

Church of St. Paul – Comfrey, MN
Administrative Council Meeting Minutes
Thursday, November 19, 2020 at 6:30 p.m. via Zoom

Members Present: Jim Rathman, Matt Eischen, Connie Kelly, Dale McMullen, Marianne Schotzko, Judy Augustin, Denice Evers, Fr. Mark Steffl, Fr. Sam Perez, Dan Davis, Matt Grausam, Jim Schwab, Nellie Richter – Secretary

Absent: Darrell Platz

Guests: David and Jordan Milbrath

Meeting was called to order at 6:34 p.m. by Chairman Rathman. Fr. Steffl led group in prayer.

Fr. Steffl introduced Milbrath's, told of his previous association with them and their financial background. Dave added that, as an example for St. Michael's, he constructed a portfolio (consisting of cash, stocks and bonds) to give them monthly income. The local banks cannot offer the same interest rates. Covered by Securities Investor Protection Corporation (SIPC) but does not provide blanket insurance coverage like the FDIC thru a bank. The average annual return (since 2004) has been 6 percent. Also invests for preservation of capital. Growth and Income – money is not locked up for period of time (like certificates) so it can be withdrawn when money is needed. Fr. Steffl added that with the combination, there isn't too much risk, but enough to get a better return. Japanese Martyrs has been with them about 3 years and they are averaging around 4 percent. Milbrath also explained the Ave Maria Fund – at least a portion is invested in this fund and does not invest in something that goes against our faith. There are Advisory fees, not commission fees, charged which amount to approximately 1% of investment. Evers asked if all investments could be in the Ave Maria Fund. Milbrath said that they try to do what they can with the Ave Maria Fund, but can't put all in it. With no more questions, Milbrath's left the Zoom meeting at 6:50 p.m.

Administrative Council Meeting Minutes from September 24, 2020 were presented – M/S/C Schotzko, Eischen to approve as read.

Financials through October 31, 2020: Grausam said that there is one Certificate yet at Americana for \$25,000 (matures 12/07/20) – all the rest is in SouthPoint MMS. Adult envelope contributions have been increasing and doing better compared to last year. Schotzko asked if we could decrease the number of missalettes received this year, but the missalettes are already here. Fr. Steffl said that people can take home and bring back, but with only one weekend mass per week, there shouldn't be concern over virus still on them. Missalettes will not be put in pews but will be put in back pew for people to take and use for mass. Schotzko would like to cut the number of missalettes ordered for next year to 125 or 130 (rather than the 160). Evers stated that the Calendar Raffle Tickets have been ordered and will put together to hand out or send out well before Christmas. M/S/C McMullen, Schotzko to approve financials.

Old Business: Fr. Steffl is looking for feedback on Tuesday evening mass. Averaging 10 people, with 1 mass cancelled due to weather. Too early to tell if feasible to continue the evening mass at this time. Evers complimented how well-organized the Church Dinner was and even with the weather that we had that morning, no negative remarks were heard. Profit to date is \$14,174.50. Schotzko feels that more sausage should be ordered for next year. This year people were in vehicles and asked if interested in sausage before they picked up their meals, so more was probably sold due to that.

Fr. Steffl cashed in the 2 CD's from Americana Bank (\$160K) and put in SouthPoint MMS. Locks were installed on South Sacristy 3 doors – code can be given if people need to get in for some reason.

New Business: Fr. Steffl would like to see our funds get a better rate for investments. He proposes to invest \$200K or \$300K at the most. Grausam stated that the labor portion of the roof project is still owed for approximately \$60K which will need to be withdrawn from SouthPoint MMS funds when bill is received. Eischen commented that Milbrath handles the Comfrey Fire Dept. Relief Fund and everything but maybe several thousand dollars is invested. They have had good returns for those investments – 6-7 percent, even with COVID. Evers feels we are not going to find any place that will pay an average of 4-6 percent interest. Have to do something if we want to see our money grow. Could we do monthly withdrawals for cash flow? McMullen also feels we need to do something now. Fr. Steffl doesn't feel we are in a cash flow bind right now, so good to just invest. Grausam did say that it is easy to take out if needed – accessible in several days of request.

Shouldn't be looking at any major expenses for a while since shingling is done and newer furnaces in church building. Augustin said that the North storage room in basement still has some water issues from the old coal door. Seems that if we have a driving rain, then moisture seeps in. Need to keep an eye on this. Eischen also mentioned that after the church kitchen cleaning, there was a concern about mold on the base of cabinets along the wall, so he and Dick Callanan checked out and couldn't find any mold. Doesn't think a big concern but will look into running a dehumidifier in kitchen.

