

SAINT TIMOTHY'S EPISCOPAL CHURCH VESTRY MEETING MINUTES – DRAFT 4

Wednesday October 20, 2021 – Zoom and Grace House

Update Date: 11/3/2021

SUMMARY:

MOTIONS:

- The vestry unanimously approved the 4 motions proposed by the treasurer related to **employee benefits for the year 2022**. Included were motions related to 1) medical and dental plans, 2) premiums for over-age children, 3) medical/dental plans options for employees working less than 30 hr./week and 4) Benefit Waiver Allowance. All employees are automatically enrolled in the Diocese Employee Assistance Program
- The vestry unanimously approved the **grants proposed by the Outreach committee**, subject to a review by the Finance Committee. The Outreach committee was unable to have their proposal ready before the Finance Committee October meeting date.
- The vestry unanimously approved the **copier lease** recommended by the Administration Commission and reviewed by the Finance Committee.
- The vestry approved all **minutes**, submitted **reports** and the **agenda** for the October vestry meeting.

ACTION ITEMS:

- Vestry Sunday Lock-up Dates available: Nov. 14,21; Dec. 5,26; Jan. 9,16,23,30; Feb. 6
- Vestry should again call the parish members on their list

Attendees: Rev. Todd Bryant, Gabel Chong-Horsley, Linda Clark, Cecilia Oduwole, Steve Oki, Sally Shea Potts, Rayne Devlin, Susan Geissler-O'Neil, Jacque Chiavini, Neal Matsunaga, Trudy Macmillan, Ade Adekunle, Scott MacDougall

Absent: Steve Hedden

1. Opening Prayer – Pastor Todd – Jeremiah 31 -

Prayers: Pray for Pastor Todd and his family during sabbatical, Pastor Susan holding the fort, Pastor Susan's daughter – newly married, Susan's mother recovery, Linda's friend's mother, Jim Coleman's mother's birthday (99), T. Macmillan's granddaughter starts toddler school, kidnapped Haitian missionaries, Gabel starting new job, Ade and Roz travelling to the U.K. , Christmas Food Boxes 2021

2. Review and Confirm Agenda

3. Introduction of Guests – There were no guests at the October vestry meeting

4. **Recurring Action Items – Minutes, Treasurer’s, Rector’s, and Commission Reports**

- a. Minutes from the September 15, 2021 vestry meeting
- b. Treasurers Report, Venmo Report, Balance Sheet and P&L through 30 September 2021
- c. Commission and other Reports

MOTION: Approve all minutes and submitted reports and the agenda for the October vestry meeting. The motions were approved unanimously.

5. **Financial Topic Review – Treasurer – Neal Matsunaga**

a. **2021 Budget Status**

- Net income went down between September and October due to drop in pledge income. 19 families have not made any payments, some have passed away, 12 of those typically make one payment at the end of the year.
- Expenses are down as usual
- Contributing income is getting better

b. **Medical Benefits** – information comes from the Diocese – parishes make decisions based on that data on what benefits to offer

c. **Clergy Discretionary Account**

d. **Venmo** – The Venmo account received payments related to a pledge, several donations and a loan payment in September. Moneys received were transferred to the church checking account.

e. **Preschool received \$5000.00 from the State of CA** – after Neal and the Preschool director applied and the grant was received last week

6. **Non-Recurring Action Items**

a. **Staff Medical Plan options for 2022**

For the calendar year 2022 of the four medical plans available in the Diocese of California, St. Timothy’s will offer at no cost to eligible employees (30 or more hours/week) and their dependents the **Kaiser EPO 80** health plan and **Cigna-Dental/Ortho**. If an employee chooses a plan with a higher premium than covered by St. Timothy’s, then that employee will pay the difference between their elected plan and St. Timothy’s covered plan of equal enrollment tier (single to single, dual to dual, family to family).

b. **Premiums for over-age children**

Employer will not be responsible for the premiums of an over-age child when this coverage changes the tier of enrollment. Employee contributions for insurance premiums can be deducted from payroll on a pre-tax basis.

c. Part-time Employees Eligibility for Medical/Dental Plans

Part-time employees (those working a minimum of 20 hours/week but less than 30) are eligible to enroll in Diocesan group medical or dental plans. St. Timothy's will assume \$0 of premiums for plan(s) indicated in Resolution #1 above and the balance of premiums will be the responsibility of the employee. Employee contributions for insurance premiums can be deducted from payroll on a pre-tax basis.

d. Benefit Waiver Allowance

St. Timothy's will not provide a Benefit Waiver Allowance (BWA) for eligible medical and/or dental insurance coverage that is waived.

MOTION: Approve benefits motions unanimously.

NOTE: EAP (Employee Assistance Program) - A motion regarding EAP is no longer needed as employees working at least 20 but less than 30 hours per week are automatically enrolled per diocesan policy.

e. Outreach Grants - Gabel C-H

Gabel reviewed the proposed grants from the Outreach Committee proposing that the Vestry approve the grants subject to the review by the Finance Committee in November. There was not time to get the review before the vestry meeting. a

MOTION: Accept the proposed grants pending the Finance Committee review. If Finance approves, the grants will be made. If Finance has a problem, then the vestry will revisit the issue

f. Copier Lease – Steve Oki

The current copier lease ended in December 2020. Since then, we have been paying a reduced lease price, but we pay for all copies instead of having a quarterly allowance included in the lease price. The Administration Commission has solicited bids from 3 vendors after providing them a picture of our historic usage.

Bids were received from Shamrock (current vendor), WiZiX (local) and Xerox.

Administration Commission recommends going with WiZiX.

MOTION: The vestry approves the 63-month lease for a new copier proposed by the Administration Commission and reviewed by the Finance Committee from WiZiX.

Discussion Items

a. Youth Survey –

Todd sent the details of the responses to the Youth Survey to the vestry. He did not get a lot of responses. The Survey has closed and cannot be reopened. I can be copied and republished.

b. Youth Ministry – Pastor Todd

Youth attendance at events with Robbie has been very, very low. Youth engagement is critical to the future of the church.

Options: Robbie is going to Iceland in mid-December 2021

1) Nothing 2) Go ahead with Methodist Church costing \$15,000 & \$20,000, 3) Increase child-care person (Abby) \$26,000 to do a kid & family program 4) Both 2 and 3

Pastor Todd will do 1/quarter activity for youth.

Pastor Todd – 1/month 5 pm service with heavy youth participation

Pastor Susan – Anyone employed who work with the youth needs background in working with youth and spiritual experience

c. Confirmation – Trudy Macmillan

There have been no confirmation classes during the past 2 years due to Covid. No pressure from parents or grandparents. Kids don't feel uninterested.

Tap into Diocese resources

d. 2022 Budget – Treasurer – Neal Matsunaga

Updated budget posted to the Google Drive

e. Annual Meeting – 2022

February 6 – 1st Sunday in February – Zoom option

f. Masks in Church and in meetings on church premises – Rector Todd

- Nov 1 – Groups should verify attendee vaccination before removing masks
- Life Story participants are all vaccinated
- Todd suggestion: After Diocese blesses not wearing masks, attendees who verify their vaccination may remove their masks. Others must continue to wear a mask. Todd expects that to happen after Nov 1 but probably not quickly.
- Ask Greeters & Ushers to check status and update check off list
- End of October, check with groups to be sure that they know that everyone is vaccinated or will wear a mask after Nov. 1
- Pastor Susan: Maybe wait for December when kids can be vaccinated.
- Neal: In order to make things safer for older members, be rigorous on checking
- Sally: Suggest checking after church on 10/24 & 10/31 by vestry
- Ade: Add green dots to nametag after checking
- Groups: Ask the leadership to check attendees or remain masked
- Neal: What do we do about visitors? Ask to see their vaccination record.
- Todd suggests that Steve Hedden and Sally Potts and Allen Hirashiki come up with a plan.

