effort, with Manny Castro and me supporting the planning process. I encourage the council to consider attending this meaningful event. Please sign up on the app.

Small Group and Ministries Booklet: Small Groups and Ministries Booklet: This has been updated and is included with this report. It will also be added to the new member class folder and made available for pickup throughout the church.

What's Coming Up in 2026:

April 21: LuMin Tailgate Tuesday | 3:00 PM – 7:00 PM

April 19-May 31st: Pastor Haverlah, Jeremiah Bible Study | 9:15 AM – 10:15 AM

April 25: National Faith & Climate Forum | 10:00 AM – 4:30 PM

April 28: Small Group Steering Team Meeting | 3:30 PM – 4:30 PM

April 30: Supper Club | 6:30 PM | La Margarita

May 2: Adopt a Street | 9:00 AM – 12:00 PM

May 4: Backpack Friends Packing Party | 6:00 AM – 7:00 PM

May 26: Small Group Steering Team Meeting | 3:30 – 4:30

August: Alpha (TBD)

August 16: Fall Focus Small Group Leader Training

August 23: Fall Focus Small Group Leader Training

September 12: God's Work, Our Hands

September 13: Kick-off Sunday

September 20 -November 1: Fall Focus

September 26: Fall Fair

Note: Small Group Steering Team Meeting will not meet in June or July



WAYS TO GROW IN FAITH, SERVE AND CONNECT

SMALL GROUP OFFERINGS:

BIBLE STUDIES

MONDAY BIBLE STUDY | MONDAYS | 10:00am-11:00am

Palm Room

Begin your week with friends studying God's Word. You might even get a cookie or coffee cake (yes, there is coffee, too). No homework. If you miss, no worries. Just come when you can. One more note: many of the participants go out to eat after the session. Yep, Bible study, fellowship, food, and fun. Contact Elroy Haverlah at 512-619-4879, email: elroyhaverlah@att.net or Susan Ames at 361-765-9493, email: susanibpyp@gmail.com

SUNDAY EVENINGS WITH PAUL & NANCY KERSTEN | SUNDAYS | 6:30pm

Hosted in Carlton & Bill Sand's Pflugerville home (78660)

This ongoing study is currently full. To join the wait list, contact Nancy Kersten at 512-948-5992, email: kerstennancy@hotmail.com

IRONMEN BIBLE STUDY | TUESDAYS | 7:00am-8:15am

Palm Room

Iron sharpens iron, meaning men sharpen, help, and build each other up to be better in all aspects of life. Our wonderful group of Iron Men would like to invite you to join them as they study the Bible and have great conversations. Contact Paul Kersten at (512) 864-4299, email: pdkersten@yahoo.com

EAT, DISCUSS AND PRAY | WEDNESDAYS | 6:00pm-8:00pm

Home of James and Kushay How

This group meets weekly for a meal, fellowship, prayer and reflection on Wednesday evenings. The discussion is based on the Sunday weekly sermon and Proclamation of the Word: both Sunday readings and the Gospel guided by the reflection and discussion questions in each Sunday's service bulletin. Contact James How, email: how.james11@yahoo.com or Kushay How: kushayhow@gmail.com

GATHER BIBLE STUDY | FIRST THURSDAY EVERY MONTH | 2:00pm-3:30pm

Church Office Conference Room

The women's Gather small group utilizes the Gather Magazine devotionals from Gather, the official magazine of the Women of the ELCA (WELCA). You're invited to join this fun and faithful group of women in reflection, prayer, and discussion. Contact Jayne Baxter at 512-796-5125, email: jaynegladys57@yahoo.com

ZOOM BIBLE STUDY WITH MANNY CASTRO | TUESDAYS | 5:00pm-6:30pm

Online

This group usually utilizes curriculum from Study Gateway, a streaming video Bible study service that carries hundreds of video studies from the leading Christian pastors and teachers. Recent topics have included Acts: The Revolution of Faith by Randy Frazee, Get Your Life Back by John Eldredge, and Love Does by Bob Goff. Contact Manny Castro at groups@pvlc.online

HISPANIC SMALL GROUP BIBLE STUDIES

ONLINE HISPANIC BIBLE STUDY | WEDNESDAYS | 7:30pm – 8:30pm

Contact Thais Rowland at (512) 552-8662, email thaisrowland@icloud.com or Hugo Aguilera at 512-701-9331, email: aguilera.hugo@yahoo.com

MARTA’S CIRCLE | THIRD SATURDAYS EACH MONTH | 2:00pm – 4:00pm

ONLINE

This Hispanic Ministry’s monthly bible study for women meets on Zoom. Contact Thais Rowland at 512-552-8662, email: thaisrowland@icloud.com

HISPANIC MEN’S BIBLE STUDY | LAST SATURDAY OF EACH MONTH | 4:00pm-5:30pm

Parish Hall

Contact Hugo Aguilera at 512-701-9331, [email: Aguilera.hugo@yahoo.com](mailto:Aguilera.hugo@yahoo.com)

SPECIAL INTEREST SMALL GROUPS

LANDSCAPE GARDENING | USUALLY TWO WORKDAYS A YEAR

The Landscape_Gardening Group is dedicated to the beautification of the church grounds. We make additions of new garden areas, renovate existing landscape beds, and assist with some maintenance needs. For instance, this group renovated the Cemetery Entrance Garden’s landscape beds with enriched soil, new plants, compost, and mulch. At our last workday, we joined with the Palm Valley Property Team and the Boy Scouts to spread mulch, compost, plant, clean-up beds and cut down dead trees. We always recommend that you bring your garden tools, hat, gloves, sunscreen, and kneeling pad to the garden workdays. Watch for announcements in ECHOES Lite or Contact Linda Reed at lgreed@swbell.net

WOMEN’S FORUM | THIRD THURSDAY OF EACH MONTH | 10:00am-11:30am

Back Porch

The Women’s Forum is a time for women to come together for fellowship and to learn. Each month features speakers who address topics relevant to today’s world—and, of course, there are always snacks! The Women’s Forum information is posted in *ECHOES Lite* and a monthly email with details about each topic. If you have any questions, please contact Linda Dufner at (512) 484-0320, email: linda.dufner@yahoo.com

GRIEFSHARE | THURSDAYS | 12:30pm-2:30pm

Palm Room

GriefShare is a caring, supportive 13-week support group designed to help you navigate the many emotions and challenges of grief. In this safe, welcoming environment, you'll connect with others who truly understand what you're going through, to heal and find hope. Together, you'll explore what's normal in the grieving process, learn practical tools for coping with its unpredictable ups and downs, and discover healthy ways to move forward. Each session offers compassionate guidance, encouragement, and steady support—every step of the way. Please contact Paula Dietz at 512-695-3438, email: dietz_rrfamily@sbcglobal.net

QUILTERS | TUESDAYS | 1:00pm-3:15pm

Palm Room

Come and join our talented group of quilters each week as they create beautiful quilts that are delivered across the world through Lutheran World Relief.

No previous quilting experience, equipment, or materials required! Just come enjoy some fellowship, some crafting time, and some tea/coffee as well as a small snack afterwards. Contact Ann Grimes at (512) 695-0898, email: annamariergrimes@gmail.com

VOLLEYBALL | SUNDAYS, 3:00pm-5:00pm | THURSDAYS, 6:30pm-8:00pm

Christian Life Center (CLC)

Volleyball is a great way to get some exercise as well as fun and fellowship! We have players ranging from 14 to 70+ years of age so every age and all skill levels are welcome. The Palm Valley Lutheran Volleyball Facebook group at <https://www.facebook.com/groups/297168480661846/> provides updates if there are enough people to play. For more information, contact Paula Dietz at (512) 695-3438, email: dietz_rrfamily@sbcglobal.net

THE PALM VALLEY SISTER'S CIRCLE | TIMES AND DATES VARY

This group is for women/moms in their 20's, 30's and 40's who desire to gather once a month in fellowship. We come together to paint pottery, play Mahjong, learn how to decorate cookies, and other activities that help us get to know each other better and build community. We usually meet in the evening to accommodate working folks. Check out the weekly Echoes for information about our next get together or email Helen Pelkey, Director of Children and Young Families at children@pvlc.org to be added to our text list.

GAME NIGHT SMALL GROUP | TIMES AND DATES VARY

Everyone's Invited!

Looking for a fun, relaxed way to connect with others? Our **Game Night Small Group** is open to *all life stages*—no matter where you are in life, you belong here!

We meet regularly at church or in someone's home to enjoy games, laughter, and meaningful fellowship. It's a great opportunity to build friendships, unwind, and connect with others in a welcoming, laid-back environment.

What to expect:

- A variety of fun games for all interests
- Casual, friendly atmosphere
- Genuine connection and community
- Plenty of laughs and good conversation

Whether you're new or have been around for years, come join us—we'd love to have you! Contact Many Castro at smallgroups@pvlc.org

Live Music Group | TIMES AND DATES VARY

The Live Music Group is a welcoming community of music lovers who gather regularly to experience live performances throughout our area. From large concert arenas to intimate dance halls, bars, and local restaurants, we enjoy a wide variety of venues and musical styles—including both Christian and secular artists.

Our group is about more than just music—it's about camaraderie, fellowship, and shared experiences. We love exploring different genres, discovering new talents, and supporting members of our church community who are musicians. Whether it's a high-energy concert or a laid-back acoustic set, each outing is an opportunity to connect, have fun, and enjoy the power of live music together.

Whether you're new or have been around for years, come join us—we'd love to have you! Contact Many Castro at smallgroups@pvlc.org

WHY SMALL GROUPS?

Small groups foster connection, growth, and accountability, participate in a welcoming environment where members of the church are supported and encouraged in faith and service together. They nurture members passionate about inviting others to Christ, connecting, growing, and serving together, while strengthening discipleship and deepening a sense of belonging here at Palm Valley.

TYPES OF SMALL GROUPS

There are many types of small groups that offer opportunities to connect with others who share your interests and passions. Consider starting or joining a group when you feel called to lead, grow, and build meaningful relationships within our church community.

- **BIBLE STUDIES**
- **EXPERIENCE GROUPS** Parent Group, Dads Group, Grandparent Group, Men's Group that are part of community efforts (an example is the Texas Ramp Project)
- **INTEREST GROUP** Creative Writing, Prayer Shawl, Knitting & Crochet, Book Clubs, chapters for National Organizations, Service Groups
- **ADULT FORUMS** Using guest speakers (example is the Women's Forum) or picking a discussion topic/theme. These groups have no expectation of an attendance commitment
- **POP-UP GROUPS** As a church's need becomes evident, a core group comes together to address and offer solutions. Duration and/or expansion are determined as the small group proceeds

YES! YOU CAN LEAD YOUR OWN SMALL GROUP!

What are you passionate about? Do you want to connect with others who share your interests or live nearby—whether it’s needlepoint, book clubs, bible studies, or social gatherings? The possibilities are endless!

If you feel called to lead or host a Small Group, we’d love to help you bring your idea to life. Reach out to Kelley Adams, our Volunteer and Small Groups Coordinator, through the church office or by emailing smallgroups@pvlc.org. Kelley will guide you every step of the way, providing resources, support, and small group leader training to help your group thrive.

MINISTRY TEAMS

GRACE NIGHT:

Most Ministry Teams Meet on GRACE Night: GRACE Night occurs the first Monday every other month, from 7:00pm -8:00pm in the Parish Hall. Keep an eye on Echoes Lite (Congregational Newsletter) for future dates.

GRACE Night is a special gathering set aside for our Ministry Teams to meet, plan, and grow together. It’s also a meaningful time for fellowship, connection, and shared purpose. If you’re not currently part of a Ministry Team but you are looking to get involved, you are invited to attend Grace Night. This is a great opportunity to learn more about the many ways you can serve and to discover where your gifts and passions might fit.

We first gather in the Parish Hall and then break out into our different Ministry Teams. We look forward to seeing you there as we continue to strengthen our commitment to serving one another, our community, and the world.

EVANGELISM TEAM | MEETS ON GRACE NIGHT | FIRST MONDAY EVERY OTHER MONTH |
7:00pm-8:00pm, Parish Hall

The Evangelism Team leads our congregation’s outreach efforts, working to welcome new members, support their growth in faith, and help them become fully integrated into the life of our church community. The team meets every other month during **Grace Night**, held on the first Monday every other month. Our team organizes and supports events and ministries such as the **Discovering Discipleship Membership Class, GriefShare Ministry, Sundaes on Mondays** socials, and the **Fall Fair**. We also oversee the **Bluebonnet Ministry, the First-Time Visitor Contact Program, and the First-Time Visitor Gifts Program**. If you’d like to learn more about the Evangelism Team, we invite you to join us at a regular Grace Night meeting—or you may contact Sally Cotton at 512-657-0193, email: cotton.mom@sbcglobal.net

COMMUNITY CARE TEAM | MEETS ON GRACE NIGHT | FIRST MONDAY EVERY OTHER MONTH |
7:00pm-8:00pm, Work Room

Mission statement: To serve those in need, share God's generosity with others, and show God's love and compassion.

The Community Care Team reaches out to our church members and the Round Rock community to provide help in various ways. Collecting food and coats for Round Rock Serving Center, Eyeglasses and Hearing aids for the Lions Club, Christmas gifts for Texas Baptist Children's Home, blankets for Central

Texas Table of Grace (emergency foster care), hygiene kits for homeless students in Round Rock ISD, volunteering at Down Home Ranch and Backpack Coalition. Also, organizing God's Work Our Hands (a day of volunteering with various projects to help our local community and Lutheran World Relief). We also give baptism gifts to all ages, as a reminder of their baptism and that they are a child of God. We invite you to learn more by attending the meeting on GRACE night. Contact Kelley Adams at 512-255-3322, email: volunteer@pvlc.org

THE BEREAVEMENT TEAM | AS NEEDED

The Bereavement Team offers care and comfort to families by providing food for receptions following a member's funeral. We typically serve sandwiches, chips, desserts, tea, lemonade, and coffee. Because these gatherings are often one of the few times families can visit and share memories, we allow them to stay as long as they wish and return later to clean up if needed. This ministry is deeply rewarding. To join or learn more, contact **Kelley Adams** at volunteer@pvlc.org or call the church office.