M/S/C by Schotzko, Eischen to invest \$250K with Milbrath's for Growth and Income. Remaining money, Eischen feels, should be left in Savings and re-evaluate down the road. As SouthPoint MMS is paying a little better rate than a Certificate, better to just leave in MMS. The Americana \$25K CD will be put in Southpoint MMS when it comes due on December 7th.

Fr. Steffl said that Fr. Zach has a brother who is looking into security cameras for church. Good to keep on the Agenda and if info is received prior to next meeting, can send out to everyone. Fr. Steffl feels that the Rectory doors should be rekeyed every so many years and it hasn't been done for a long time. Josh from St. Mary's can come over and re-key them sometime. Additional confession times have been added: First Tuesday of every month (after our evening mass) and 2 Saturdays in December. Doug Callanan helped pick out a toggle-switch wireless microphone to replace the button one that was problematic for all the priests, and it is working out well. Thanks to Doug for his help with this.

COVID – Fr. Steffl responded to Augustin's email asking about wearing masks at church and how to handle people who don't wear them. People have said they will not attend church if masks aren't worn. Fr. Steffl feels we are the most compliant church in the AFC with following the guidelines. We cannot police everyone, but encourages everyone to do what they can. Mass dispensation is still in effect. Need to pray for this virus to be over and to get back to a happy medium. Rathman added that the virus spread isn't from people attending church but from other places/age groups.

DMA Project: An email was sent out to Council members but only several responses received: Sidewalks, roof project, operating expenses were projects suggested. Augustin added that the North entrance needs some attention – ceiling, walls and light fixture all have water damage from previous years of ice and snow melt. Rathman feels it is better to designate a project. Evers asked Fr. Steffl if Trustees can vote. He does not have an issue with Trustees making motions and voting. M/S/C Schotzko, Evers to designate the DMA money for repairs to the North entry.

Fr. Steffl mentioned that the other parishes in our AFC are giving a CD as a Christmas gift to their parishioners this year rather than a book. Cost is \$2.40 per CD, but all would be ordered through St. Mary's. Schotzko suggested the Rosary or Divine Chaplet CD. Fr. Sam commented that vehicles don't always have a CD player in them. M/S/C McMullen, Evers to order 50 CD's the same as the other parishes in Divine Mercy AFC.

Religious Education Report by Dan Davis, DRE: Still need a 5th/6th Grade teacher. Monthly Sunday Confirmation meetings will be going to virtual due to COVID. AFC First Reconciliation is being planned for Sunday, January 24th at St. Mary's. Our First Communion will be Sunday, May 2nd at the 10:30 a.m. Mass.

CCW Report by Schotzko: Phantom Bake Sale took in \$510 and proceeds were given to 3 Service Projects: Tanner's Team, Guatemala LEAST program and Groceries for Brickstone Manor. Plans being made for doing Christmas Joy Meal on Saturday, December 5th. Deanery I Board Meeting is supposed to be here in January, but may have to be a Zoom meeting, so we would not be 'hosting' the meeting. The next CCW Meeting will be February 4, 2021.

Augustin voiced concern on Christmas Eve mass at 4:00 p.m. – usually a very popular time and how do we handle more people? Can we do a sign-up sheet? Fr. Steffl wants to see where people are most comfortable in coming to church and to suggest to people to maybe look at attending a different mass this year. Will look into this in a week or so. Fr. Steffl commended the choir in doing a good job with music and doing what they can right now.

Liturgical Environment by Schotzko: November 29th is First Sunday of Advent – prayer over Advent wreath and lighting of first candle.

No Cemetery Meeting.

Eischen said Dick Callanan contacted him and offered to do Maintenance job for church for flat fee of \$200/month. Grausam said he would have to be paid an hourly wage as an employee – only an independent contractor can be paid a flat monthly fee. Discussion followed and more information is needed. M/S/C Evers, McMullen to table this until next meeting.

Eischen will look into placing a dehumidifier in basement. Haven't run one in 4 or more years. Will take humidity readings and see what the next steps are.

Fr. Steffl concluded the meeting with a closing prayer at 8:20 p.m.

Next meeting will be Thursday, January 21, 2021 at 6:30 p.m.

Submitted,

Nellie Richter - Secretary