7. FYI

a. Vestry Sunday Lock-Up dates available

As of November 3, the following Sundays are still available:

November 14 & 21

December 5, 26

January 9, 16, 23, 30

February 6.

b. Vestry Calling

Trudy – please **call your parishioner list**

8. Closing Prayer – Trudy MacMillan

St Timothy's Calendar for Vestry as of 10/15/2021

Date	Event
Monday, October 18 – 6:00 pm	Outreach Meeting – Zoom – Contact Sally for invitation
Wednesday, October 20	VESTRY MEETING https://us02web.zoom.us/j/81798167499?pwd=cktxUkJuQU55dEd5ZTF4a2lVN0FEZz09
Friday – Saturday October 22 – 23	Diocese of CA Convention in San Francisco
Sunday, October 24	Covenant Sunday
Sunday, October 24	TIDINGS DEADLINE
Sunday, October 24 – 4:00 – 6:30 pm	Youth Groups meeting in the Parish Hall
November 1 – end of January	Pastor Todd Sabbatical
Wednesday, November 17 – 6:30 pm	VESTRY MEETING – BUDGET REQUESTS DUE
Wednesday, December 15 – 6:30 pm	VESTRY MEETING
2022	
January 17 – 31, 2022	Winter Nights Shelter in the Parish Hall
Sunday, February 6	Parish Annual Meeting

Submitted by Sally Shea Potts, Vestry Clerk

Next Tidings Deadline – Sunday, October 24, 2021
Next Regular Vestry Meeting – Wednesday November 17, 2021

Treasurer's Report

October 20, 2021

Financial Highlights

- Financial results through September were positive overall with underruns in loose plate offerings and facilities cost sharing being offset by higher than budgeted pledge and contributing income to date. Expenses also underran by about 8%.
- Year to date budget vs actual results, adjusted for amortizing "pledges paid in full" in the current year, are:

	Budget	Actual	Difference
Pledge Income	\$493,738	\$497,778	\$ 4,040
Other Income	\$ 32,440	\$ 29,819	\$ (2,621)
Expenses	\$565,351	\$522,755	\$42,596
Net Income	\$(39,173)	\$ 4,842	\$44,015

Pledge Income difference due mainly to:

Pledges were better than budgeted in previous months offset by pledges in May, August and September that were less than budgeted. There are also 19 families for \$38,970 who have not made 2021 pledge payments yet.

Other Income difference due mainly to:

Loose Plate \$(5,514) and Facilities Cost Sharing \$(9,153) under budget offset by Contributing Income \$11,647 and Special Gifts \$1,150 above budget.

Expenses – Operating expense difference is the sum of a number of under budget items, with the main ones being:

Personnel expenses \$15,995 under budget due mainly to \$6,299 for administrative assistant/office manager, \$874 for bookkeeper and \$2,034 for childcare assistant position.

Altar Guild expenses \$1,431 under budget

Music expenses \$1,842 under budget

Christian Formation expenses \$1,118 under budget

Children & Youth Ministry expenses \$1,493 under budget

Fellowship expenses \$1,921 under budget

Administrative expenses \$7,036 under budget

Facilities expenses \$9,439 under budget

Contingency expenses \$2,285 under budget

Action Items

- Approve Employee Benefit Policies for 2022. 4 resolutions
- Reminder 2022 budget preparation process and schedule.
 - 10/20 – updated budget information
 - 11/17 – 2022 budget funding requests due
 - 12/1 – 2022 draft budget initial review by Finance Committee
 - 12/8 – 2022 draft budget (initial income, final expenses) reviewed by Finance Committee
 - 12/15 – 2022 draft budget (initial income, final expenses) reviewed by Vestry
 - 1/12 – 2022 final budget (final income & expenses) reviewed by Finance Committee
 - 1/19 – 2022 final budget (final income & expenses) reviewed by Vestry

Fiduciary Items

- Acct 62604 - Clergy Discretionary Fund activity year-to-date as of the end of September:
 - 6/30 \$300 check to individual
- Venmo transactions in September:
 - 9/5 \$40 donation
 - 9/16 \$200 loan payment
 - 9/17 \$30 donation
 - 9/24 \$40 donation
 - 9/26 \$100 pledge
 - 9/29 \$410 transferred to church checking acct/deposited on 9/30
 - Bookkeeper completed monthly reconciliation of Venmo statement and checking account

Other Status

- As of the end of September the balance on the special education loan is \$2,400.
- Robert Frederiksen was hired as a part-time Youth Minister effective 9/1. He will be working for St. Timothy's from 9/1 – 12/18 and is scheduled for 7 hrs./wk. at \$25/hr. The contingency budget account will be able to cover the estimated \$2,265 additional expense for compensation and payroll taxes for him.
- Noah's Ark preschool filed for and received \$5,000 from the state for covid-19 related expenses (e.g., covid-19 supplies and reduced enrollment due to state mandates)

Neal Matsunaga

Treasurer email exchange with Bookkeeper – Steve Zimmerman – re Venmo activity in September

10/6/2021

RE: Venmo Statement

Subject: **RE: Venmo Statement**
Date: 10/6/2021 11:51:07 AM Pacific Standard Time
From: bookkeeper@sainttimothysdanville.org
To: nkmats@aol.com
Cc: rwfirth@gmail.com

confirmed

Steve Zimmerman
Bookkeeper
St. Timothy's Episcopal Church
Office Hours: Wednesdays 9:00 to 2:00

----- Original Message -----

Subject: Venmo Statement
From: <nkmats@aol.com>
Date: Fri, October 01, 2021 3:28 pm
To: bookkeeper@sainttimothysdanville.org
Cc: rwfirth@gmail.com

Steve attached is the September statement for our Venmo account. Please email me that you have confirmed that you have confirmed that all deposits to the Venmo account have been transferred to the church checking account.

Thanks,
Neal

11:59 AM
10/13/21
Cash Basis

Saint Timothy's Episcopal Church
Balance Sheet
As of September 30, 2021

	<u>Sep 30, 21</u>
ASSETS	
Current Assets	
Checking/Savings	
10001 - Heritage Checking	214,095.20
10002 - Heritage Savings	14,903.12
17103 - Schwab	184,359.15
17104 - TD Ameritrade	353,044.78
Total Checking/Savings	<u>766,402.23</u>
Other Current Assets	
13000 - Special Loan	2,400.00
Total Other Current Assets	<u>2,400.00</u>
Total Current Assets	<u>768,802.23</u>
Fixed Assets	
18000 - Fixed Assets	
18001 - Bell Tower	64,000.00
18002 - Church Building	206,463.00
18003 - Education Wing	29,133.00
18004 - Equipment	94,354.00
18005 - Furniture	283.00
18006 - Grace House & Columbarium	1,800,000.00
18007 - Land	12,000.00
18008 - Land Improvements	62,854.00
18009 - Parish Hall	117,630.00
18010 - Ackerman Property	580,850.00
Total 18000 - Fixed Assets	<u>2,967,567.00</u>
Total Fixed Assets	<u>2,967,567.00</u>
Other Assets	
17101 - SSGA Endowment Fund	480,535.41
17102 - SSGA Endowment Gain/Loss	253,907.33
Total Other Assets	<u>734,442.74</u>
TOTAL ASSETS	<u>4,470,811.97</u>
LIABILITIES & EQUITY	
Liabilities	
Current Liabilities	
Accounts Payable	
20000 - Accounts Payable	-11,498.81
Total Accounts Payable	<u>-11,498.81</u>
Other Current Liabilities	
21007 - Prepaid Pledge 2021	10,660.85
Total Other Current Liabilities	<u>10,660.85</u>
Total Current Liabilities	<u>-837.96</u>
Total Liabilities	<u>-837.96</u>
Equity	
31300 - Perm. Restricted Net Assets	
31501 - SSGA Endowment Fund	734,442.74
31503 - Fixed Assets	2,967,567.00
Total 31300 - Perm. Restricted Net Assets	<u>3,702,009.74</u>
31500 - Temp. Restricted Net Assets	
31510 - Program	360,748.05
31520 - Outreach	106,468.05