SUNDAY WORSHIP MINISTRY

WORSHIP VOLUNTEERS

- **Greeters:** Offer a warm welcome to members and visitors as they arrive, hand out bulletins or materials, and help people feel comfortable and at home
- **Ushers:** Assist with seating, collects the offering during the service, counts attendance, guides the congregation during Holy Communion, and helps ensure the worship area is tidy after the service.
- **Readers:** Read the assigned Scripture lessons to include the Old Testament and New Testament readings
- **Alter Prep:** Prepare the altar and chancel area for worship, which involves setting out the communion elements, changing the paraments (liturgical fabrics) to match the church season, and cleaning the vessels and linens after the service, may assist with communion distribution, continued...
- **Worship Assistants:** A layperson who assists the presiding minister with various parts of the liturgy, which may include reading prayers, leading parts of the service, and assisting with communion

For more information regarding how to become a worship volunteer contact Kelley Adams by calling the church office 512-255-3322, email volunteer@pvlc.org. You can also sign up on the Palm Valley App by navigating to the "Worship" tab and then scroll to "Serving in Worship". Select the service time that works best for you.

MUSIC MINISTRIES

REJOICE SERVICE MEDIA TEAM

Love technology and music? Want to help bring worship to life each week at the 9:30 Rejoice Service? Join our Media Team! We run cameras, manage worship slides, and help with sound to make every service run smoothly—both in the Christian Life Center and online. Prior experience is helpful but we're happy to train. If you'd like to be part of this behind-the-scenes team, email Jessica Brunnsen at video@pvlc.org

BELL CHOIR | WEDNESDAYS | 5:30pm-6:30pm

Palm Room

Rehearsals in the Palm Room follow the school year with summers off. We have room for extra ringers in our bell choir. Please come and join in on the fun! Contact Brenda Ramirez at 512-917-1482, email: bramirez2@austin.rr.com

CHOIR | WEDNESDAYS | 7:00pm-8:30pm

Palm Room

Whether you are an experienced vocalist or new to singing, our inclusive choir welcomes everyone. No auditions or prior training is required – just your passion for music. Please join us on Wednesday evenings for choir practice. If you have questions, please contact Marvin Goad at 512-554-7380, email marvingoad1962@gmail.com

REJOICE! BAND AND SINGERS, | TUESDAYS | 6:30pm-8:00pm

Christian Life Center (CLC)

Do you have musical gifts that you would like to share? Create beautiful music for contemporary service by joining the Rejoice! Band. Contact Blake Targonski, the Co-Music Director at targo747@gmail.com or Pastor Min Woo Lee at austinantioch@gmail.com

YOUTH AND FAMILY MINISTRIES

STAFF:

Helen Pelkey

Director of Children and Young Families

children@pvlc.org

Jordana Gutierrez

Youth Director

youth@pvlc.org

CHILDREN'S MINISTRY TEAM | MEETS ON GRACE NIGHT | FIRST FRIDAY EVERY OTHER MONTH |

7:00pm-8:00pm, Parish Hall

The mission of the Children's Ministry program at Palm Valley is to create a community of Christ followers that gather weekly to deepen their relationship with God through worship, education, fellowship and service to others. We do this through weekly Children's messages in the worship services, weekly Children's church during the 9:30 Rejoice! service, weekly Sunday School for all ages (including parents!) in between the Rejoice! service and the 11:15 service, monthly community events like VBS, Water Day, Bowling, Trunk or Treat and Advent Family Evening, and quarterly service opportunities like God's Work, Our Hands, assembling buckets for hurricane relief, and assembling birthday bags for the Round Rock Area Serving Center. We gather together in community to build relationships with each other and to live as God calls us to. Please join us or volunteer your time with Sunday School, Children's Church, or any of our monthly events.

Whatever your passion, we have a place in Children's Ministry where you can use your gifts! Join us at GRACE Night to hear about what is happening with our children and young families. Contact Helen Pelkey, Director of Children and Young Families at children@pvlc.org to get more involved.

YOUTH MINISTRY TEAM | MEETS ON GRACE NIGHT | FIRST FRIDAY EVERY OTHER MONTH |
7:00pm-8:00pm, Parish Hall

The Youth Ministry Team supports the faith formation of Palm Valley's middle and high school students. Led by our Youth Director and supported by lay leaders, this team helps youth build authentic relationships with God and one another while learning to live out their faith in everyday life. The team plans and supports ministries such Wednesday Night Youth, Confirmation, retreats, service projects, fellowship events that encourage spiritual growth and connection. Together, we strive to create a welcoming environment where every student feels seen, valued, and empowered to live as a follower of Christ. The team also partners with other ministry areas and congregational events throughout the year to help youth stay engaged in the wider life of the church. If you are passionate about investing in the next generation and helping youth grow in faith, we invite you to join us at a regular GRACE Night meeting or you may reach out to Youth Director Jordana Gutierrez at 512-255-3322, email: youth@pvlc.org

YOUNG ADULTS' MINISTRY

GRACEPOINT

Gracepoint is a community of young adults who are seeking to grow in faith, purpose, and connection. We gather to explore God's Word, navigate real-life challenges, and build meaningful relationships with one another. Whether through weekly studies, worship, outreach, or simply sharing life together, Gracepoint is a place where young adults can belong, be encouraged, and be challenged to follow Jesus more fully.

Our heart is to create a welcoming environment for anyone in their late teens to early thirties—whether you're new to faith, returning to it, or wanting to go deeper. At Gracepoint, you'll find authentic community, intentional discipleship, and a space to discover the unique calling God has placed on your life.

Follow us on Facebook, Instagram and the PVLC Young Adults' webpage to stay up to date on upcoming gatherings, service projects, Bible/Book studies, and social events and check the for more details or contact Jordana Guitierrez at 512-255-3322, email: youth@pvlc.org

Website: pvlc.org/young-adults

Instagram: [@pvlc.youngadults](https://www.instagram.com/pvlc.youngadults)

Facebook: PVLC Young Adults

AI Team Meeting Facility Rental Recommendation

March 26, 2026



AI Team Members

- Joni Buschow
- Jennifer Donovan
- Tom Dove (Team Lead)
- Kathy Erwin
- Barry Hamilton
- Carolyn Koehn

Staff and Ministry Leadership

- Pastor Dave
- Jen Kendrick



Brainstorm of Ideas

- Take another look at the Gift Catalog
- Set up LLC's for businesses that the church could operate. Examples are: Groundskeeping, Janitorial, Thrift Store, Preschool/Daycare
- Community garden
- Charge for coffee service on Sundays. Offer breakfast tacos. Rent space for a coffee company to be on site to make coffee to order
- Host summer camps
- Host after-school care programs
- The team will look at the document that Manny Castro's small group put together a couple years ago. Kathy will send it out
- Senior day care. Caregiver day out program. Possibly partner with Senior Access
- **Rental of facilities.**
- Many opportunities for facility rental, from baby showers to weddings and receptions to corporate events to school-sponsored events to non-profit organization events.
- Develop senior housing and Daycare facilities as profit centers and intergenerational benefits
- Rent out our kitchen for commercial use in non operating hours.



Increasing Our Facility Rentals

- We continue to look for options to diversify our income beyond tithes.
- We can utilize our resources for mission – CLC, Back Porch, Parish Hall, Sanctuary, classrooms, etc.
- We provide no online presence for the many community needs we can support.
- We should proceed with facilities as is but align required blackout periods for booking to accommodate campus refresh work.
- 2026 budget assumes ~\$15K year over year increase in rental income.



Creating an Online Presence for PVLC Rental Options

Platform	Model	Est. Cost (Basic)	Est. Cost (Enhanced)
Peerspace	Commission-based	0 upfront	~15–20% commission
Google Business	Free listing	\$0	Ads: \$1–\$5+ CPC
Yelp	Free + Ads	\$0	\$300–\$700+/mo (ads)
EventUp	Directory	\$0	~\$200–\$600/yr
Eventective	Directory	\$0	~\$200–\$500/yr
Tagvenue	Marketplace	\$0	~\$150–\$500/yr
The Knot / WeddingWire	Vendor listing	\$299–\$499/yr	\$499–\$3,000+/yr
Chamber/Tourism	Membership	\$150–\$500/yr	Often included

Recommendation: Peerspace and free business updates on Google and Yelp

- Start our rental advertising with a commission based option, so we only pay fees when we have rental activity.
- As we learn more about our income we can optimize with other options.



Recommendation Facility Rentals

- Gain approval from Council to proceed (Exec Council 4/8; Council 4/15)
- Create an online presence with Peerspace
 - Launch our rental options in Peerspace (Barry with photo, blueprint, and contract support from Jen)
 - Evaluate adding part or all of the commission fee to advertised rates on Peerspace
 - Link Peerspace site to PVLC website (same as we did for gift catalog)
- Define event support
 - Day of the week/month for facility tours (Jen)
 - Campus tour video for anyone unable to attend info session (Jen)
 - Leverage tools in Peerspace (platform handles **marketing, inquiries, payments, and booking logistics**)



CEMETERY TEAM

Cemetery Team Meeting February 10, 2026

Attending: Jayne Baxter, Ann Grimes, Morris Noren, Linda Reed-Team Lead, Sue Rue, Mary Wallin-Secretary, Vicki Wall-Palm Valley Cemetery Administrative Liaison

Absent: David Beck-Council Representative, Scott Brandt, Jan Cleveland, Johnnie Pecht, Lila Pecht, Jen Kendrick-Executive Administrator

Guests: Kathy Erwin, Anita Hulsman

Linda called the meeting to order at 6:30 and led us in prayer.

Vicki has assumed administrative responsibilities for duties related to the business of the cemetery and will be attending future team meetings.

The minutes from the August 26, 2025 meeting were reviewed. Sue motioned for minutes to be approved and Mary seconded. All approved.

Linda led discussion regarding the cemetery road and drainage project. The cemetery survey will cost \$6,000, the geotech study is \$8,000, and the engineering study is \$10,000. The \$24,000 total will need to be approved by the church council. Linda will try to have this added to the council agenda for their meeting tomorrow, Wednesday, February 11, 2026. If that is not possible, Linda will attempt to have a vote by email. Sue made a motion for council approval for the expenditures. Ann seconded. All approved.

Following that discussion, Morris asked about ADA requirements and the need to make improvements to Section C to meet those requirements. Linda, Jayne, and I had discussed this issue with Terry Hagood and Dwayne Kostihä on September 11, 2025.

Linda asked if we wanted to have mulch added to all the trees in the cemetery or just the five new trees that were planted in the fall of 2025. November action was taken.

Lila is concerned about water lines being broken. She had contacted Morris to raise this issue. When the survey and geotech study take place, the company are a responsible will mark all utility and water lines.

The next item was discussion regarding the Palm Valley Cemetery Operations document. Linda will:

- In the second paragraph on page 1 take out the (by the church constitution/Council?).
- Responsibilities of the cemetery team: the language about discrimination will be reworded. And, possibly, add a statement for a committee member to have office responsibility as related to cemetery actions.
- Responsibilities of church administration: add "Grave Discover" as the name of the online application. Clarify the definitions of concrete liner and vault. Add a statement regarding indigent plots, where in the cemetery they are located and how many there are.

Next item was the Reuse of the old Water Well and Irrigation Line Repairs: discussion on whether to move forward and were the quotes the property committee got still good. Sue motioned to see about reuse of the water well and if quotes are good, use \$12,280 from the cemetery fund to pay for that and irrigation system repairs. Jayne seconded. All approved. This

**Cemetery Team Meeting
February 10, 2026
Page 2**

will go to the council for approval of fund expenditures and then on to the property committee for to manage the project.

The team decided to meet with the road project engineer after the studies and survey is complete.

No changes to team leader or secretary at this time. Linda and Mary agreed to continue in their respective roles.

Morris motioned to adjourn. Sue seconded.

Submitted by Mary Wallin

PALM VALLEY CEMETERY OPERATIONS

March 4, 2026

Palm Valley Cemetery is a perpetual ministry of Palm Valley Lutheran Church. The church is dedicated to caring for the burial and inurnment of those beloveds who pass on before us. Operations of the Palm Valley Cemetery are a collaboration between the Palm Valley Cemetery Team and Palm Valley Church Administration, with the Palm Valley Church Council being the ultimate authority regarding its management.

The Cemetery Team is authorized to make decisions regarding policy and management of the cemetery while Church Administration executes those policies on a day-to-day basis. This document will outline the responsibilities for the Cemetery Team and the Church Administration of the cemetery.

Purpose and Mission of the Palm Valley Cemetery

Palm Valley Lutheran Church is highly committed to the cemetery's preservation and eternal care. Generations of Palm Valley members have been laid to rest in this special place of remembrance, with the first burial being in 1863.

RESPONSIBILITIES OF THE CEMETERY TEAM

The Cemetery Team was created to oversee operations of the Palm Valley Cemetery. This includes:

- Keeping informed of cemetery investment accounts through reporting from the Executive Administrator and approving any needed changes to the management of those accounts.
- Monitoring the maintenance and overall care of the cemetery.
- Approving Plot Sectioning and Expansions, along with the Church Council. Monitoring Curb and Headstone Conditions and Straightening.
- Monitoring Sales.
- Projecting future cemetery needs.
- Approving Capital Investment Projects, ex. fencing or columbarium expansion, along with Church Council.
- Annual financial review and reporting for the annual meeting. Monitoring finances throughout the year.
- Approving expenditures for the upkeep and maintenance of the cemetery. Expenditures within a \$5,000 threshold for each expense and up to a \$30,000 per year limit do not need Church Council approval. Any expense over the threshold or limit must go before the Church Council for approval.
- Setting prices for cemetery plots and columbarium niches, reviewing the prices every 5 years. Plots are available to members and non-members alike.
- Providing guidelines for qualification to serve on the Cemetery Team. Currently, in order to serve, an individual must either own a cemetery plot, or a columbarium niche or have a family member interred in the cemetery.
- Developing and revising policies for the cemetery.
- Setting rules for burials, headstones, and grave decorations, such as flowers, flags, or statues.