11:59 AM
10/13/21
Cash Basis

Saint Timothy's Episcopal Church
Balance Sheet
As of September 30, 2021

	<u>Sep 30, 21</u>
Total 31500 - Temp. Restricted Net Assets	467,216.10
32000 - Unrestricted Net Assets	223,587.26
Net Income	78,836.83
Total Equity	<u>4,471,649.93</u>
TOTAL LIABILITIES & EQUITY	<u>4,470,811.97</u>

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10/06/21

Accrual Basis

Saint Timothy's Episcopal Church
Profit & Loss Budget vs. Actual
 January through September 2021

	Jan - Sep 21	Budget	\$ Over Budget	% of Budget
Ordinary Income/Expense				
Income				
40000 - Donations				
41000 - Pledge Income				
41120 - Prepaid Pledges Rec'd Prev Year	31,982.40	31,982.40	0.00	100.0%
41100 - Current Year Pledges	486,941.99	461,755.35	25,186.64	105.5%
41300 - Prior Year Pledges Rec'd Late	18,275.00			
Total 41000 - Pledge Income	537,199.39	493,737.75	43,461.64	108.8%
42000 - Plate Offering				
42100 - Loose Plate	1,986.00	7,499.97	-5,513.97	26.5%
42150 - Contributing Income	22,897.00	11,250.00	11,647.00	203.5%
Total 42000 - Plate Offering	24,883.00	18,749.97	6,133.03	132.7%
43000 - Special Gifts	1,150.00			
44000 - Operating Support				
44200 - Facilities Cost Sharing	2,651.05	12,163.95	-9,512.90	21.8%
44300 - Flower Donations	655.00	1,125.00	-470.00	58.2%
Total 44000 - Operating Support	3,306.05	13,288.95	-9,982.90	24.9%
45000 - Other Income				
45200 - Amazon Smile	91.26			
45300 - Interest Income	288.92	206.28	82.64	140.1%
45400 - Miscellaneous Income	100.00	194.99	-94.99	51.3%
Total 45000 - Other Income	480.18	401.27	78.91	119.7%
Total 40000 - Donations	567,018.62	526,177.94	40,840.68	107.8%
Total Income	567,018.62	526,177.94	40,840.68	107.8%
Gross Profit	567,018.62	526,177.94	40,840.68	107.8%
Expense				
66900 - Reconciliation Discrepancies	0.00			
60000 - Operating Expenses				
61000 - Diocesan Assessment	86,124.06	86,124.17	-0.11	100.0%
62000 - Personnel Expense				
62100 - Clergy Compensation				
62110 - Rector	72,576.00	72,576.00	0.00	100.0%
62120 - Associate Rector	60,252.84	60,252.75	0.09	100.0%
62198 - Clergy Pension Premiums	27,828.38	28,651.02	-822.66	97.1%
62199 - Clergy Benefits & Insurance	24,877.35	24,976.65	-99.30	99.6%
Total 62100 - Clergy Compensation	185,534.55	186,456.42	-921.87	99.5%
62200 - Lay Staff Compensation				
62201 - Youth Minister	700.00			
62202 - Music Director	31,436.76	30,591.00	845.76	102.8%
62203 - Office Manager	9,238.75	15,537.60	-6,298.85	59.5%
62213 - Office Staff-Temporary Help	3,672.05	597.60	3,074.45	614.5%
62204 - Bookkeeper	7,051.04	7,924.81	-873.77	89.0%
62205 - Childcare Assistant	256.00	2,289.64	-2,033.64	11.2%
62296 - Lay Payroll Taxes	2,900.56	4,355.94	-1,455.38	66.8%
62297 - Lay Pension Premiums	1,950.10	4,151.56	-2,201.46	47.0%
62299 - Pension Reimbrsmnt Noah's Ark	-0.01			
62298 - Lay Benefits & Insurance	409.82	4,795.57	-4,385.75	8.5%
Total 62200 - Lay Staff Compensation	57,615.07	70,243.72	-12,628.65	82.0%
62300 - Workers Compensation Insurance	-49.00	750.01	-799.01	-6.5%
62400 - Payroll Processing Fees	525.00	756.00	-231.00	69.4%
62500 - Contractors (1099)				
62501 - Musicians				
62511 - Paid Musicians	8,525.00	9,374.99	-849.99	90.9%
62512 - Supply Musicians	975.00	750.01	224.99	130.0%

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10/06/21

Accrual Basis

Saint Timothy's Episcopal Church
Profit & Loss Budget vs. Actual
 January through September 2021

	Jan - Sep 21	Budget	\$ Over Budget	% of Budget
Total 62501 - Musicians	9,500.00	10,125.00	-625.00	93.8%
62504 - Landscaping	18,153.00	18,153.00	0.00	100.0%
62505 - Janitorial Services	22,275.00	21,600.00	675.00	103.1%
Total 62500 - Contractors (1099)	49,928.00	49,878.00	50.00	100.1%
62600 - Staff Allowances				
62601 - Continuing Education	0.00	750.01	-750.01	0.0%
62602 - Travel	0.00	450.00	-450.00	0.0%
62603 - Clergy Hospitality	260.22	599.99	-339.77	43.4%
62604 - Clergy Discretionary Fund	300.00	225.00	75.00	133.3%
Total 62600 - Staff Allowances	560.22	2,025.00	-1,464.78	27.7%
Total 62000 - Personnel Expense	294,113.84	310,109.15	-15,995.31	94.8%
63100 - Altar Guild				
63101 - Candles and Wine	314.37	1,499.99	-1,185.62	21.0%
63102 - Flower Expense	502.78	750.01	-247.23	67.0%
63105 - All Other Altar Guild Expenses	227.26	225.00	2.26	101.0%
Total 63100 - Altar Guild	1,044.41	2,475.00	-1,430.59	42.2%
63200 - Music				
63205 - Music Expenses				
63215 - Professional Expense	1,067.57	374.99	692.58	284.7%
63216 - Music Hospitality	0.00	149.99	-149.99	0.0%
63205 - Music Expenses - Other	0.00	1,800.00	-1,800.00	0.0%
Total 63205 - Music Expenses	1,067.57	2,324.98	-1,257.41	45.9%
63206 - Musical Equipment R&M	390.00	975.01	-585.01	40.0%
Total 63200 - Music	1,457.57	3,299.99	-1,842.42	44.2%
63300 - Christian Formation				
63301 - EFM	0.00	374.99	-374.99	0.0%
63302 - Adult Education	130.50	750.01	-619.51	17.4%
63303 - Lenten Series	101.45	225.00	-123.55	45.1%
Total 63300 - Christian Formation	231.95	1,350.00	-1,118.05	17.2%
63350 - Children & Youth Ministry				
63351 - Family Ministries	21.84	975.01	-953.17	2.2%
63352 - Youth Ministries	0.00	750.01	-750.01	0.0%
63353 - Acolytes	215.18	225.00	-9.82	95.6%
63350 - Children & Youth Ministry - Other	220.08			
Total 63350 - Children & Youth Ministry	457.10	1,950.02	-1,492.92	23.4%
64000 - Worship & Liturgy				
64108 - Liturgical Art	0.00	225.00	-225.00	0.0%
64150 - Miscellaneous Worship	301.58	450.00	-148.42	67.0%
Total 64000 - Worship & Liturgy	301.58	675.00	-373.42	44.7%
64250 - Pastoral Care	0.00	149.99	-149.99	0.0%
64500 - Fellowship				
64501 - Sunday Coffee & Supplies	0.00	599.99	-599.99	0.0%
64502 - Parish Events-Connect	0.00	374.99	-374.99	0.0%
64503 - Reception Expense	29.25	374.99	-345.74	7.8%
64504 - Greeters-Welcome	0.00	374.99	-374.99	0.0%
64505 - Invites	0.00	149.99	-149.99	0.0%
64506 - Vestry Expenses	0.00	75.01	-75.01	0.0%
Total 64500 - Fellowship	29.25	1,949.96	-1,920.71	1.5%
65000 - Administrative				
65100 - Office Supplies	461.01	1,125.00	-663.99	41.0%

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10/06/21

Accrual Basis

Saint Timothy's Episcopal Church
Profit & Loss Budget vs. Actual
 January through September 2021

	Jan - Sep 21	Budget	\$ Over Budget	% of Budget
65101 - Paper	439.58	1,875.01	-1,435.43	23.4%
65102 - Advertising	304.55	750.01	-445.46	40.6%
65103 - Software	2,454.54	1,800.00	654.54	138.4%
65105 - Phone & Internet	5,940.14	4,125.01	1,815.13	144.0%
65106 - Misc Administration	20.00	450.00	-430.00	4.4%
65200 - Equipment				
65201 - Hardware	1,094.73	750.01	344.72	146.0%
65202 - Ricoh Copier	6,209.88	11,700.00	-5,490.12	53.1%
65203 - Other Equipment R&D	0.00	374.99	-374.99	0.0%
65204 - Risograph Copier	610.52	810.00	-199.48	75.4%
Total 65200 - Equipment	7,915.13	13,635.00	-5,719.87	58.1%
65300 - Postage				
65301 - Meter Postage	511.77	750.01	-238.24	68.2%
65302 - Other Postage	213.84	112.50	101.34	190.1%
65303 - Meter Lease	1,651.03	2,325.01	-673.98	71.0%
Total 65300 - Postage	2,376.64	3,187.52	-810.88	74.6%
Total 65000 - Administrative	19,911.59	26,947.55	-7,035.96	73.9%
66000 - Facilities				
66100 - Campus Maintenance	26,846.94	26,249.99	596.95	102.3%
66110 - Rectory Maintenance				
66111 - Insurance	261.00	487.49	-226.49	53.5%
66112 - Landscaping	2,430.00	3,000.01	-570.01	81.0%
66113 - Pool	1,193.00	1,274.99	-81.99	93.6%
66116 - Maintenance	3,903.59	3,000.01	903.58	130.1%
Total 66110 - Rectory Maintenance	7,787.59	7,762.50	25.09	100.3%
66120 - Services				
66121 - Elevator & Fire Alarm	5,348.50	4,500.00	848.50	118.9%
66122 - Other Services	1,074.05	4,500.00	-3,425.95	23.9%
Total 66120 - Services	6,422.55	9,000.00	-2,577.45	71.4%
66130 - Facilities Supplies	1,237.17	2,624.99	-1,387.82	47.1%
66140 - Utilities				
66141 - EBMUD	9,398.14	14,400.00	-5,001.86	65.3%
66142 - Garbage	4,891.24	6,375.01	-1,483.77	76.7%
66143 - PG&E Gas	3,715.16	3,900.01	-184.85	95.3%
66144 - PG&E Electrical	10,624.80	10,049.99	574.81	105.7%
Total 66140 - Utilities	28,629.34	34,725.01	-6,095.67	82.4%
Total 66000 - Facilities	70,923.59	80,362.49	-9,438.90	88.3%
67000 - Finance				
67050 - Stewardship	0.00	1,800.00	-1,800.00	0.0%
67100 - Benevity Fees	17.80	112.50	-94.70	15.8%
67101 - Banking Charges	1,761.49	900.00	861.49	195.7%
67103 - Corporate Fees & Expenses	27.78	75.01	-47.23	37.0%
67104 - Property & Liability Insurance	23,283.00	23,297.26	-14.26	99.9%
67107 - Property Taxes				
67117 - Church Property Tax	7,137.98	5,353.49	1,784.49	133.3%
67118 - Rectory Property Tax	404.31	606.74	-202.43	66.6%
Total 67107 - Property Taxes	7,542.29	5,960.23	1,582.06	126.5%
Total 67000 - Finance	32,632.36	32,145.00	487.36	101.5%
68000 - Budgeted Outreach				
68002 - Budgeted Outreach	11,250.00	11,250.00	0.00	100.0%
68003 - Schools & Interfaith Council	2,250.00	2,250.00	0.00	100.0%
Total 68000 - Budgeted Outreach	13,500.00	13,500.00	0.00	100.0%
69000 - Contingency				

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10/06/21

Accrual Basis

**Saint Timothy's Episcopal Church
Profit & Loss Budget vs. Actual
January through September 2021**

	Jan - Sep 21	Budget	\$ Over Budget	% of Budget
69001 - Contingency	1,878.94	3,749.99	-1,873.05	50.1%
69003 - COVID-19 Supplies	150.42	562.50	-412.08	26.7%
Total 69000 - Contingency	2,027.36	4,312.49	-2,285.13	47.0%
Total 60000 - Operating Expenses	522,754.66	565,350.81	-42,596.15	92.5%
Total Expense	522,754.66	565,350.81	-42,596.15	92.5%
Net Ordinary Income	44,263.96	-39,172.87	83,436.83	-113.0%
Other Income/Expense				
Other Income				
70000 - Program Accounts				
70060 - Maintenance & Improvement				
70061 - Maint & Improvement Income	4,700.00			
70065 - Maint & Improvement Expense	-18,080.96			
Total 70060 - Maintenance & Improvement	-13,380.96			
70110 - Youth Trips				
70111 - Youth Trips Income	150.00			
Total 70110 - Youth Trips	150.00			
70120 - Vacation Bible School				
70121 - Vacation Bible School Income	250.00			
70125 - Vacation Bible School Expense	-104.17			
Total 70120 - Vacation Bible School	145.83			
70130 - Concert Series				
70131 - Concert Series Income	100.00			
70135 - Concert Series Expense	-225.00			
Total 70130 - Concert Series	-125.00			
70140 - Columbarium				
70141 - Columbarium Income	10,800.00			
70145 - Columbarium Expense	-704.54			
Total 70140 - Columbarium	10,095.46			
70170 - Memorial				
70171 - Memorial Income	1,250.00			
Total 70170 - Memorial	1,250.00			
70230 - Capital Fund - Livestreaming				
70232 - Livestreaming - Expenses	-9,086.86			
Total 70230 - Capital Fund - Livestreaming	-9,086.86			
Total 70000 - Program Accounts	-10,951.53			
80000 - Outreach Accounts				
80040 - Fruits of the Harvest				
80042 - General Donations	41,510.00			
80048 - Event Expenses	-2,939.35			
Total 80040 - Fruits of the Harvest	38,570.65			
80110 - Winter Nights				
80119 - Winter Nights Disbursements	-2,396.90			
Total 80110 - Winter Nights	-2,396.90			
89000 - Other Outreach				
89001 - Other Outreach Donations	16,500.00			
89005 - Other Outreach Disbursements	-2,000.00			

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10/06/21

Accrual Basis

Saint Timothy's Episcopal Church
Profit & Loss Budget vs. Actual
January through September 2021

	<u>Jan - Sep 21</u>	<u>Budget</u>	<u>\$ Over Budget</u>	<u>% of Budget</u>
Total 89000 - Other Outreach	14,500.00			
Total 80000 - Outreach Accounts	50,673.75			
Total Other Income	39,722.22			
Other Expense				
100000 - Ask My Accountant	74.78			
Total Other Expense	74.78			
Net Other Income	39,647.44			
Net Income	<u>83,911.40</u>	<u>-39,172.87</u>	<u>123,084.27</u>	<u>-214.2%</u>