PVLC will not approve sale of a large number of plots to an Investor, Funeral Home, or other Commercial Entity for control or personal gain. Restrictions on such bulk plot sales are to prevent resale for profit.

Composition of the Cemetery Team -

The team shall ideally be comprised of at least 12 members, including a church council representative. The PVLC Executive Administrator will attend all meetings but will not be a team member. Membership qualifications require that each member owns a plot in the cemetery, or owns a niche in the columbarium, or has a family member interred in the cemetery.

Appointment and Election of the Cemetery Team and its leadership -

The team will elect a Team Lead and Secretary from its members, given that there are team members willing to serve. If no one is willing to serve, candidates may be recruited from outside the team. Term Limits have not been defined for membership or leadership. There is no established schedule for elections.

Responsibility of the Team Lead –

- The team lead will conduct cemetery team meetings, following Robert’s Rules of Order.
- The team lead will write the annual report, submitting it to the Executive Administrator, to be published in the Annual Report for the Congregational Annual Meeting in January. The Executive Administrator will provide cemetery data for the annual report.
- The Team Lead will keep the team informed on cemetery issues.

Responsibility of the Team Secretary -

- The Team Secretary will take notes at each meeting.
- Frequency of Cemetery Team meetings and quorum requirements –
- The Team Lead shall call and schedule meetings as business requires, with at least one meeting per year. Meeting attendance quorums must be met in order to vote on business decisions. Quorums are defined as a 60% team attendance.

RESPONSIBILITIES OF CHURCH ADMINISTRATION

The Cemetery Coordinator and Church staff will be responsible for:

- The maintenance and upkeep of cemetery grounds.
- Record-keeping and plot mapping. Historical requests for cemetery information will be charged as per open record request of \$50 per 30 minute and copies at \$1.00 per page.
- Upkeep of data entry into the cemetery online application, *Grave Discover*. Managing finances (investment accounts, sales payments, expenses paid). Liaising with funeral homes and families.
- The Executive Administrator will handle disputes and complaints, for example, regarding plot ownership or maintenance complaints. Complaints regarding the PVLC cemetery will be handled by the Executive Administrator and reported to the team.
- Handles all aspects of cemetery sales, such as identifying available plots, showing plots, and sharing information on pricing and policies.
- Collects payments from sales. Documentation and issuance of plot ownership certificates.
- Enforcing state and local burial regulations. Follow all appropriate guidelines for concrete liners and vaults, caskets, cremations, plot mapping as defined by the Texas Funeral Service Commission.
- Enforces approval process for headstones and monuments.
- Manage the scheduling of funeral services and burials. Monitoring the church schedule and activities around funerals and burials.
- Manages the excavation of graves with an excavation company.
- Seasonal cleanup schedules and notices.

- Enforcing standards for mowing, tree planting, and grave maintenance.
- Enforcing rules for burials, headstones, and grave decorations, such as flowers, flags, or statues.
- The Executive Administrator will supervise the volunteers and employees who are assigned to the cemetery management.
- Providing support for funerals, along with the Church Council's CIC volunteers.
- Managing the financial accounts for the cemetery. There currently are two accounts: one is used for deposits and payments and is held at a local bank. The other is the investment account, and is managed by the same investment company as the rest of the church's investment accounts.
- Maintain ownership records.
- Maintain burial records and contact information for families. Assist with the storage and retention for team records.
- Maintain updated maps of available plots.
- As of 2024, the Church Administration charges the cemetery fund for their time spent on the cemetery.

Responsibility of the Staff Cemetery Groundskeeper –

Half of the salary for the staff cemetery groundskeeper is currently paid from the cemetery fund.

- Upkeep of the grounds. Maintenance of the irrigation system.
- Either the staff groundskeeper or the funeral home will assist with the inurnment burials by opening and closing the burials of urns (digging and closing) or opening and closing the niche in the columbarium.
- If the staff groundskeeper does the opening and closing at burial, the current practice is for the staff groundskeeper to be compensated for this assistance with a fee charged to the funeral family. This fee is currently \$450 for burials of urns and less for opening/closing the niche in the columbarium.
- The fee is processed through the payroll system.

Summary:

This document is intended to address the tasks involved in the management of the cemetery. It clarifies who is responsible for each task. Changes in these policies can be made at any time, with notification to Church Council and the Church Administration. Some changes may require the approval of the Church Council.

PALM VALLEY LUTHERAN CHURCH CEMETERY

Round Rock, Texas

Policies And Regulations

February 17, 2017

SECTION C DESCRIPTION: Section C is located immediately east of the tree line. Each grave space is 4 ft. x 10 ft. Each grave space is identified by an exclusive number in continuing order. All grave spaces shall be retained in sod (no ground-level curbs, gravel, concrete cover, etc.).

COSTS: Purchase is by "per grave space," and the cost is \$750 per grave space when purchased by current active Palm Valley Lutheran Church Members. Former members, inactive members and non-members may purchase grave spaces at \$4,000 per grave space. These grave spaces are to be sold contiguously. Full payment shall be made at the time of purchase. (If financing is needed, arrangements must be made through sources other than the congregation. The Church Council reserves the right to refuse the sale of cemetery burial spaces when such sale is deemed contrary to the intents and best interests of the cemetery. Purchasers will receive a bona fide receipt, processed and signed by all parties concerned.

GRAVE MARKERS: Grave markers in the new section, in all cases, shall be placed flush with the ground and bedded in 4 inches of sand. The markers shall only be of the kind approved by the Church Council. They may be of marble or granite with bronze, brass, or copper plaques. No obstacle shall protrude upwards to hinder the mowing of turf. No grave shall be mounded; all graves are to be flat and flush with the surrounding soil. Obviously, no shrubbery or plants may be planted. Only one container for flowers is allowed in each space. No memorabilia or objects shall be left. The church office should be notified (512-255-3322) the day before the marker is delivered and installed. (Markers shall not exceed 2'x 3' wide for single & 2'x 6' wide for double.)

All burials must include a concrete (or better) grave liner. The "stacking of burials" will not be allowed in any burial spaces. Regarding cremation remains, PVLC will allow as many as 6, but not more than 6, urns to be buried on one cemetery plot and only one marker of standard single size to be placed on the grave site, but it may be divided into as many as six identifying plaques.

OWNERS' RESPONSIBILITY: A copy of these "Policies and Regulations" shall be given to all purchasers of grave spaces. It shall be the purchaser's duty to inform the Church Council of the Congregation of the intended user of each grave space. Any exchange of ownership or sale of grave space(s) by the purchaser shall be made only with the permission of the Church Council representative. Proof of transfer of ownership must be presented to the church office. The church keeps burial records, and they must be accurate.

EXHUMATION: In consideration of the sanctity of the final resting place of an individual, our cemetery will not allow the exhumation of a body without the written consent of the owner of the space from which the body is to be exhumed according to the Texas Funeral Service Commission rules section 711.004 or a court order.

CHANGES: Changes to these "Policies and Regulations" may be made by a majority vote of the Church Council without prior notice; any such changes shall be binding upon owners of grave spaces (also previously purchased spaces).

Revised 2/17/2017

EVANGELISM TEAM

February 3, 2025 7:00 p.m.

Attendees: Angela Beck, David Beck-Council Member, Sally Cotton, Paula Dietz, Deborah Franke, Joy Kovar, Linda Reed-Council Member

Not attending: Donna Balshaw, Pat Jacobs, Linda Dufner-Council Member and Rita Whitely

Joy, the acting **chair**, called the meeting to order.

A motion to approve the **December 2, 2025 Minutes** was made by David, with a second made by Sally, and the motion passed.

In **Old Business**, Sally reported on the **First-time Guests** program. The list of names has been taking longer to receive from the staff during this transition to new staff and annual meeting needs. Additional volunteer contacts are needed for the months of April, June, July, August, November and December.

In **Fall Fair Updates**, Joy is still working on the financial report. Sally sent Vicki an article for the Echoes Lite requesting volunteer(s) to chair the Fall Fair this year. It has been in the Echoes Lite for two Sundays, but at this point, no one has contacted Sally to volunteer or get more information.

Paula updated the team on the **Welcome Gifts Program** for first-time visitors. Paula got the QR code from Vicki and created a card with the worship service times on the back and the QR code on the front to allow visitors to get more information about Palm Valley. The cards go in a small bag with a wooden cross. Angela and Paula have started handing them out to first-time visitors at worship services. This past Sunday, Angela gave out two gifts at the 8am service.

Paula also reported on the **GriefShare** program. The program is on week five of a thirteen week program. It is a program that anyone in our community that has suffered a loss can sign up for and attend. This initial program has had ten individuals that have signed up. There are six people that are not PV members, three that are PV members and one individual that has not yet attended any of the sessions.

Joy thanked Paula for completing and turning in the **Annual Report** from our Evangelism team. Paula reminded us to take more pictures at each of our events.

There were eighteen carolers at the **Christmas caroling** event that was held on December 14th. The carolers were divided into two groups that traveled to sixteen locations around our community to sing to some of our PVLC members.

Our team will provide the **Lenten meal** on March 12th. Paula and Sally will make the pulled pork. Linda will provide the veggie tray and get two onions and a jar of hamburger dills for the pork sandwiches. Joy will get the individual bags of chips, the buns and the Ranch dip for the veggie tray. Angela will get peanut butter and jelly, two loaves of bread, one of them will be gluten free, and coleslaw and Marie's dressing for the coleslaw. Joy will check on paper goods and tea and lemonade supplies. Volunteers are needed to prepare the meal beginning at 4pm, to serve the meal at 6pm and to clean up after the meal.

The next **Discovering Discipleship New Member Class** will be determined at a later date.

In **New Business**, the **Bluebonnet Outreach Program** was discussed. Joy will get the brochure stands from Melissa Felfe. She will also contact Vicki about printing the PVLC brochures (approx. 25 for each of four stands). The brochures will have our worship times, Easter service times and a QR code to provide more information about PVLC. We hope to put out the stands sometime in early March.

Paula will **chair** our next meeting on April 7th.

At 7:40pm, the meeting was adjourned with the Lord's Prayer.

Respectfully submitted, Sally Cotton

PERSONNEL TEAM

February 23, 2026

Members Attending:

Chris Terry
Deborah Franke (Zoom)
Dave Smith
John Reed
Daniel Johnson

Others Attending:

Pastor Dave Koppel
Jen Kendrick, Executive Administrator

- I. Approved meeting notes from 11/1/25, by motion from Deborah Franke and 2nd by Pastor Dave Koppel
- II. Issue raised about adjusting the job description of Groundskeeper to remove the cemetery functions. This is going to be reviewed by the Executive Committee of the church council. Also, there is an additional need to update the Groundskeeper contract to comply with FISA standards, and the church council will work to establish a 40 HR per week contract.
- III. Motion approved to review and approve job descriptions. Motion made by Chris Terry, and 2nd by Deborah Franke. Also, noted that Jen Kendrick would consolidate comments received through CCB.
- IV. Motion to recognize Marvin Goad later this summer for 30 years of service at PVLC as choir director. Motion made by Deborah Franke, with 2nd by Pastor Koppel.
- V. Discussed topic of reviews for church staff. It was agreed that there will be informal reviews for 2025, with formal reviews beginning year-end 2026. Also, 4.5% pay increase is guaranteed through Cost of Living adjustment, with an additional 4.5% as a merit increase, based on performance.
- VI. There is a need to address the Cemetery Coordinator position, and the discussed split between Cemetery team and the other parties that need to coordinate the details.

These notes have been submitted on 2/24/26 by Daniel Johnson.

Thanks,
Daniel Johnson
512-779-1535

PROPERTY TEAM

All committee night -----Property committee Meeting 2-2-2026

Present for meeting: Absent from meeting:

John Reed n/a

Jen Kendrick:

David Koch

Dwane Kostiha

Dave Smith

Brian Wickman

Rod Dietz

Garlon Oetken

Paul Kersten

Susan Ames

7:15 pm Call to Order by John Reed

- A. Opening Prayer
- B. Church improvements- discussions on money recommendation by committee of \$454,000 then added \$16,000 for cushions, \$17,000 carpet, \$6,000 for interior painting, \$3,000 for closet totaling extra \$42,000 . When council met they added \$36,000 for LED lighting and \$20,000 for parish hall improvements. However Jen said they were going to ask the congregation for approval of \$800,000. Our concerns was what was the other \$248,00 going to be used for? Jen or council members on property committee could not really answer this question. We would like this question answered by someone before or during congregational meeting. Our thoughts were that the congregation should have an itemized listing of where all this money was going. We totally understand that the council can do whatever they like. Dave and Garlon voiced their opinions to the need of an itemized listings for the congregation but Jen stated it would not all be listed. Question came up if executive committee could make decisions on their on and it was thought that they could not.