BUDGET HISTORY – 4 PAGES

SOURCE		2017	2018	2019	2020	2021	2021	NOTES
		Actuals	Actuals	Actuals	Actuals	Budget	Actuals Sept	
Income								
40000 · Donations								
41000 · Pledge Income								
41100 · Current Year Pledges	Cams	596,814	560,856	595,423	565,101	615,674	486,942	
41120 · Prepaid Pledges Rec'd Prev Yr	Cams	43,851	91,801	41,126	63,118	42,643	31,982	
41300 · Prior Year Pledges Rec'd late	Cams		3,330	4,592	1,835	0	18,275	
41000 · Pledge Income - Other				23,245				
Total		640,665	655,986	664,387	630,053	658,317	537,199	
Total 41000 · Pledge Income		640,665	655,986	664,387	630,053	658,317	537,199	
42000 · Plate Offering								
42100 · Loose Plate	Matsunaga	9,484	8,401	10,857	2,120	10,000	1,986	
42101 · 1st Sunday Clergy Disc			2,280					
42150 · Contributing Income	Cams	82,021	40,430	42,466	49,369	15,000	22,897	
42000 · Plate Offering Other				145				
Total 42000 · Plate Offering		91,505	51,110	53,468	51,490	25,000	24,883	
43000 · Special Gifts								
43000 · Special Gifts	Matsunaga	3,988	1,848	2,605	384	0	1,150	
44000 · Operating Support								
44200 · Facilities Cost Sharing	Matsunaga	24,965	23,217	27,321	10,939	16,219	2,651	
44300 · Flower Donations	Chiavini	4,487	4,510	3,913	1,759	1,500	655	
Total 44000 · Operating Support		29,482	27,727	31,234	12,698	17,719	3,306	
45000 · Other Income								
45100 · eScript Remittance	Matsunaga	10	-10	1	-1	0	0	
45200 · Amazon Smile	Matsunaga	23	4	-3	2	0	91	
45300 · Interest Income	Matsunaga	369	283	274	382	275	289	
45400 · Miscellaneous Income	Matsunaga	68	77	262	248	260	100	
45500 · PPP Funds	Matsunaga							
45600 · Pledge Reserve	Matsunaga							
Total 45000 · Other Income		470	354	534	631	535	480	
Total Income		766,110	737,024	752,227	695,256	701,571	567,019	
Expense								
60000 · Operating Expenses								
61000 · Diocesan Assessment								
61000 · Diocesan Assessment	Matsunaga	123,337	93,793	107,319	111,261	114,832	86,124	
62000 · Personnel Expense								
62100 · Clergy Compensation								
62110 · Rector	Matsunaga	31,875	88,667	92,290	95,251	96,768	72,576	
62120 · Associate Rector	Matsunaga	67,073	71,173	74,537	78,198	80,337	60,253	
62198 · Clergy Pension Premiums	Matsunaga	30,486	32,545	36,115	36,363	38,201	27,828	
62199 · Clergy Benefits & Insurance	Matsunaga	13,843	26,770	29,529	31,411	33,302	24,877	
Total 62100 · Clergy Compensation		143,277	219,155	232,471	241,223	248,608	185,534	
62200 · Lay Staff Compensation								
62201 · Youth Minister	Matsunaga						700	
62202 · Music Director	Matsunaga	35,500	37,213	38,901	41,044	40,788	31,437	
62203 · Office Manager	Matsunaga	32,359	23,088	15,289	20,139	20,717	9,239	
62213 · Office Temp Help	Matsunaga		5,854	4,953	0	797	3,672	

SOURCE		2017	2018	2019	2020	2021	2021	NOTES
		Actuals	Actuals	Actuals	Actuals	Budget	Actuals	
		Sept						
62204 - Bookkeeper	Matsunaga	25,648	26,589	26,318	10,900	10,566	7,051	
62205 - Childcare Assistant	Matsunaga	2,614	2,452	2,216	393	3,053	256	
62296 - Lay Payroll Taxes	Matsunaga			5,656	4,709	5,808	2,901	
62297 - Lay Pension Premiums	Matsunaga	2,672	3,445	3,057	4,509	5,535	1,950	
62298 - Lay Benefits & Insurance	Matsunaga	1,090	2,383	2,786	775	6,394	410	
62299 - Lay Pension Reimbrsmnt Noah's	Matsunaga		2,035	0	1,337	0	0	
Total 62200 - Lay Staff Compensation		99,882	102,840	99,177	83,807	93,658	57,615	
62300 - Workers Compensation Insurance	Matsunaga	531	295	989	1,621	1,000	-49	
62400 - Payroll Processing	Matsunaga	7,656	7,344	945	784	1,008	525	
62500 - Contractors (1099)								
62501 - Musicians		13,603	15,078					
62511 - Paid Musicians	Chiavini			14,695	13,050	12,500	8,525	
62512 - Supply Musicians	Chiavini			805	250	1,000	975	
62504 - Landscaping	MacDougall	23,598	23,448	24,204	23,739	24,204	18,153	
62505 - Janitorial Services	MacDougall	27,425	27,850	27,750	29,250	28,800	22,275	
Total 62500 - Contractors (1099)		64,626	66,376	67,454	66,289	66,504	49,928	
62600 - Staff Allowances								
62601 - Continuing Education	Matsunaga	1,094	1,064	1,782	478	1,000	0	
62602 - Travel	Matsunaga	1,640	599	568	714	600	0	
62603 - Clergy Hospitality	Matsunaga	2,130	2,187	1,771	1,322	800	260	
62604 - Clergy Discretionary Fund	Matsunaga	450	350	165	15	300	300	
Total 62600 - Staff Allowances		5,314	4,190	4,286	2,529	2,700	560	
Total 62000 - Personnel Expense		321,288	400,200	405,320	396,253	413,479	294,114	
63100 - Altar Guild								
63101 - Candles and Wine	Chiavini	1,900	2,701	1,933	609	2,000	314	
63102 - Flower Expense	Chiavini	3,239	3,021	3,110	2,548	1,000	503	
63103 - Laundry Services	Chiavini	0	87	0	0	0	0	
63105 - All Other Altar Guild Expenses	Chiavini	708	942	361	363	300	227	
Total 63100 - Altar Guild		5,846	6,752	5,404	3,520	3,300	1,044	
63200 - Music								
63201 - Music Donations & Disbursements	Chiavini	-1,000		0	0	0	0	
63205 - Music Expenses	Chiavini	3,231	1,765					
63215 - Professional Expenses	Chiavini			1,086	0	500	1,068	
63216 - Music Hospitality	Chiavini			418	176	200	0	
63205 - Music Expenses - Other	Chiavini			103	1,406	2,400	0	
63206 - Musical Equipment R&M	Chiavini	1,077	317	653	260	1,300	390	
Total 63200 - Music		3,307	2,083	2,260	1,842	4,400	1,458	
63300 - Christian Formation								
63301 - EFM	Perry	0	618	0	0	500	0	
63302 - Adult Education	Perry	1,335	730	760	174	1,000	131	
63303 - Lenten Series	Perry	318	544	0	407	300	101	
63304 - Activity Support	Perry	0	413			0	0	
Total 63300 - Christian Formation		1,653	2,305	760	581	1,800	232	
63350 - Children & Youth Ministry								
63351 - Family Ministries	Devlin	556	385	771	131	1,300	22	
63352 - Youth Ministries	Devlin	286	1,754	437	0	1,000	0	
63350 - Children & Youth Ministry - Other	Devlin			300		0	215	
63353 - Acolytes	Devlin	40	246	100	200	300	220	

SOURCE		2017	2018	2019	2020	2021	2021	NOTES
		Actuals	Actuals	Actuals	Actuals	Budget	Actuals Sept	
Total 63350 -Children & Youth Ministry		882	2,386	1,607	331	2,600	457	
64000 - Worship & Liturgy								
64108 - Liturgical Art	Chiavini	0	0	109	0	300	0	
64150 - Miscellaneous Worship	Chiavini	787	879	414	931	600	302	
Total 64000 - Worship & Liturgy		787	879	523	931	900	302	
64250 - Pastoral Care								
Total 64250 - Pastoral Care Macmillan					0	200	0	
64500 - Fellowship								
64501 - Sunday Coffee & Supplies	Kotesky	1,526	1,523	1,262	368	800	0	
64502 - Parish Events - Connect	Kotesky	504	1,089	613	0	500	0	
64503 - Reception Expense	Kotesky	24	1,202	758	0	500	29	
64504 - Greeters - Welcome	Kotesky	240	536	520	76	500	0	
64505 - Invites	Kotesky	1,210	179	0	0	200	0	
64506 - Vestry Expenses	Kotesky	736	210	100	96	100	0	
64508 - NEW (New Episcopal Women)	Kotesky		733	315	0	0	0	
64599 - Coffee Hour Donations	Kotesky		-221	0	0	0	0	
Total 64500 - Fellowship		4,240	5,251	3,567	540	2,600	29	
65000 - Administrative								
65100 - Office Supplies	Oki	2,841	2,447	3,104	622	1,500	461	
65101 - Paper	Oki	3,603	2,225	3,439	1,015	2,500	440	
65102 - Advertising	Oki	633	329	764	576	1,000	305	
65103 - Software	Oki	1,841	1,251	1,564	1,936	2,400	2,455	
65105 - Phone & Internet	Oki	5,227	5,519	5,412	5,399	5,500	5,940	
65106 - Miscellaneous Administration	Oki		0	720	0	600	20	
65200 - Equipment								
65201 - Hardware	Oki	66	1,412	530	1,014	1,000	1,095	
65202 - Ricoh	Oki	18,183	19,648	17,565	12,397	15,600	6,210	
65203 - Other Equipment R&D	Oki	0	369	0	733	500	0	
65204 - Risograph	Oki				0	1,080	611	
Total 65200 - Equipment		18,249	21,430	18,095	14,144	18,180	7,915	
65300 - Postage								
65301 - Meter	Oki	5,564	530	1,325	1,235	1,000	512	
65302 - Other Postage	Oki	200	100	-45	137	150	214	
65303 - Meter Lease	Oki		2,512	3,131	3,152	3,100	1,651	
Total 65300 - Postage		5,764	3,142	4,411	4,523	4,250	2,377	
Total 65000 - Administrative		38,157	38,342	37,508	28,214	35,930	19,912	
66000 - Facilities								
66100 - Campus Maintenance	MacDougall	15,115	32,377	38,897	41,022	35,000	26,847	
66110 - Rectory Maintenance								
66111 - Insurance	MacDougall	536	482	462	261	650	261	
66112 - Landscaping	MacDougall	1,350	3,990	3,240	3,240	4,000	2,430	
66113 - Pool	MacDougall	2,379	1,680	1,627	1,530	1,700	1,193	
66116 - Maintenance	MacDougall	765	2,827	3,975	2,750	4,000	3,904	
66110 - Rectory Maintenance Other	MacDougall						0	
Total 66110 - Rectory Maintenance		5030	8979	9304	7781	10350	7,788	
66120 - Services								
66121 - Elevator, Fire & Burgler Alarm	MacDougall	4,672	5,613	8,155	10,800	6,000	5,349	
66122 - Other Services	MacDougall	6,724	5,781	4,622	4,057	6,000	1,074	

SOURCE		2017	2018	2019	2020	2021	2021	NOTES
		Actuals	Actuals	Actuals	Actuals	Budget	Actuals	
		Sept						
Total 66120 - Services		11,396	11,393	12,777	14,858	12,000	6,423	
66130 - Facilities Supplies	MacDougall	2,807	2,746	3,493	2,396	3,500	1,237	
66140 - Utilities	MacDougall							
66141 - EBMUD	MacDougall	17,201	20,928	19,160	26,946	19,200	9,398	
66142 - Garbage	MacDougall	7,415	7,573	7,787	8,254	8,500	4,891	
66143 - PG&E Gas	MacDougall	4,727	4,694	5,138	4,699	5,200	3,715	
66144 - PG&E Electrical	MacDougall	11,506	12,330	13,236	12,901	13,400	10,625	
66145 - PG&E Loan	Matsunaga	8,666	7,435	8,111	6,299			
Total 66140 - Utilities		49,516	52,959	53,432	59,099	46,300	28,629	
Total 66000 - Facilities		83,864	108,454	117,703	125,155	107,150	70,924	
67000 - Finance								
67050 - Stewardship	Oliver	1,955	2,512	2,342	144	2,400	0	
67100 - Benevity Fees	Matsunaga	178	171	141	33	150	18	
67101 - Banking Charges	Matsunaga	1,030	1,902	1,188	2,124	1,200	1,761	
67102 - LOC Interest	Matsunaga		57					
67103 - Corporate Fees & Expenses	Matsunaga	1,052	139	0	0	100	28	
67104 - Property & Liability Insurance	MacDougall	19,957	26,723	29,662	38,728	31,063	23,283	
67106 - Property Taxes	Matsunaga	8,346	1,409					
67117 - Church Property Tax	Matsunaga			8,519	10,772	7,138	7,138	
67118 - Rectory Property Tax	Matsunaga			918	869	809	404	
Total 67000 - Finance		32,517	32,914	42,771	52,670	42,860	32,632	
68000 - Budgeted Outreach								
68002 - Budgeted Outreach	Matsunaga	7,300	15,000	15,000	15,000	15,000	11,250	
68003 - Schools & Interfaith Council	Matsunaga	2,700	3,000	3,000	3,000	3,000	2,250	
Total 68000 - Budgeted Outreach		10,000	18,000	18,000	18,000	18,000	13,500	
69000 - Contingency								
69001 - Contingency	Matsunaga	488	1,888	1,389	784	5,000	1,877	
69003 - Covid-19 Supplies	Matsunaga				898	750	150	move to facility supplies in future
69002 - YE Reserve Funds	Matsunaga		25,977					
Total Expense		626366	737024	744132	740978	753801	522755	
Projected Surplus/Loss			0	8,095	-45,722	-52,230	44,264	

September 8, 2021

Note: Please read this letter and enclosure carefully, as we require you to return the enclosed annual benefit policy agreement prior to Open Enrollment which begins October 27th

Dear Diocese of California Employer,

Enclosed please find your 2022 Employer Adoption Agreement for 2022 Benefit Policies to complete and return to Sarah Crawford prior to this year's open enrollment period, which begins on October 27 and closes on November 17.



Health Plans renewed for 2022: The diocesan Finance Committee met recently to review our diocesan health plans for the coming year. For 2022 we have renewed the four existing medical plans and one dental/ortho plan without changes. The plans available are Kaiser EPO 80, Kaiser EPO High, Anthem BCBS PPO 80 and Anthem BCBS PPO 90 and Cigna Dental/Ortho

Claims experience: We are fortunate that we receive our insurance through the Episcopal Church Medical Trust, a non-profit which works hard to absorb rapid expense increases rather than immediately passing them through to us. In the context of Covid-19 and our recent claims experience, this year's increases continue a downward trend year over year: 2019 renewal rates increased 9% - 11.5%, 2020 renewal rates increased 5.97% - 6.99%, 2021 renewal rates increased 5.03% - 6.04%

2022 Rate increases:

Medical: 4.9% - 5.04%

Cigna Dental/Ortho, Disability, Group Term Life, EAP: 0.0%

Reminder: Effective January 1, 2021 all part-time benefit eligible employees (those working at least 20hrs but less than 30hrs/ week) will be enrolled in Cigna Behavioral Employee Assistance Plan. Previously this benefit was provided automatically to all full-time benefit eligible employee (those working at least 30hrs / week) and to those PT employees whose employers opted into this plan. The Diocesan Finance Committee recommended, and Executive Council approved adding this valuable benefit to the part-time benefit package. This benefit is not only available to eligible employees but also to all members of their household at a cost of \$4.00 per employee per month. To learn more about EAP, download: [100 Reasons to Call the Employee Assistance Program](#)

see also:

[Employee Assistance Program brochure for Lay Employees](#)

[Employee Assistance Program \(EAP\) & Pastoral Support Network \(PSN\) brochure for Clergy](#)

Cost-sharing option: Returning to the enclosed 2022 Employer Adoption Agreement for Benefits Cost-Sharing: please remember that Diocesan Canon XX permits you to cost-share medical premiums with your employees provided you pay the full cost of at least one plan for the employee and their eligible enrolled family members. In other words, cost-sharing is permitted only for plans offered in addition to a fully-paid plan. Please remember also that clergy and lay employees must receive equal treatment per The Denominational Health Plan ("DHP"), established in July 2009 by General Convention Resolution 2009-A17.

It is therefore necessary for employers to decide which medical plan or plans will be employer paid in full. If you will require your employees to pay the difference between plan(s) you cover in full and higher cost plans, you will need to communicate your policy to your employees prior to the start of Open Enrollment on October 27, as this is the one time of the year when employees can change medical plans or add dependents to medical or dental coverage.