- C. New roof for parsonage---concerns were made by John about the condition of the roof on the parsonage. Roof is thought to be 20-25 years old and had gone through hail and wind storms. Jen did not know if an insurance adjuster had ever been called to inspect. Considering depreciation, it might not be worth it now and could increase our premiums. John got two bids on roof replacement. One was \$17,700 and the other was \$17,250. After discussions about the two contractors a motion was made by Dave Smith and seconded by Rod Dietz and passed unanimously that we approve \$17,750 for roof replacement.
- D. Steeple repairs----- contractor will start work with installing scaffolding early next week and construction should be completed in about 4 weeks or a little longer. The Scaffolding will require some kcleats to be installed on back side of roof and before and after pictures will be required. Some parking areas will be roped off for safety reasons.
- E. Dwane mentioned that the steeple lights seem to be out that it is dark. John asked Jen to ask Billy to check lights if not we need to get someone to check all the lights. Question about possibly these lights are on a timer and Rod thinks he might know where the timer is located. Dwane also mentioned that LED lights might be considered for steeple.
- F. Well water- John stated that since the well by the parsonage primarily feeds the cemetery area that this issue has been turned over to the cemetery committee to decide if this project is to continue or not.
- G. Lenton Dinner- our yearly chili dinner will be held March 11 this year. We will all pitch in some money and Dwane will cook as before with help from the property committee.
- H. Spring clean up- we set the date for March 21 with possible help from the Boy Scouts again. Start time will be 8:30 am.
- I. Dwane brought up that the legacy oaks have not been looked at by an arborist in probably about 10 years and needs to be done. Brian volunteered to look in to maybe finding out who the city uses for their trees.
- J. Water heaters- John brought up problem with water heater that was probably installed in 2002 and might be time to replace for repairs to a water heater that old might not be wise.
- K. Adjourn---motion to adjourn was made by Dave and seconded by Paul and motion carried.

WORSHIP AND MUSIC TEAM

February 2, 2026

Attending: Ken and Marie Bucher, Sue Rue, Sheila Smith, Kathy Erwin, and Pastor Koppel
Absent: Sharon and Roland Krienke, Marvin Goad

Ken called the meeting to order and Pastor opened with a prayer.

The minutes of the December 2, 2025 meeting were reviewed and approved as written.

Old Business:

Review of Christmas Services:

Pastor said planning needs to start earlier, maybe in October. A few decisions and activities were rushed in December and some things did not get planned at all, such as instrumentalists at the 7:00 service. He acknowledged that it was during this time that Marvin's sister passed away so whatever efforts Marvin was making to organize such music were not completed. Sue asked what the attendance was for all services and Sheila said she got these numbers from the church office.

4:00	236
5:30	72
7:00	70
9:00	172
Total	550

The attendance at 7:00 service in the CLC was very low (note: it was low in 2024 and was less than 100 in 2023). Pastor said he thinks we could bring that number up with the choir singing, with instrumentalists, carolers outside or in the Narthex, etc. Sheila said the choir wants to sing at 4:00 in the sanctuary. Sue said she thinks service in the sanctuary is the big draw on Christmas Eve and we should consider having the 7:00 service there too. Pastor said maybe another, earlier service could be added for a total of five.

Sheila said members purchased only 35 out of 50 poinsettias and the church paid for the remainder. *(Note: I want to correct this information. I recalled another conversation in which I was told that all but a couple were paid for by members due to multiple purchases by a single member.)* When it's time to order next time, Sheila will see if we can or need to reduce the number and still get Down Home Ranch to deliver.

Pastor said he would like to for us have lighting down the driveway (from the highway to the parking lot) all year round, not just Christmas. This is a Property Committee decision.

Sue said that the sound system renovation for the sanctuary has been approved by the Council, and the congregation will vote on this at the annual meeting. The upcoming projects will be painting, carpet replacement and work on the pews.

Marie commented on the amount of candle wax on the pew cushions. Kathy said it did not seem any more than usual. We know that candlelight is a must for these services so we will just have to deal with it. Sheila said that if we get new cushions in the future, she thinks they could maybe have a finish on them to make getting the wax off easier. The furniture she and Dave purchased last has a finish that you can wipe off mechanic grease with a cloth.

New Business:

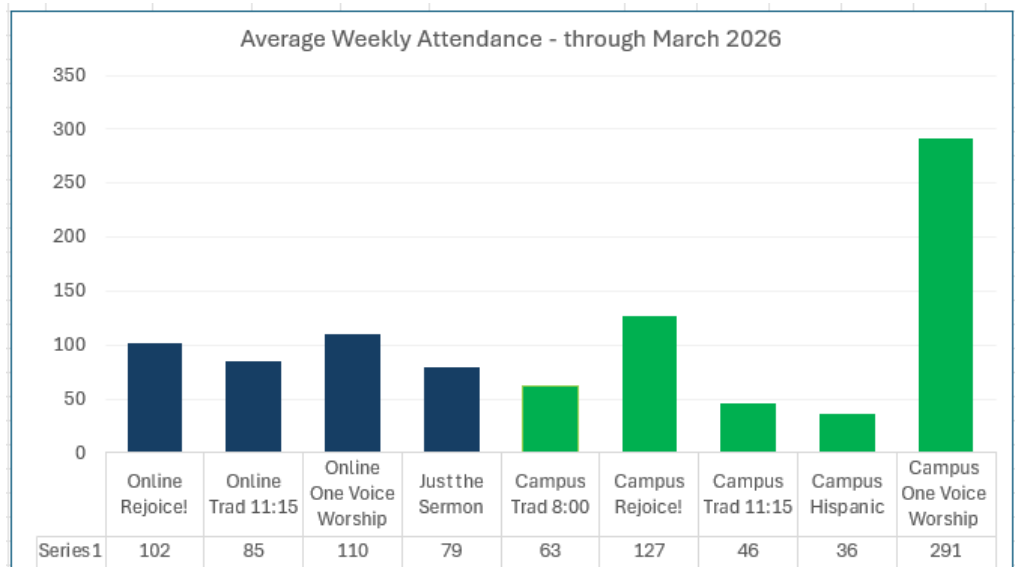
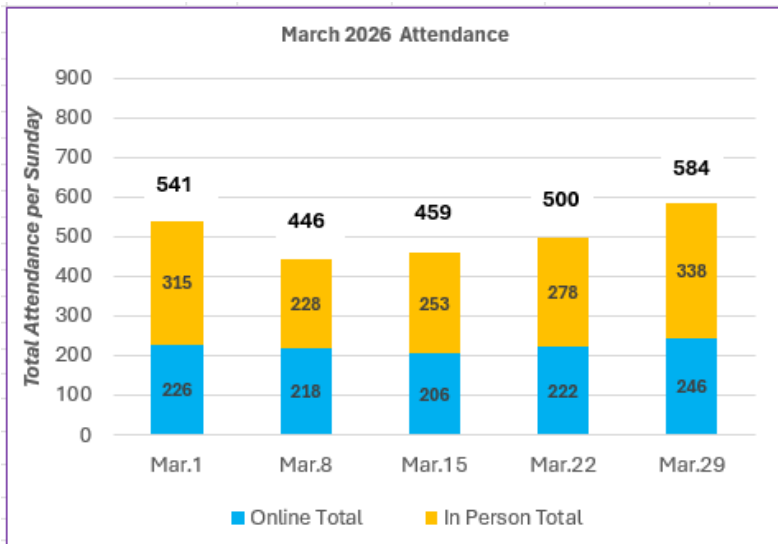
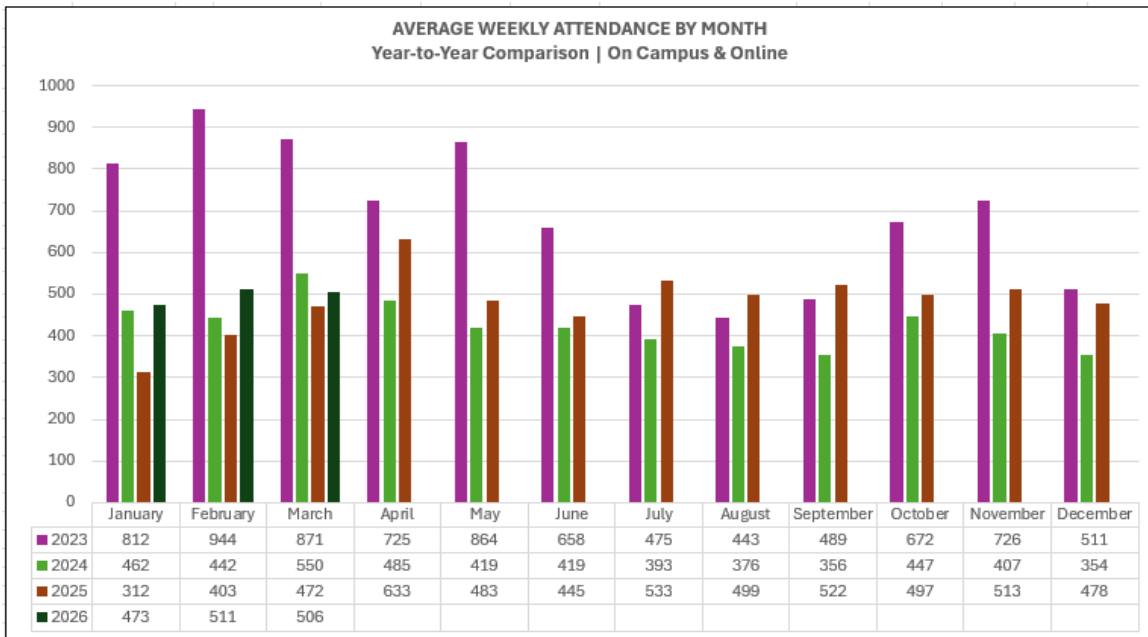
Lenten Suppers – committees are scheduled to provide suppers with the exception of one date. Marie will check to see who we are missing. Our committee will serve soup and sandwiches. The bulletin will announce the meal and request that members provide desserts. Marie was told by Jen Kendrick that committees must do complete cleanup. She will get further clarification, so we know what is expected as far as putting up tables and chairs and cleaning the floor.

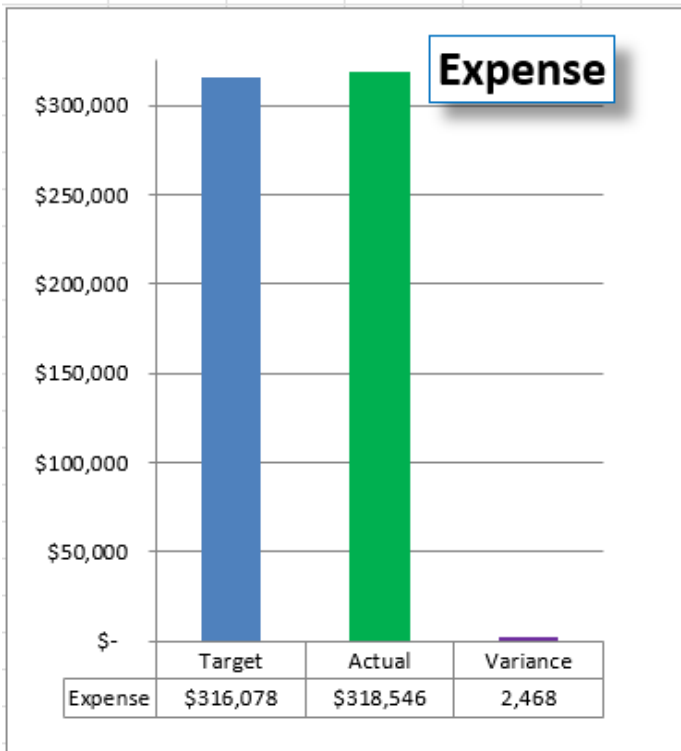
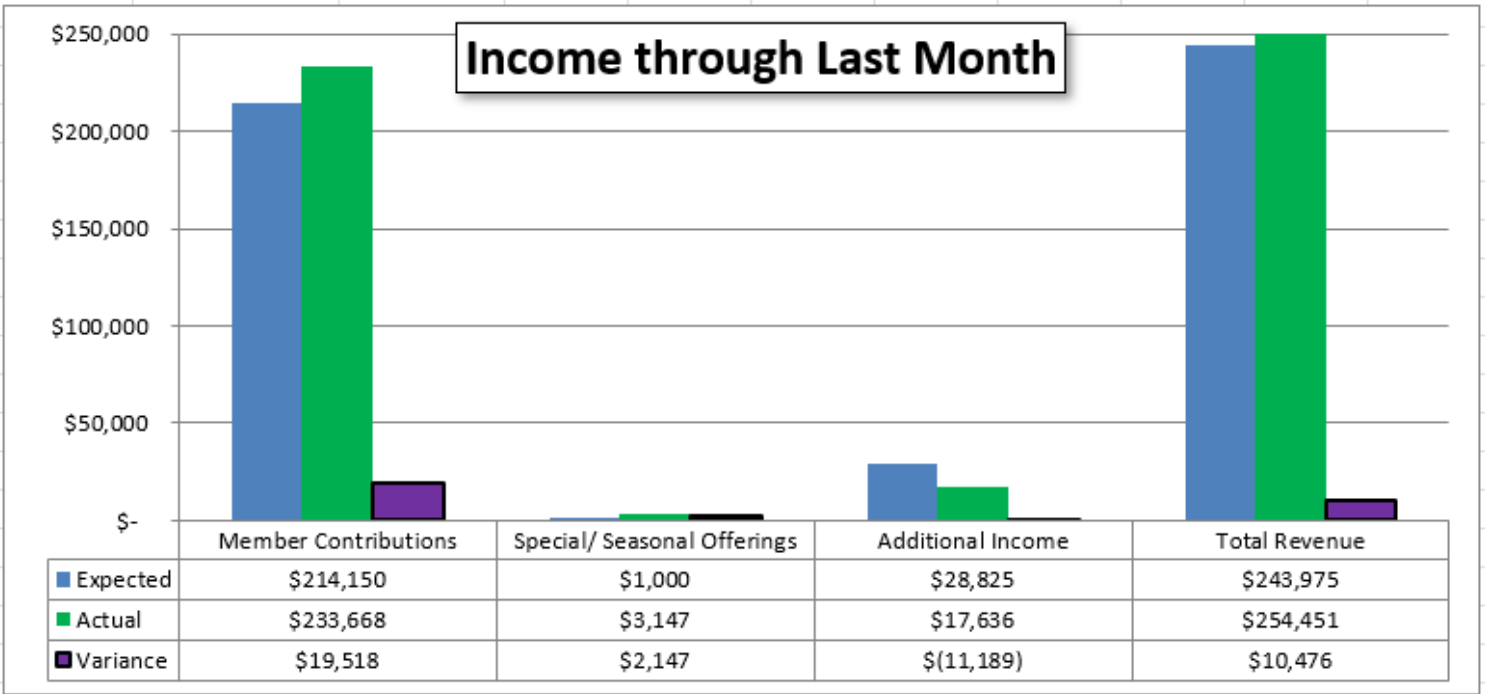
The meeting was adjourned and we closed with the Lord's Prayer.

Respectfully submitted,
Sheila Smith

Next meeting date: April 6, 2026

EXECUTIVE ADMINISTRATOR



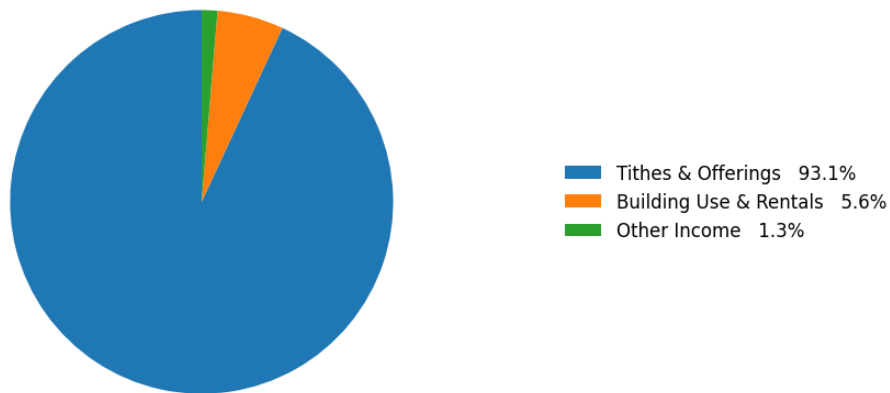


Financial Highlights

Church Operating Account – “Church Budget”:

- Member Giving is still holding above budget – thank you for your generosity!
- Expenses through February were slightly over budget.
- Personnel budget lines and their contra accounts will be caught up in late April with the allocation of staff raises (from the ERC fund).
- Expenses are over Income as of February due to the pending request of funds from the surplus/unrestricted fund as budgeted. The timeline for this process is a request before Council.

Sources of Income through March 2026



Surplus/Unrestricted Investments Fund

- Balance as of April 10, 2026 is \$2,005,746.98 (reminder this is not a static balance)
- The following allocations have been approved:
 - \$432,900.00 remaining for the Sanctuary/CLC Refresh
 - \$450,000.00 for up to three years for an Associate Pastor
 - \$191,960.87 for 2026 Church Budget
 - \$ 29,000.00 for Operating Budget – regular Maintenance
 - \$ 30,000.00 for External Audit
- Approximate remaining not yet allocated: \$871,886.11

Member Presentation re Budget Oversight – Summary Report

(A more detailed report and analysis follow on the next page.)

- A group of five members presented concerns to the Executive Team about budgeting practices, report structure, oversight, and financial risk, including claims that current methods could lead to instability and suggestions of gaps in reporting.
- Members attending: Joy Kovar, Lisa Marengo, Manny Castro, Deborah Franke, and David Kautz
- Key concerns included:
 - Budgets must be followed rigidly, line-by-line
 - Current financial reports are “incorrect,” including use of contra accounts and that all income sources are not listed as budget income
 - Increased oversight is needed (including detailed reviews)
 - Constitutional requirements are not being properly followed
 - Recommendation for an external audit
 - References to possible “holes” in reporting, without specific evidence
- Response:
 - Current practices already include regular review, strong oversight, and established financial controls
 - Reporting methods are accurate and intentionally designed to be more accessible to non-finance users
 - The group’s concerns largely reflect a different philosophy (rigid vs. stewardship-based), not errors in practice
 - No specific evidence was provided to support claims of reporting gaps
- Key Outcome:
 - The congregation has approved an external audit, which will provide independent evaluation
- Recommendation:
 - Maintain current practices
 - Make no immediate changes
 - Revisit any recommendations after audit results are received

Member Presentation re Budget Oversight –Report to Council

Context

A group of five members met with the Executive Team to present concerns and recommendations regarding current budgeting practices, financial reporting, and oversight. The members presenting were Joy Kovar, Lisa Marengo, Manny Castro, Deborah Franke, and David Kautz.

This report summarizes the concerns raised, compares them with current practices, and provides analysis and recommendations.

Summary of Concerns Presented by the Group

1. Financial Viability and Budget Discipline

- Concern that failure to strictly adhere to approved budgets could lead to financial instability or bankruptcy.
- Assertion that budgets must balance precisely, with any overages viewed as irresponsible.
- Expectation that all financial activity must conform rigidly to line-by-line budget allocations.

2. Structure and Presentation of Financial Reports

- Assertion that current reports are "incorrect" and difficult to interpret.
- Assertion that not all income sources are properly reflected as budget income, and that all income should be shown at the top of the report rather than offset within expense line items.
- Specific objection to the use of contra accounts to reflect offsets to expenses.
- Preference expressed for a format where all income is listed first, followed by all expenses, without offsets.

3. Oversight and Review Processes

- Recommendation that budgets be reviewed regularly on a line-by-line basis.
- Concern that insufficient oversight may allow variances to go unnoticed.

4. Interpretation of Constitutional Requirements

- Assertion that current practices do not align with constitutional expectations, particularly regarding the 0.5% provision.
- Expectation that budgeting and reporting should reflect a more rigid interpretation than is currently applied.

5. External Audit

- Recommendation that an external audit be conducted to review financial practices and reporting.

6. Reporting Gaps and Transparency Concerns

- References were made to perceived gaps in the reporting process.
 - Indirect suggestions were made implying risk related to completeness or integrity of financial reporting.
 - No specific examples or supporting documentation were provided beyond previously discussed report formats.
-

Current Practices and Response

1. Financial Management Philosophy

Current practice is based on a stewardship model focused on overall financial health rather than strict line-by-line rigidity.

Key considerations include:

- Whether the organization is operating within its means
- Availability of funds and cash flow stability
- Responsible and mission-aligned use of resources

While budgets serve as an important planning tool, they are not intended to function as inflexible constraints where minor variances are inherently problematic. This approach reflects standard nonprofit financial management practices.

2. Financial Reporting Structure

Current reports are designed to be accessible and understandable to non-finance members while still maintaining accuracy and transparency.

- Contra accounts are used intentionally to provide clearer visibility into net expense activity.
- This approach differs from a strictly linear income-then-expense format but is widely accepted and functionally valid.
- The format prioritizes usability and clarity for decision-making rather than strict adherence to a single presentation style.
- Designated funds are recorded as income when received. They are tracked on the balance sheet, not as new income. When used, they are applied (contra accounts) against expenses to show net activity.
- Monthly reporting includes both the budget vs. actual and a balance sheet, where all such funds are fully accounted for.

3. Oversight and Review

Existing processes already include:

- Regular review of financial reports
- Line-by-line examination of budget vs. actuals
- Ongoing monitoring by appropriate leadership
- Multi-year research of giving trends for member giving; and best estimates for expenses

The oversight mechanisms described as recommendations are, in practice, already in place.

4. Constitutional Alignment

Current budgeting and reporting practices are developed with consideration of constitutional requirements. Some expectations expressed by the group reflect an interpretation that is more rigid than what is explicitly required. Current processes remain compliant while allowing for practical and responsible financial management.

5. Financial Controls and Reporting Integrity

- References were made to perceived gaps or “black holes” in the reporting process, along with general concern regarding the completeness and transparency of financial information.
- No specific examples, instances, or supporting documentation were provided to substantiate these concerns beyond the previously discussed report format.
- Current financial processes include:
 - Regular reconciliation of accounts
 - Routine financial review and oversight
 - Established controls designed to ensure accuracy and completeness

These controls are consistently applied and align with standard financial management practices.

6. External Audit

- The congregation has now approved an external audit.
- This provides:
 - Independent verification of financial practices
 - Objective evaluation of controls and reporting
 - An appropriate mechanism to assess any outstanding concerns

Analysis

The concerns raised reflect a fundamentally different philosophy of budgeting and financial management:

- Rigid Model: Emphasizes exact adherence to budget lines, strict structural presentation, and zero tolerance for variance.
- Stewardship Model (Current Practice): Focuses on overall financial health, responsible use of funds, and practical flexibility within a controlled framework.

Additionally:

- Several concerns presented as new recommendations are already addressed within existing processes.
- Certain assertions (e.g., report structure being “incorrect”) reflect preference rather than error.
- Claims regarding gaps in reporting were not supported with specific evidence.

The tone and framing of the presentation indicated limited flexibility in considering alternative approaches or existing practices.

Recommendations

1. Maintain Current Financial Practices
Continue using existing budgeting and reporting processes, which are functional, compliant, and appropriate for the organization.
 2. Do Not Implement Structural Changes at This Time
The concerns raised do not demonstrate deficiencies requiring immediate change.
 3. Rely on External Audit Findings
Allow the independent audit to evaluate financial controls and reporting.
Any recommendations from the auditor can be reviewed and considered by Council at that time.
 4. Clarify Expectations Going Forward
Reinforce understanding that:
 - Budgets are tools for guidance, not rigid constraints
 - Financial health is assessed holistically, not solely by line-item variance
 - Reporting formats may vary while still remaining accurate and appropriate
-

Closing

The concerns presented highlight differing perspectives on financial management rather than clear evidence of deficiencies in current practices.

Existing processes provide appropriate oversight, transparency, and stewardship. The forthcoming external audit offers a constructive and objective path for further evaluation.

At this time, no immediate changes are recommended.

Respectfully submitted on behalf of the Executive Team,

Jen Kendrick
Executive Administrator

Notes provided to Executive Team by member group:

We are all in this together as a congregation and we seek to fulfill our congregational role to support our leadership.

For which of you, intending to build a tower, does not sit down first and count the cost, whether he has enough to finish it? Luke 14:28-30

There are two overarching concerns.

1. Concern about the financial viability of Palm Valley Lutheran Church:

- a. Fears that failure to stick to an approved budget will ultimately result in bankruptcy.
 - i. *Suggestion: Continue to review at every monthly Executive and Council meetings the budget financials to include a review of 3 columns: Budgeted \$; Spent dollars to date; Variance of spent to expected (Budgeted/12 * # months in year & a colored flag if exceed 0.5%). The addition of a colored flag will aid in rapid identification of any budgetary variances that exceed the expected expenditures. Suggest using the larger overarching (roll-up) category unless exceed 0.5% percent which would dictate including those individual line item details below the roll-up for review.
 - ii. Expectations:
 1. Internal/operational investigation of any overages at 0.5% percent.
 2. Nip in the bud any overages and note trends for future budgets to aid in preparation of future budgets.
- b. Suggestion: budgetary projections should entail known mathematical modeling, based on actual numbers (i.e. pledged amounts).
- c. Suggestion: it might be helpful to run a multiple year trajectory forecast would be also helpful for planning.
- d. There has been a repeated request by the finance committee for a third party compliance audit to evaluate risk management, governance, and internal control processes.

2. Desire for increased fiscal oversight:

- a. There is a need for budgetary transparency (for all 4 financial books-please help the congregation and council/staff to understand).
 - i. Operations
 - ii. Cemetery
 - iii. Preschool
 - iv. Endowment
- b. Suggestion to increase transparency: share council reports including the *budgetary allocation, spending and variances with congregation in the Council Monthly Minutes for congregational notification within 7 calendar days of meeting. Also share any findings from internal investigation of over-expenditures.
- c. Notify congregation if total budgetary overruns at 0.5%, in accordance with our constitutional requirements directing financial stewardship.
- d. Suggestions: if violate Constitution mandates then audit: compliance/forensic/3rd party audit

Report to Council – Church Budget vs Special Funds

PVLC Constitution 12.05 – C

Church Budget: *The Congregation Council shall prepare the **annual Church Budget** for adoption by this congregation, shall supervise the expenditure of funds in accordance therewith following its adoption, and may not incur **additional obligations more than 0.5%** (one-half of one percent) of the total Church Budget without approval by a Congregational Meeting.*

PVLC Constitution 12.05 – D

Expenditures from Special Funds: *These funds shall have written guidelines as approved by the Church Council. Expenditures shall be within established fund guidelines. A majority of the Executive Committee shall approve expenditures of up to \$5,000. The Congregation Council shall approve expenditures in excess of \$5,000. Congregation approval is not required.*

- *Bylaws, Section 7. The Church Council shall have the authority to create special funds for various purposes and shall establish written guidelines for the operation of said funds. Any fund in existence at the passage of this by-law are hereby established and the written guidelines in existence are approved. If no written guidelines exist in these previously created funds, then the Church Council shall establish said written guidelines.*

The Constitution refers to the Church Budget and to Special Funds, which are governed differently.

There are four main types of Special (non-Church Budget) funds we deal with:

- **Special** (general umbrella term for any funds set aside for a specific purpose) – controlled by Exec Team and/or Council
- **Designated** (internal control) – controlled by Exec Team and/or Council
- **Restricted** (donor-imposed restrictions) – fund with gift(s) that come with donor restrictions that are accepted by the Church. Both must be true to restrict the funds.
- **Endowed** (typically Principal Preserved) – controlled by the rules that established the fund; most endowed funds are principal preserved, so that only the income above the principal can be used.

The difference between types of funds mostly lies in who is the decision-maker. Special and Designated funds are controlled internally. Restricted funds are controlled by the donor. Endowed funds are controlled by their rules. These are commonly recognized categories in nonprofit and church financial practice.

Use of Special Funds

From the bylaw:

- Council has authority to **create and manage special funds**
- Council establishes **guidelines for their use**

Interpretation

When funds already exist:

- Using those funds is an **expenditure of existing resources**
- It typically does not create a **new obligation**, unless it commits the church beyond those resources

We've had several conversations about how the budget and the 0.5% rule work. This is a simple summary to help us all stay aligned moving forward.

1. The Church Budget

Each year:

- The Council prepares a budget
- The congregation approves it

This budget is the church's main financial plan for the year.