Diocese of California ■ The Episcopal Church ■ 1055 Taylor Street ■ San Francisco, CA 94108
tel 415.673.5015 fax 415.673.9268 diocal.org

Pre-tax deductions for employee-paid premiums: Employees who choose to enroll in plans more expensive than your base plan may have their contributions to their medical insurance deducted from their pay on a pre-tax basis, an important benefit for those who choose a plan with cost-sharing. We will provide you with the forms required to have employee contributions deducted on a pre-tax basis when 2022 payroll documents are finalized.

Benefit Waiver Allowance (BWA): In 2020 we rolled out the option for employers to establish a BWA. Employees who have medical or dental coverage through a spouse or partner and waive either or both diocesan coverages can be paid a benefits waiver allowance for doing so. This arrangement can be advantageous for both the employee and the employer. For example, an employer that provides Kaiser EPO 80 as the base plan and offers a \$500/mo BWA could see an annual cost savings between \$5,000 - \$25,000 and the employee would appreciate \$6,000 in take home pay.

Regulations require an employer to offer the same benefits waiver allowance to all employees, regardless of whether the coverage waived is single, employee +1, or family. Note also that the allowance is taxable income to the employee, and assessed for both clergy pension or lay retirement plan contributions.

Employers that *will* offer a BWA in 2022 will receive a template form to establish BWA payments to eligible employees prior to the first payroll of the new year.

Thank you for your prompt attention to this time sensitive matter. If you have any questions, please reach out to Sarah Crawford preferably by email: sarahc@diocal.org or leave a voicemail at: 415-869-7805.

Yours sincerely,

Michele Racusin
Chief Financial Officer
Episcopal Diocese of California
1055 Taylor Street
San Francisco, CA 94108
micheler@diocal.org

Enclosure

Diocese of California ■ The Episcopal Church ■ 1055 Taylor Street ■ San Francisco, CA 94108
tel 415.673.5015 fax 415.673.9268 diocal.org



2022 EMPLOYEE BENEFIT POLICIES

EMPLOYER ADOPTION AGREEMENT

Entity Name, Location & Parish Code: _____

The Diocese of California asks each employer to review and confirm **four separate benefit policies** for 2022, to be effective Jan. 1, – Dec. 31, 2022. This policy review and adoption is done on an annual basis to allow employers to respond to current year plan offerings. Each policy must be applied equally to all eligible employees, clergy and lay.

The first policy defines which medical plan or plans available through the Diocesan group will be provided to full-time employees and their eligible dependents at no cost to the employee, in accordance with Canon XX. Full-time employees are those who work a minimum of 30 hours per week on a permanent basis. Eligible dependents include spouse by marriage, state registered domestic partner, child(ren) up to age 30.

The second policy asks each employer to determine responsibility of premiums for medical and dental coverage of over-aged children. Over-age children are those aged 20 to 30 if not a full-time student, or ages 25 to 30 even if a full-time student (full-time students age 20 to 24 are not eligible for cost-sharing). When enrollment of an over-age child changes the tier of coverage from single to dual, or dual to family, will the employee or the employer pay the incremental premiums for the over-age child.

The third determines the responsibility of premiums for medical and/or dental should an eligible part-time employee (those working a minimum of 20hrs/week but less than 30) opt to enroll in coverage. Employers are not required to pay any health benefit premiums for part-time employees, but they may opt to cover some, or all, of the cost.

The fourth (new in 2020) policy establishes a Benefits Waiver Allowance (BWA) for employees that waive Diocesan group medical or dental coverage and provide evidence of other group coverage such as a spouse's employer plan. The BWA is paid through semi-monthly payroll, is not part of base salary, is considered taxable income to the employee and is assessed for either clergy pension or lay retirement contributions.

Please review the attached plan comparison document, benefit rate sheet to help guide your 2022 benefits policy conversation. **Every employer must complete this form, return it to the Diocese, and inform your employees of these policies before Annual Enrollment which runs from Oct 27 - Nov 17, 2021.**

1. Of the four medical plans available in the Diocese of California the following plan(s) that have been circled will be provided to full-time benefit eligible employees and their eligible dependents at no cost to the employee. Plans are listed, L-R, lowest to highest monthly premium:

Kaiser EPO 80 - Anthem BlueCard PPO 80 - Anthem BlueCard PPO 90 - Kaiser EPO High

All plans to the left of the plan circled would also be employer paid plans available to employees at no cost. If an employee enrolls in a plan to the right of the circled plan then the employee will pay the difference in cost of monthly premiums from that plan and the highest cost employer covered plan of equal enrollment tier (single to single, dual to dual, family to family). Employee can reimburse their share of cost by a pre-tax payroll deduction or after-tax by payment directly to employer, whichever is more convenient and agreed upon between employee & employer.

2. Employer **(circle one)** will / will not be responsible for the premiums of an over-age child when this coverage changes the tier of enrollment. Employee contributions for insurance premiums can be deducted from payroll on a pre-tax basis.
3. We understand that part-time employees working a minimum of 20 hours / week but less than 30 are eligible to enroll in Diocesan group medical or dental plans. The employer will assume _____ **(circle one)** \$ or % of premiums for plan(s) indicated above (item 1) and the balance of premium will be the responsibility of the employee.
4. Employer **(circle one)** will * / will not provide a Benefits Waiver Allowance to those who waive coverage (with proof of coverage elsewhere). Indicate monthly allowance amount in the space provided. Before the new plan year begins, a template BWA form will be provided to all employers who adopt this policy.

Medical BWA of: \$ _____ per month & **Dental BWA:** \$ _____ per month

We hereby confirm that all eligible employees will be informed of our 2022 policies prior to beginning of Annual Enrollment

Rector / Vicar / PiC / Executive Director Signature: _____

AND

Vestry / Board member (warden, treasurer, other) Signature: _____

Date signed: _____ Date faxed/mailed to Diocese: _____

Save the original and send a copy to Diocese of California's Payroll & Benefits Office
email: sarahc@diocal.org or Fax: 415-873-4863

2022 DioCal Employee Benefits – Monthly Premiums

Carrier/Plan	Enrollment Tier	Billing Code	Enrolled	2022 Premiums Dio Group
<u>Employee Assistance Plan</u>				
(eff. 01/01/2021 EAP is provided to all PTBE* or FTBE** who waive medical coverage)		900 or 999	Employee (+ household)	\$ 4.00
<u>Kaiser EPO 80 w/ Additional Benefits**</u>				
	Single	780	Employee	\$ 924.55
	Dual	781	Employee+1	\$ 1,664.60
	Family	782	Employee+2 or more	\$ 2,589.15
<u>Anthem BC/BS BlueCard PPO 80 w/ Additional Benefits**</u>				
	Single	505	Employee	\$ 984.00
	Dual	515	Employee+1	\$ 1,771.20
	Family	530	Employee+2 or more	\$ 2,755.20
<u>Anthem BC/BS BlueCard PPO 90 w/ Additional Benefits**</u>				
	Single	570	Employee	\$ 1,083.43
	Dual	580	Employee+1	\$ 1,950.58
	Family	590	Employee+2 or more	\$ 3,034.00
<u>Kaiser EPO High w/ Additional Benefits**</u>				
	Single	705	Employee	\$ 1,144.93
	Dual	715	Employee+1	\$ 2,061.28
	Family	730	Employee+2 or more	\$ 3,206.20
<u>Cigna-Dental/Ortho</u>				
	Single	210	Employee	\$ 78.93
	Dual	220	Employee+1	\$ 142.48
	Family	230	Employee+2 or more	\$ 221.40
<u>\$50K Life Insurance - CLIC</u>		825		\$12.81
<u>Disability Insurance</u>				
Short Term Disability (lay employees only – Clergy disability is part of Pension benefit with CPG)		405	.46% of first \$117,000 of compensation	
Long Term Disability (lay employees only – Clergy disability is part of Pension benefit with CPG)		408	.38% of first \$117,000 of compensation	
<u>Unemployment Insurance</u>				
Non School Employees		402	.4% of first \$72,000 of Compensation	
Parochial & Pre-School Employees		402	1% of the first \$72,000 of Compensation	

EMPLOYEE BENEFIT POLICIES FOR 2022

10/20/21

Resolution #1

For the calendar year 2022 of the four medical plans available in the Diocese of California, St. Timothy's will offer at no cost to eligible employees (30 or more hours/week) and their dependents the **Kaiser EPO 80** health plan and **Cigna-Dental/Ortho**. If an employee chooses a plan with a higher premium than covered by St. Timothy's, then that employee will pay the difference between their elected plan and St. Timothy's covered plan of equal enrollment tier (single to single, dual to dual, family to family).