After it's approved, the Council is responsible for:

- managing the budget
 - paying expenses
 - adjusting as needed
-

2. Special Funds

The Council can also create special funds (like repair funds, ministry funds, etc.).

- These are separate from the annual budget
 - The Council sets guidelines and manages them
 - Donor-restricted gifts are always used as intended
-

3. What the 0.5% Rule Means

The Constitution says Council:

“may not incur additional obligations more than 0.5% of the total Church Budget without approval...”

In plain language:

This addresses taking on new financial commitments, rather than routine administration of spending.

4. Here is how that distinction shows up in practice:

Council can:

- Adjust spending within the budget
- Go over in some categories and under in others
- Use existing funds (including special funds)
- Handle normal changes in expenses

That's part of managing the church's finances.

A congregational vote is needed when:

- The church is taking on a new financial commitment beyond funds it already has available (budget or special funds), and
- It exceeds 0.5% of the total Church Budget

Examples:

- Starting a major project without available funds
- Signing a large contract beyond current resources
- Borrowing money

A key question is whether the church is using funds it already has or committing to something new.

5. The Big Idea

The congregation approves the plan.

The Council manages the plan.

The 0.5% rule is there to make sure:

- large new financial commitments are approved by the congregation
 - not to require a vote every time something varies from the budget.
-

6. Moving Forward

We all care about:

- good stewardship
- financial accountability
- clarity in how decisions are made

This understanding allows us to:

- manage the church responsibly
 - avoid unnecessary meetings
 - stay focused on ministry
-

The Constitution distinguishes between **supervising expenditures** and **incurring additional obligations**.

The 0.5% rule is best understood as applying to **new** commitments **beyond funds the church already has**—not normal use of budget or special funds.

The following examples illustrate how this understanding has been applied in recent decisions:

- **Funding the Associate Pastor –**
 - Source - Unrestricted funds from ROW sale and trust/estate gifts
 - Up to three years funded by Unrestricted
 - Financial impact to Church Budget
 - Some “cost of doing business” expenses will increase – i.e. software accounts, office setup
 - Will cause financial impact to the Church Budget if the AP stays on staff for more than three years.
 - Decision by Council to add to Annual Meeting, for visibility and trust-building with Congregation.
- **Funding Sanctuary/CLC refresh**
 - Source - Unrestricted funds from ROW sale and trust/estate gifts
 - Projects funded by Unrestricted
 - Impact to Church Budget - expected to include an increase in insurance rates with the value of the new equipment, staff time to manage projects
 - Decision by Council to add to Annual Meeting, for visibility and trust-building with Congregation.
- **Funding the change-order/additional cost for the Steeple reno –**
 - Source - Unrestricted funds from ROW sale and trust/estate gifts
 - The Steeple fund was a Restricted special fund – donor restricted
 - Council initially voted to cover the gap in the Steeple fund for the initial cost of the project.
 - Those funds were raised by congregational appeal.
 - Council voted to pay for the additional change-order with the unrestricted fund.
 - There was no impact to the Church Budget.
- **Funding an external audit of the 2025 financials**
 - Source - Unrestricted funds from ROW sale and trust/estate gifts
 - Directly related to the Church Budget
 - Impact to Church Budget – staff time and materials
 - Expense over the .5% threshold (\$6,170.00 in 2026)
 - Council chose to call a Special Congregational meeting due to an expense that is about the Church Budget, visibility with members raising concerns about financials, and there will be impact to the 2026 Church Budget in personnel cost.

Respectfully submitted,

Jen Kendrick
Executive Administrator

**Palm Valley Lutheran Church of Round Rock Texas
Budget v Actual FY26**

	Jan - March 2026			2026 Budget
	Actual	Budget	Variance	BUDGET
Income				
40000 Revenue				
41000 Church Revenue				
41100 Tithes & Offerings				
41110 Regular Offering				
41111 Member Contributions	\$ 230,367.17	\$ 210,000.00	\$ 20,367.17	\$ 900,000.00
41112 Loose Plate Offering	\$ 2,878.00	\$ 3,750.00	\$ (872.00)	\$ 15,000.00
41113 Hospitality (donuts, coffee, etc)	\$ 422.55	\$ 399.99	\$ 22.56	\$ 1,600.00
Total 41110 Regular Offering	\$ 233,667.72	\$ 214,149.99	\$ 19,517.73	\$ 916,600.00
41120 Holiday Offering				
41121 Lenten Offering	\$ 3,147.22	\$ 1,000.00	\$ 2,147.22	\$ 1,500.00
41122 Easter Offering				\$ 5,000.00
41123 Thanksgiving Offering				\$ 1,200.00
41124 Christmas Offering				\$ 10,000.00
Total 41120 Holiday Offering	\$ 3,147.22	\$ 1,000.00	\$ 2,147.22	\$ 17,700.00
Total 41100 Tithes & Offerings	\$ 236,814.94	\$ 215,149.99	\$ 21,664.95	\$ 934,300.00
41200 Additional Revenue				
41210 Rental / Building Use Income Accounts				
41211 PV Preschool Rent	\$ 8,763.66	\$ 9,000.00	\$ (236.34)	\$ 30,000.00
41212 Senior Access Rental	\$ 200.00	\$ 2,850.00	\$ (2,650.00)	\$ 11,400.00
41213 SVC Center Rental	\$ 928.59	\$ 1,074.99	\$ (146.40)	\$ 4,300.00
41214 Rental / Building Use	\$ 2,370.00	\$ 7,500.00	\$ (5,130.00)	\$ 30,000.00
41215 Church of Antioch Building Use	\$ 2,000.00	\$ 4,500.00	\$ (2,500.00)	\$ 18,000.00
Total 41210 Rental / Building Use Income Accounts	\$ 14,262.25	\$ 24,924.99	\$ (10,662.74)	\$ 93,700.00
41220 Staff Recognition	\$ 28.00		\$ 28.00	
41240 Events				
41241 Lenten Suppers	\$ 741.61	\$ 400.00	\$ 341.61	\$ 800.00
Total 41240 Events	\$ 741.61	\$ 400.00	\$ 341.61	\$ 800.00
41260 Altar Flower	\$ 880.00	\$ 999.99	\$ (119.99)	\$ 4,000.00
41270 Other Income	\$ 1,728.50	\$ 2,499.99	\$ (773.49)	\$ 10,000.00
41298 Net Investment Gain - Unrestricted Fund 2025				\$ 126,060.00
41299 Reallocation of Unrestricted Funds				\$ 65,900.87
Total 41200 Additional Revenue	\$ 17,636.36	\$ 28,824.97	\$ (11,188.61)	\$ 300,460.87
Total 41000 Church Revenue	\$ 254,451.30	\$ 243,974.96	\$ 10,476.34	\$ 1,234,760.87
Total 40000 Revenue	\$ 254,451.30	\$ 243,974.96	\$ 10,476.34	\$ 1,234,760.87
Total Income	\$ 254,451.30	\$ 243,974.96	\$ 10,476.34	\$ 1,234,760.87
Gross Profit	\$ 254,451.30	\$ 243,974.96	\$ 10,476.34	\$ 1,234,760.87
Expenses				
50000 Expenses				
51000 Children				
51120 Special Events				
51125 Contra Children's Events	\$ 1,592.19	\$ 624.99	\$ 967.20	\$ 2,500.00
	\$ (150.00)		\$ (150.00)	
Total 51120 Special Events	\$ 1,442.19	\$ 624.99	\$ 817.20	
51130 Sunday School	\$ 502.48	\$ 450.00	\$ 52.48	\$ 1,800.00
51140 Children's Church		\$ 300.00	\$ (300.00)	\$ 1,200.00
51150 Worship	\$ 4.74	\$ -	\$ 4.74	\$ -
51160 Vacation Bible School	\$ 232.74	\$ 300.00	\$ (67.26)	\$ 6,000.00
51170 Day Camp				\$ 1,250.00
51180 First Communion		\$ 50.01	\$ (50.01)	\$ 200.00
51220 Nursery Care Supplies		\$ 31.26	\$ (31.26)	\$ 125.00
51300 Curriculum for Parents & Children		\$ 125.01	\$ (125.01)	\$ 500.00
51310 Classroom Decor/Physical Supplies		\$ 125.01	\$ (125.01)	\$ 500.00
51320 Volunteer Appreciation Gifts		\$ 50.01	\$ (50.01)	\$ 200.00
51999 Contra Children's Ministry	\$ (2,182.13)	\$ (2,182.13)	\$ -	\$ (14,275.00)
Total 51000 Children	\$ -	\$ (125.84)	\$ 125.84	\$ -

	Jan - March 2026			2026 Budget
	Actual	Budget	Variance	BUDGET
52000 Youth				
52100 Jr. High				
52110 Jr Retreat / Gathering		\$ 300.00	\$ (300.00)	\$ 1,200.00
52120 Jr Mission Trip				\$-
Total 52100 Jr. High	\$ -	\$ 300.00	\$ (300.00)	\$ 1,200.00
52200 Sr. High				
52210 Sr High Retreat / Gathering				\$-
52220 Sr High Mission Trip	\$ 4,020.50	\$ -	\$ 4,020.50	\$ 4,000.00
Total 52200 Sr. High	\$ 4,020.50	\$ -	\$ 4,020.50	\$ 4,000.00
52300 Confirmation	\$ 539.52	\$ 400.00	\$ 139.52	\$ 800.00
52310 Youth Van Rental	\$ 887.14	\$ 624.99	\$ 262.15	\$ 2,500.00
52400 Youth Activities / Projects	\$ 352.75	\$ 875.01	\$ (522.26)	\$ 3,500.00
52500 Youth Education / Training	\$ 114.25	\$ 375.00	\$ (260.75)	\$ 1,500.00
52600 Youth Sunday School		\$ 135.00	\$ (135.00)	\$ 540.00
52610 Youth Mission and Outreach Local Programs		\$ 137.49	\$ (137.49)	\$ 550.00
52620 Youth Volunteer Gifts		\$ 24.99	\$ (24.99)	\$ 100.00
52630 Youth Group Supplies		\$ 75.00	\$ (75.00)	\$ 300.00
52999 Contra Youth Ministry	\$ (2,747.49)	\$ (2,747.49)	\$ -	\$ (14,990.00)
Total 52000 Youth	\$ 3,166.67	\$ 199.99	\$ 2,966.68	\$-
53000 Worship / Music				
53100 Worship				
53120 Communion Supplies	\$ 374.14	\$ 425.01	\$ (50.87)	\$ 1,700.00
53130 Supplies / Kitchen items / hospitality	\$ 3,704.72	\$ 3,100.00	\$ 604.72	\$ 5,000.00
53140 Altar Flower	\$ 560.00	\$ 999.99	\$ (439.99)	\$ 4,000.00
Total 53100 Worship	\$ 4,638.86	\$ 4,525.00	\$ 113.86	\$ 10,700.00
53200 Music				
53210 Adult Choir	\$ 189.49	\$ 174.99	\$ 14.50	\$ 700.00
53220 Handbell Choir		\$ 48.75	\$ (48.75)	\$ 195.00
53230 Rejoice Team		\$ 300.00	\$ (300.00)	\$ 1,200.00
53240 Instruments		\$ 174.99	\$ (174.99)	\$ 700.00
53250 Robe Cleaning & Repair		\$ 37.50	\$ (37.50)	\$ 150.00
Total 53200 Music	\$ 189.49	\$ 736.23	\$ (546.74)	\$ 2,945.00
Total 53000 Worship / Music	\$ 4,828.35	\$ 5,261.23	\$ (432.88)	\$ 13,645.00
54000 Education / Outreach / Evangelism				
54100 Christian Education				
54110 Curriculum		\$ 624.99	\$ (624.99)	\$ 2,500.00
54120 Adult Education		\$ 150.00	\$ (150.00)	\$ 600.00
Total 54100 Christian Education	\$ -	\$ 774.99	\$ (774.99)	\$ 3,100.00
54200 Evangelism				
54210 Supplies		\$ 87.51	\$ (87.51)	\$ 350.00
54220 New Member / Projects		\$ 125.01	\$ (125.01)	\$ 500.00
54230 Sundaes on Mondays				\$ 500.00
54240 Fall Fair				\$ 2,000.00
54250 1st Time Guest		\$ 125.01	\$ (125.01)	\$ 500.00
Total 54200 Evangelism	\$ -	\$ 337.53	\$ (337.53)	\$ 3,850.00
54300 Spiritual Life				
54310 Home Devotional	\$ 173.60	\$ 175.00	\$ (1.40)	\$ 800.00
54320 Misc. Expense				\$-
54330 Small Groups		\$ 200.01	\$ (200.01)	\$ 800.00
54340 Events				\$-
Total 54300 Spiritual Life	\$ 173.60	\$ 375.01	\$ (201.41)	\$ 1,600.00
54400 Generosity Team				
54410 General				\$ 250.00
Total 54400 Generosity Team				\$ 250.00
Total 54000 Education / Outreach / Evangelism	\$ 173.60	\$ 1,487.53	\$ (1,313.93)	\$ 8,800.00
55000 Missions / Care				
55200 Hispanic Ministry				\$-
55220 Christian Education		\$ 375.00	\$ (375.00)	\$ 1,500.00
55230 Projects	\$ 651.32	\$ 400.00	\$ 251.32	\$ 1,000.00
Total 55200 Hispanic Ministry	\$ 651.32	\$ 775.00	\$ (123.68)	\$ 2,500.00

	Jan - March 2026			2026 Budget
	Actual	Budget	Variance	BUDGET
55400 Stephen Ministries			\$ -	
55410 Supplies		\$ 99.99	\$ (99.99)	\$ 400.00
Total 55400 Stephen Ministries	\$ -	\$ 99.99	\$ (99.99)	\$ 400.00
Total 55000 Missions / Care	\$ 651.32	\$ 874.99	\$ (223.67)	\$ 2,900.00
56000 Ministry / Program Personnel				
56100 Ministers / Program Staff	\$ 110,959.32	\$ 125,764.05	\$ (14,804.73)	\$ 578,056.21
56105 Contra Ministry / Personnel Staff	\$ -	\$ (10,384.20)	\$ 10,384.20	\$ (116,536.75)
Total 56100 Ministers / Program Staff	\$ 110,959.32	\$ 115,379.85	\$ (4,420.53)	\$ 461,519.46
Total 56000 Ministry / Program Personnel	\$ 110,959.32	\$ 115,379.85	\$ (4,420.53)	\$ 461,519.46
57000 Operations				
57100 Administration				
57110 Bank Fees	\$ 2,410.71	\$ 2,410.71	\$ -	\$ 8,000.00
57120 Office Expenses	\$ 1,760.73	\$ 2,400.00	\$ (639.27)	\$ 9,800.00
57130 Accounting Services	\$ 9,000.00	\$ 9,000.00	\$ -	\$ 39,500.00
57140 Janitorial				
57141 Janitorial Services	\$ 18,540.00	\$ 19,855.01	\$ (1,115.01)	\$ 78,820.00
57142 Janitorial Supplies	\$ 475.63	\$ 1,500.00	\$ (1,024.37)	\$ 6,000.00
Total 57140 Janitorial	\$ 19,015.63	\$ 21,155.01	\$ (2,139.38)	\$ 84,620.00
57150 Synod Convention	\$ 275.00	\$ 575.01	\$ (300.01)	\$ 2,300.00
57160 Worker's Comp Insurance	\$ 1,249.74	\$ 1,500.00	\$ (250.26)	\$ 6,000.00
57170 Dues and Subscriptions	\$ 2,265.30	\$ 2,390.00	\$ (124.70)	\$ 8,000.00
57180 Background Checks	\$ 25.35	\$ 137.49	\$ (112.14)	\$ 550.00
57190 Council Support	\$ 248.04	\$ 125.01	\$ 121.03	\$ 500.00
57191 Staff Development	\$ 307.08	\$ 875.01	\$ (567.93)	\$ 3,500.00
57195 Operations Mileage Reimbursement	\$ 192.14	\$ 999.99	\$ (807.85)	\$ 4,000.00
57199 Other Expenses		\$ 999.99	\$ (999.99)	\$ 4,000.00
Total 57100 Administration	\$ 36,747.72	\$ 42,568.22	\$ (5,820.50)	\$ 170,570.00
57200 Information Technology				
57210 General IT	\$ 10,414.53	\$ 6,338.01	\$ 4,076.52	\$ 25,352.00
57219 Contra IT	\$ (3,588.00)	\$ (3,588.00)	\$ -	\$ (14,352.00)
57220 Copier Expense	\$ 4,268.16	\$ 4,749.99	\$ (481.83)	\$ 19,000.00
Total 57200 Information Technology	\$ 11,094.69	\$ 7,500.00	\$ 3,594.69	\$ 30,000.00
57400 Property				
57410 Maintenance Repair / Equipment	\$ 4,547.03	\$ 8,750.01	\$ (4,202.98)	\$ 35,000.00
57411 Contra Regular (budgeted) Maintenance		\$ (7,250.01)	\$ 7,250.01	\$ (29,000.00)
57412 Major Maintenance	\$ 994.00		\$ 994.00	\$ -
Total 57410 Maintenance Repair / Equipment	\$ 5,541.03	\$ 1,500.00	\$ 4,041.03	\$ 6,000.00
57415 Building Service Contracts	\$ 774.40	\$ 2,505.00	\$ (1,730.60)	\$ 10,020.00
57420 Fuel	\$ 475.84	\$ 1,050.00	\$ (574.16)	\$ 4,200.00
57430 Property Insurance	\$ 14,541.27	\$ 17,000.01	\$ (2,458.74)	\$ 68,000.00
57435 Contra Property Insurance				\$ (9,400.00)
Total 57430 Property Insurance	\$ 14,541.27	\$ 17,000.01	\$ (2,458.74)	\$ 58,600.00
57440 Utilities				
57441 Gas	\$ 3,583.29	\$ 2,525.00	\$ 1,058.29	\$ 5,200.00
57442 Electricity	\$ 8,734.52	\$ 12,500.00	\$ (3,765.48)	\$ 48,000.00
57443 Water / Sewer	\$ 4,270.01	\$ 3,800.00	\$ 670.01	\$ 14,000.00
57499 Contra Utilities				\$ (5,500.00)
Total 57440 Utilities	\$ 16,587.82	\$ 18,625.00	\$ (2,037.18)	\$ 61,700.00
57450 Trash	\$ 552.30	\$ 750.00	\$ (197.70)	\$ 3,000.00
Total 57400 Property	\$ 38,472.66	\$ 41,430.01	\$ (2,957.35)	\$ 143,520.00
57500 Operations Personnel				
57510 Operations Salary and Benefits	\$ 125,788.97	\$ 124,374.69	\$ 1,412.28	\$ 497,498.75
57511 Contra Ops Salary and Benefits	\$ (15,838.79)	\$ (24,373.08)	\$ 8,534.29	\$ (97,492.34)
57513 Sunday Bus Driver	\$ 1,117.43		\$ 1,117.43	
Total 57510 Operations Salary and Benefits	\$ 111,065.61	\$ 100,001.61	\$ 11,064.00	\$ 400,006.41
57515 Payroll Fees	\$ 766.44	\$ 800.00	\$ (33.56)	\$ 1,800.00
57525 Nursery School Contractors/1099	\$ 620.00	\$ 700.00	\$ (80.00)	\$ 2,000.00
Total 57500 Operations Personnel	\$ 112,452.05	\$ 101,501.61	\$ 10,950.44	\$ 403,806.41
Total 57000 Operations	\$ 198,767.12	\$ 192,999.84	\$ 5,767.28	\$ 747,896.41
Total 50000 Expenses	\$ 318,546.38	\$ 316,077.59	\$ 2,468.79	\$ 1,234,760.87

	Jan - March 2026			2026 Budget
	Actual	Budget	Variance	BUDGET
59000 Uncategorized Expense				
Total Expenses	\$ 318,546.38	\$ 316,077.59	\$ 2,468.79	\$ 1,234,760.87
Net Operating Income	\$ (64,095.08)	\$ (72,102.63)	\$ 8,007.55	\$-
Net Income	\$ (64,095.08)	\$ (72,102.63)	\$ 8,007.55	\$-

**PVLC - Balance Sheet
As of Mar 31, 2026**

	Total
Assets	
Current Assets	
Bank Accounts	
Cemetery Savings (6454)	\$ 80,272.63
Church MM 2023 (5153) - 1	\$ 112,315.70
Church Operating (1246) - 1	\$ 135,199.59
Davidson Portfolio	\$ 9,700,891.65
Endowment MM 2023 (5161) - 1	\$ 219,037.07
Old Project Checking (0995)	\$ 238.73
Total for Bank Accounts	\$ 10,247,955.37
Total for Current Assets	\$ 10,247,955.37
Total for Assets	\$ 10,247,955.37
Liabilities and Equity	
Liabilities	
Current Liabilities	
Credit Cards	
Bill / Divvy Credit Card	\$ 520.41
Total for Credit Cards	\$ 520.41
Total for Current Liabilities	\$ 520.41
Total for Liabilities	\$ 520.41
Equity	
30000 Funds	
31000 Designated Funds	
31100 Memorial Funds	
31101 Memorial Gifts	\$ 146,062.75
31103 Adult Choir Memorial Fund	\$ 1,233.33
Total for 31100 Memorial Funds	\$ 147,296.08
31200 Youth Ministry	
31210 Youth Fundraising	\$ 2,325.00
31211 Youth National Gathering	\$ 4,974.48
31212 Youth Scholarship	\$ 1,254.40
31213 Youth Summer Camp	\$ (2,652.56)
Total for 31200 Youth Ministry	\$ 5,901.32
31400 General Designated Funds	
31401 Columbarium Niche Engraving	\$ 8,228.72
31402 Fall Fair Fund	\$ 13,352.56
31403 Grounds Beautification Fund	\$ 5,724.96
31404 Hispanic Service	\$ 120.00
31405 Office Equipment - Pecht Zinke Fund	\$ 36,834.25
31406 Computer Equipment Fund	\$ 37,499.84
31408 El Salvador Love	\$ 5,085.07
31409 World Hunger	\$ 1,050.00
31410 Round Rock Serving Center	\$ 1,375.00
31411 July 4th Parade	\$ 473.57
31414 Water for Africa	\$ 1,933.40
31415 Day Camp	\$ 471.54
31416 God's Work. Our Hands.	\$ 2,794.27
31417 Community Care	\$ 8,459.76
31418 Women's Retreat Fund	\$ 1,177.80
31419 VOLT Ladies Fund (Val, Oktob, Ladies Tea)	\$ 887.90
31420 Grief Sharing Group Fund	\$ (268.56)
31421 Counseling Construction	\$ 1,443.03
31423 Disaster Relief Fund	\$ 4,165.70
31425 Young Adult Ministry Fund	\$ 5,000.00
Total for 31400 General Designated Funds	\$ 135,808.81

	Total
31500 WELCA Funds	
31501 WELCA Bereavement Fund	\$ 1,166.77
31502 WELCA Rebecca Quilters	\$ 2,299.78
31503 WELCA Convention	\$ 174.44
31504 WELCA Kitchen Fund	\$ 140.67
31505 WELCA Lutheran World Relief	\$ 4,199.38
31506 WELCA General Fund	\$ 1,118.54
Total for 31500 WELCA Funds	\$ 9,099.58
31600 Cemetery Fund	\$ 112,570.47
31700 ERC	\$ 130,858.93
31701 Lange Trust Gifts	\$ 81,903.41
Total for 31000 Designated Funds	\$ 623,438.60
Total for 30000 Funds	\$ 623,438.60
Opening Balance Equity	\$ 9,700,891.65
Retained Earnings	\$ (7,344.26)
Net Income	\$ (69,551.03)
Total for Equity	\$ 10,247,434.96
Total for Liabilities and Equity	\$ 10,247,955.37

Palm Valley Lutheran Preschool
Budget v Actual Fiscal year | August 2025 - March 2026

	Actual	Total Budget	Variance
Income			
40000 Revenue			
40100 Tuition & Fees			
41105 Registration	1,040.00		1,040.00
41110 Tuition	58,344.85	47,520.00	10,824.85
Total 40100 Tuition & Fees	59,384.85	47,520.00	11,864.85
41150 Other Income			-
41115 Scholarship Fund	3,800.00		3,800.00
41155 Interest	511.49		511.49
41190 ERC Funds	29,893.73		29,893.73
Total 41150 Other Income	34,205.22	-	34,205.22
Total 40000 Revenue	93,590.07	47,520.00	46,070.07
Total Income	93,590.07	47,520.00	46,070.07
Expenses			
50000 Expenses			
52000 Administration			
52700 Bank Charges/Fees	72.00	-	72.00
52710 Office Supplies	78.00		78.00
52725 Dues - Subscriptions	556.68		556.68
52730 Advertising	851.51	400.00	451.51
52750 Licensing Fees	506.77	-	506.77
Total 52000 Administration	2,064.96	400.00	1,664.96
52005 Operations			
52811 Copier Lease Pmt	608.00	608.00	-
52820 Telephone/Internet	836.00	840.00	(4.00)
52821 Building Rent	8,000.00	8,000.00	-
52825 Utilities	9,523.76	9,523.76	-
52828 Church Support Staff	4,402.00	4,402.00	-
52830 Insurance Property	4,700.00	-	4,700.00
52860 School Software & Security	1,176.87	712.00	464.87
Total 52005 Operations	29,246.63	24,085.76	5,160.87
52009 Personnel			
52900 Teacher Salaries/Hourly	30,106.73	43,126.99	(13,020.26)
52905 Teachers- FICA/Med	4,974.18		4,974.18
Total 52900 Teacher Salaries/Hourly	35,080.91	43,126.99	(8,046.08)
52930 Administrative Salaries	40,018.24	43,328.00	(3,309.76)
52935 Administrative FICA/Med	6,630.08		6,630.08
Total 52930 Administrative Salaries	46,648.32	43,328.00	3,320.32
52945 Continue Educ Staff	144.00		144.00
52950 Payroll Fees	1,447.98	728.00	719.98
52955 Staff Background Checks	4.35	50.00	(45.65)
52960 Contract Substitute Services	9,044.89		9,044.89
Total 52009 Personnel	92,370.45	87,232.99	5,137.46
53000 Program Needs			
53300 18 mos Classroom Supplies	20.43	-	20.43
53325 Shared Classroom Supplies	796.47	-	796.47
53327 Snacks	220.79		220.79
Total 53000 Program Needs	1,037.69	-	1,037.69

	Actual	Total Budget	Variance
54000 Activities Cost			
54130 Small Activity Cost	190.63	-	190.63
54205 Staff Food	130.96	-	130.96
54215 Staff Incentives	164.85		164.85
Total 54000 Activities Cost	486.44	-	486.44
Total 50000 Expenses	125,206.17	111,718.75	13,487.42
Total Expenses	125,206.17	111,718.75	13,487.42
Net Operating Income	(31,616.10)	(64,198.75)	32,582.65
Net Income	(31,616.10)	(64,198.75)	32,582.65

PVPS Balance Sheet FY to last month
Palm Valley Lutheran Preschool
As of Mar 31, 2026

	Total
Assets	
Current Assets	
Bank Accounts	
10011 Operating PS Regions 1415	15,854.37
10025 MM Preschool - Regions	110,775.17
Total for Bank Accounts	\$126,629.54
Total for Current Assets	\$126,629.54
Total for Assets	\$126,629.54
Liabilities and Equity	
Liabilities	
Current Liabilities	
Credit Cards	
Divvy Credit Card	2,950.75
Total for Credit Cards	\$2,950.75
Total for Current Liabilities	\$2,950.75
Total for Liabilities	\$2,950.75
Equity	
Opening Balance Equity	173,441.98
Retained Earnings	-18,147.09
Net Income	-31,816.10
Total for Equity	\$123,678.79
Total for Liabilities and Equity	\$126,629.54



April 7, 2026

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I enjoyed visiting with you in our pre-planning call last week to discuss audit and advisory services for Palm Valley Lutheran Church (“the Church”). I was also happy to hear that you have a relationship with Jodi Hayes at Redeemer Austin since she is familiar with our work. We look forward to discussing this proposal with you and your team, and we are happy to answer any questions you may have before or after your board meeting this Sunday, April 12.

In our call, we discussed a couple unique service options. Each service may stand alone, or they may be “bundled.” The service options are: 1) 2025 diagnostic advisory services, 2) 2025 financial audit report.

Below I’ve summarized each of these services and phases to help your leadership team decide what’s best for you. We want to tailor this to meet your Church’s needs! When you are ready to move forward, I’ll send you a formal engagement letter, and we’ll schedule dates on the calendar to begin.

Phase 1: 2025 CPA diagnostic advisory services (“DAS”)

- DAS is uniquely tailored to the Church to assist you in evaluating the Church’s major finance and accounting processes, policies, and procedures. This will be modeled on your prior years’ internal audit and “agreed upon procedures” engagements.
 - We focus our analysis on the Church’s governance structure, accounting and finance systems, internal controls structure, major processes and procedures, and key revenue and disbursement activities. We examine a variety of items and situations: bylaws, minutes, org chart, systems reports, transactional support, internal controls documentation, and policy manuals, among other things. We will also meet with various accounting staff members and walk through your major processes from beginning to end. In addition, we will meet with committee, board, and other leaders as needed who oversee the Church’s accounting and finances.
- At completion we will issue a DAS report of our findings, recommendations, and best practices to consider based on our experience working with other similar churches and nonprofit organizations.
- To be clear, at this point, we are not performing attest services. That is, we are not conducting a financial audit, the objective of which would be the expression of an audit opinion for your financial statements.

Phase 2: 2025 Financial Audit and yearend accounting services

- We will conduct a financial audit for year 2025, in accordance with the national accounting and auditing standards of a CPA firm. An audit includes vouching and testing significant cash and investments balances and activities for the year, as well as analytics, inquiries, and an assessment of internal control processes.
- This also includes certain normal nonattest accounting services like preparation of financial statements and disclosures, in accordance with the modified cash basis (an acceptable reporting framework other than U.S. generally accepted accounting principles, or “GAAP”), and assistance with certain anticipated yearend closing adjustments and accruals.
 - Modified cash basis reporting most importantly means that we will not audit historic property and equipment of the Church. Capital purchases during the year 2025 will be audited as expenses, similar to other disbursements.
- The audit will include related operations and activities of the Church: the Endowment, the Preschool, and the Cemetery. We will audit and help prepare “consolidated” financial statements of the Church and its related entities/programs.
- In addition, we will have the opportunity to follow up on internal controls and best practice recommendations from our DAS (Diagnostic Advisory Services) performed in Phase 1 earlier in the year. In fact, we will building upon our DAS work as we perform the yearend audit.
- **Background:** Although the Church has undergone many internal audits, this is the first external financial audit. Therefore, we anticipate auditing both the beginning and ending balances of the fiscal year 2025. In other words, we will audit both 12/31/2024 and 12/31/2025 yearend balances. We will only audit the activities (revenues and expenditures and net asset designated/restricted funds) of the Church for the fiscal year 2025.
 - Furthermore, there are some expected unknowns in this first year. As we progress through the work, if we find areas of significant concern or issues, we will discuss those with you first and explore ways for improvement before proceeding. Our overall goal is to an independent eye and add constructive value where needed across your various systems, processes, and ministries.
- **Timeframe:** Exact timing for each phase TBD. Time flexibility allows us to provide the most favorable (discounted) pricing. We anticipate the following general timeline:
 - Phase 1: 2025 Diagnostic Advisory Services (May – June 2026)
 - Phase 2: 2025 Yearend Financial Audit (July – September 2026)
- **Church Pricing:** Each phase may be explored and agreed to individually or “bundled”:
 - **2025 Diagnostic Advisory Services: \$4,500 – \$5,500**
 - **2025 yearend Financial Audit: \$14,500 - \$15,500**
 - **DAS/Audit Bundle: \$17,000 (\$4,000 discount)**
- The pricing is based on our current understanding of the scope of work compared to the value and pricing of similar engagements. The range of the price does take into consideration certain unknowns inherent with a first-year engagement. This also includes travel and other out-of-pocket cost, as applicable.

- **Logistics:** It is helpful to see each of the engagements in 3 parts; the length of each part will depend on the level of service as well as the complexity and overall efficiency:
 - 1) **Planning:** start with planning remotely, document requests, and inquiries via phone, email, video chat, etc;
 - 2) **Fieldwork:** We will perform the majority, or possibly all, of our “fieldwork” remotely. We anticipate using our secure online document request management system (called “Suralink”) to share most data. Remote communications include email, phone, Suralink, and Microsoft Teams video conferencing. With the 2025 financial audit, we will also be onsite for 1 – 4 days at your Church’s campus to meet you and your team in person, observe your facilities and systems, and examine any paper documents, as applicable.
 - 3) **Drafting and finalizing report:** finish up report remotely, walk through conclusion with you, and then present financials to your leadership team via Teams video conference.
- **R+A engagement team:** Mr. Ashley Voss or Chris Smith will be the audit partner on the engagement. Our firm works as a team, so two or three of our experienced team members will lead the majority of the detailed work. Ashley or Chris will be significantly involved throughout the process because it is our first-year engagement and to ensure we are serving you and your team well.
- **Next steps:** I’m happy to answer any follow-up questions so that you feel good about your decision. Please don’t hesitate to ask! Once your team approves our proposal, we’ll send a formal engagement letter and coordinate our schedules to begin.

A little more about Ratliff + Associates CPAs: 30+ Years... Accounting for The Mission!

- **R+A focus:** for over 30 years our firm has worked only with nonprofits like yours. Each year, we service over 200 nonprofit organizations around the country, including churches, schools, ministries, foundations, and others. In addition to being a legacy firm, we are a teaching firm. We regularly speak at the Texas Ministry Conference in Houston to share nonprofit accounting insights and updates with our clients.
 - **R+A motto:** In God we trust, all others we audit.
 - **R+A mission:** Accounting for The Mission. Our culture and our heart is to provide support services to the frontline of *YOUR mission to be a congregation of “GRACE” in Round Rock and beyond!*
 - **Furthermore, in 2026, the R+A mission is to ADD+ Ministry!** We hope our professional services bless your Church and add assurance to your team, donors, and others. Even more, this year our team will be partnering as volunteers with many of our clients to provide front-line support, encouragement, and to ADD+ Ministry!

I trust this information will be helpful in your decision. Again, if you have further questions, please don't hesitate to ask. I look forward to hearing back from you soon!

Sincerely,

Ratliff + Associates, P.C.

Ashley Voss, CPA

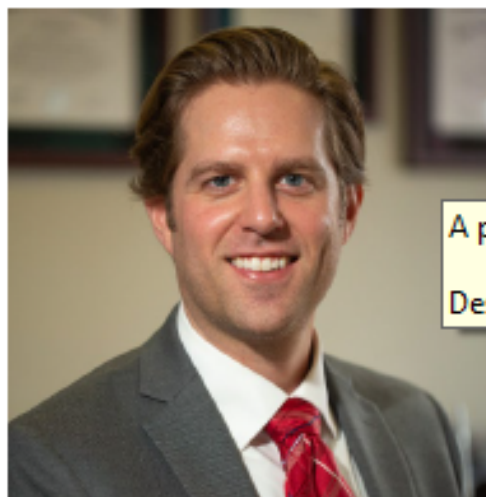
Managing Partner

Ratliff + Associates CPAs, P.C.

Audit Partners Biographies:



Ashley Voss, CPA



Chris Smith, CPA

Ashley Voss joined Ratliff + Associates CPAs, P.C. in 2008 and became managing partner in 2017.

Ashley started his career in 2002 with Ernst & Young, LLP, in Fort Worth, Texas. Ashley earned a bachelor's degree in accounting (as well as an English degree) from Abilene Christian University. He is a member of the Texas Society of CPAs and is also a regular speaker at the Texas Ministry Conference held annually in Houston, Texas.

Ashley lives in Fort Worth, Texas, with his wife Ruth Ann who is also our firm's office manager. They have been married for over 27 years, and they have four children. When he's away from the office, Ashley enjoys running, especially on forest trails. When they are away from home, the Voss family loves hiking and skiing in the Rocky Mountains.

Chris Smith joined the R+A audit team in August 2010. Prior to joining the firm, Chris brought two years of public accounting experience with Whitley Penn, LLP. that included both public and private corporations, along with not-for-profit organizations. The knowledge and skills gained from this previous

experience afforded him the opportunity to fulfill his passion to minister and assist clients by providing audit and consulting services. Chris was promoted to partner in January 2025.

Chris earned his degree in accounting from the University of North Texas and became a CPA in 2013. He is an active member of the Fort Worth chapter of the Texas Society of CPAs. Chris has spoken at the Texas Ministry Conference and other nonprofit conferences on Church and nonprofit accounting.

Chris and his wife Emily have been married for over 17 years. They reside in Fort Worth, with their 5-year-old daughter, Lottie. The Smiths are members of Saint John's Anglican Church in Fort Worth, and they are active in the Ryan Place neighborhood association. Chris enjoys cooking, attending live concerts and building Lego houses with his daughter.

Category	Source of Control	Legally Binding?	Can Council Change It?	Typical Accounting	What It Really Means
Restricted Fund	Donor / external	✔ Yes	✘ No	Net assets with donor restrictions	“We are required to use this a certain way.”
Designated Fund	Congregation (formal action)	✘ No	✔ Yes	Unrestricted (board-designated)	“We decided to set this aside.”
Special Fund	Informal / historical label	✘ No (by itself)	✔ Usually	Varies (often unrestricted)	“We track this separately.”
Endowed Fund	Donor (often via trust or agreement)	✔ Yes (often permanently)	✘ No (principal)	Restricted (often permanent)	“This is invested; use is limited (usually earnings only).”

Best Practice (ELCA Context)

- Use “**designated fund**” in policies, council minutes, and financial statements
- Use “**special fund**” only as a **communication-friendly label**

In most ELCA congregations, “**special fund**” and “**designated fund**” are often used interchangeably, which can be confusing.

Special Fund Name	Special Fund Type	Control Group	Notes
31101 Memorial Gifts	Special	Council or Donor	Donor can designate, Council can designate, "wish
31103 Adult Choir Memorial Fund	Special	Council	
31210 Youth Fundraising	Special	Council	
31211 Youth National Gathering	Special	Council	
31212 Youth Scholarship	Special	Council	
31213 Youth Summer Camp	Special	Council	
31300 Capital Improvement Funds	Designated	Council	
31401 Columbarium Niche Engraving	Designated	Council	
31402 Fall Fair Fund	Special	Council	
31403 Grounds Beautification Fund	Special	Council	
31404 Hispanic Service	Special	Council	
31405 Office Equipment - Pecht Zinke Fund	Restricted	Donor/Council	Donor restricted for Office Eq
31406 Computer Equipment Fund	Restricted	Donor/Council	Donor restricted for Computer/IT
31408 El Salvador Love	Special	Council	Expenses for El Salvador church and school
31409 World Hunger	Special	Council	
31410 Round Rock Serving Center	Special	Council	
31411 July 4th Parade	Special	Council	
31414 Water for Africa	Restricted	Donor	Donor restricted gifts to Water for Africa
31415 Day Camp	Special	Council	
31416 God's Work. Our Hands.	Special	Council	
31417 Community Care	Special	Council	Can be used for Community Care team and/or general community care needs
31418 Women's Retreat Fund	Special	Council	
31419 VOLT Ladies Fund (Val, Oktob, Ladies Tea)	Special	Council	Used for Oktoberfest, Ladies Tea & Valentine's dance
31420 Grief Sharing Group Fund	Special	Council	
31421 Counseling Construction	Restricted	N/A	Endowment grant balance held here for finalizing projects - balance will return to Endowment
31423 Disaster Relief Fund	Special	Council	
31425 Young Adult Ministry Fund	Restricted	Donor	Donor-restricted gift for this ministry
31501 WELCA Bereavement Fund	Special	Council	
31502 WELCA Rebecca Quilters	Special	Council	
31503 WELCA Convention	Special	Council	
31504 WELCA Kitchen Fund	Special	Council	
31505 WELCA Lutheran World Relief	Special	Council	
31506 WELCA General Fund	Special	Council	
31600 Cemetery Fund	Restricted	Cemetery/Council	
31700 ERC	Designated	Council	Designated for staff raises in 2025 & 2026 and Pastor's PTO, the rest can be reallocated
31701 Trust Gifts	Special	Council	Unrestricted money from Estate Gifts - Council has been choosing projects and various needs to spend it
Endowment Fund	Endowed	Principal preserved	Est. in 1984 fr sale of the Palm Estate. Governed by PVLC Endowment Policy
Cemetery Endowment Fund	Endowed	Principal preserved	Est. in 1894, formally named an "Endowment Fund" in 1972. Used for care and maintenance of the
Iver Wallin fund	Endowed	Principal preserved	Capital expansion
Iseidor & Pauline Wallin Fund	Endowed	Principal preserved	Major maintenance
Telander fund	Designated	Council	Est. in 1999 from Arnold Telander estate. Used to meet human needs in the church and beyond. Will does not state restrictions of fund or purpose.
Trinity Place fund	Endowed	Principal preserved	Est. in 2019 fr. Sale of Trinity Place to care for seniors.
Capital Reserve fund	Restricted	Council	For major maintenance needs of the church
Capital Expansion fund	Restricted	Council	For new building/expansion projects
Designated fund for PTO Liability	Restricted	Council	Pastor's PTO
Unrestricted fund	Designated	Council	Source - ROW sale, Estate gifts from Lange & Mayfield