Resolution #2

Employer will not be responsible for the premiums of an over-age child when this coverage changes the tier of enrollment. Employee contributions for insurance premiums can be deducted from payroll on a pre-tax basis.

Resolution #3

Part-time employees (those working a minimum of 20 hours/week but less than 30) are eligible to enroll in Diocesan group medical or dental plans. St. Timothy's will assume \$0 of premiums for plan(s) indicated in Resolution #1 above and the balance of premiums will be the responsibility of the employee. Employee contributions for insurance premiums can be deducted from payroll on a pre-tax basis.

Resolution #4

St. Timothy's will not provide a Benefit Waiver Allowance (BWA) for eligible medical and/or dental insurance coverage that is waived.

Resolution #5

EAP – no longer needed as employees working at least 20 but less than 30 hours per week are automatically enrolled per diocesan policy.

Rector Report

October 2021

You have likely seen the survey for youth that went out recently. I will be analyzing the data as it comes in. As we think about the future of youth ministry, here is my best summary of where we are right now:

We have had a tradition of musical and service-based youth ministry. In part, Grace House was built to create a premiere space for youth. As the pandemic has reset our context, our youth have moved away from in-person gathering with games. A bible study and discussion model of youth ministry is not where we are at the moment.

God squad, Rise Against Hunger, Christmas Food Boxes have all been stand-alone events that have been meaningful to our youth. At the same time, Aslan (which happened decades ago) was a meaningful music-based youth ministry.

As we move forward, we want to honor who we are and focus on quarterly, service-based, events, and we will work toward a once a month 5pm service with the music led by youth and volunteers.

I have talked with many of you. I think this summary honors what you have told me. Robbie is an exceptional youth minister trying to create service and fellowship opportunities, but St. Timothy's participation is very low.

Music Director

I am thrilled that Myles Ellis will be joining our team starting November 1st. You likely saw the Friday email announcing his arrival.

Video Quality

Rich Wood was able to finally fix some of our enduring video quality problems on the livestream.

FEEDBACK FROM THE ST TIMOTHY'S YOUTH SURVEY OF OCTOBER 2021 as of 10/18/2021

Feedback from Families with Youth

Family			How do you want St. Timothy's to help your youth	What time can you commit through volunteering or attendance	Ranking - Music	fellowship	service	Info	Comments	
Alex and Emily	MacDougal	amac1430@gmail.com	I'd like to see the return of campus based VBS. This requires a certain amount of enrollment to work, granted, but it has been a great interface for the campers as well as the teens who work as counselors.	Parishioners who are willing to tackle Sunday School, music, and other ways to connect with the youth.						
Matt and Gabel	Horsley	gabel_chong_horsley@hotmail.com	Build community- make friends and develop spiritually	I can support once a month if my youth is willing to attend - I can volunteer	3		1	2		
Son	Horsley	gabel_chong_horsley@hotmail.com								
Mike	Brown	mpbinsrv@pm.me	I am hoping for a youth group that engages with its members frequently. I am hoping for group activities as well as study	I can commit to three or more hours per week.	3		1	2	Michael Brown 925-413-1935 (Cell Phone) mpbinsrv@pm.me	Thank you for growing the youth ministry. My daughter is enjoying her time with Robble and the other teens.
Ken and Karen	Anderson	willseekb@aol.com	St. Timothy's is already a great help to my kid, he gets a ton of positive attention, I love that he respects and cares for elders and he adores the chance to have responsibilities, work with his Dad. He loves children's time.	I have time & volunteer ability	1		2	3		

Feedback from Youth

YOUTH Question #1 - How can the church help you?	YOUTH Question #2 - What is one thing that you would like to be part of?	Ranking--Service	Music	Fellowship	Please tell us your age group
Give advice	I don't know any activities you guys have, but if I knew, I might consider them		1	3	2 Colin 10th - 12th grade
I love church the way it is, I do miss John.	Choir		2	1	3 Landen A. 3rd - 5th grade

Feedback from Families without an Active Youth

First Name	Last Name	Email Address	Question #1 - What do you hope St. Timothy's can do for families with youth and those rising into middle school?	Question #2 What investment do you think is necessary for an active youth program?
Karen	Pamell	kppamell01@gmail.com	Create an engaging community for youth to grow closer to God and to each other. Make it fun!	I would try to build relationships with the local middle school, sports league, etc. Maybe sponsor a team? It could be a place for children of our families and students not affiliated with St. Tim's.
Tania Hanson	De Young	taniahd@comcast.net	I'm hoping St. Timothy's can provide a safe, fun, space that our youth want to go to.	I don't know what makes a youth program successful so I can't really speak to that. Is it more about the youth leader, fun free activities, or both?
Jacqueline	Chiavini	jchiavini@gmail.com	Providing a program that encourages/allow kids to express their questions/concerns about today's challenges and how she/he can address those questions through Christian values: love, compassion and acceptance of all individuals.	Our parish has not had a program which draws young people together since there was a vibrant music program for all ages. We need a young persons' choir and a your band.
Neal	Matsunaga	nk mats@aol.com	I think a program for middle and high school age children is a valuable part of what St. Timothy's could offer, if there was interest from families (and the kids) with teenagers. Personality and skills of leader are critical.	Our church should support this ministry financially and the families with teenagers in the church should step up and help fund it too.
CArolyn	Hunt	carolyngaryhunt@gmail.com	I hope that Saint Timothy's can establish a vibrant youth program.	An active youth program needs a person whose sole responsibility is to be with kids and find creative ways to help build a program that integrates with kids' busy schedules.
Ade	Adekunle	adeadero@gmail.com	Provide a community for their youth to help guide them spiritually in addition to their school, sports and other social environments they may be involved in.	A youth counsellor who can develop a spiritual curriculum, activities and engagements in a fun environment that will attract the youth.
Don and Betty	Medwedeff	bmedwedeff@gmail.com	Offer an inclusive and welcoming group for youth to hang out and have fun yet dare to discuss spiritual beliefs. Also a group to introduce the idea of helping others through volunteering. And lastly, an approachable and connected adult mentor.	A core group of families who want to see a religious youth group succeed. You need a core group but can't be "clickish". An engaging youth director is also a must. Also, opportunities to serve- worthy causes & each other ie: thru games, music, etc.

Margaret	Batesole	mkbatesole@aol.com	Provide a safe and comfortable environment for students to build peer relationships outside of school. Bring a lady of a youth group can enable students to feel involved and engaged with friends who may see them differ Yko from School and neighbors	Fun. Food . Friendships. Gathering to together with a caring adult advisor who encouraged fellowship And fun can do wonders for self esteem. A youth minister will be trained to enhance the fellowship In a safe and nonjudgmental environment.	Margaret Batesole Mk Batesole@aol.com Homer. 925-838-2368 Cell. 925-360-4932	I truly believe that a youth fellowship program Can be so advantageous to young people By giving them an opportunity in a smaller group environment to process and share without judgment or grades. Building trusting friendships in a youth group can enable young people to have new opportunities in social situations as well as enhancing religious values
Carleen	Carns	carleen@carns.com	Provide a program which enables youth to grow their faith journey with their peers. This may be quite different based on the age group of the youth. Joining with other congregations is one way to reach a critical mass for the group.	Money. You can't keep a group active with just volunteer leaders. A paid professional will have access to more resource ideas.		
Ellen	Nelson-Larson	ellenmn@aol.com				
Michael and Barbara	Monsler	bmonsler@aol.com	Hope they can find others to connect with. Need relationships to hold the group together. Need a "critical mass" to create a group. Think joining with the other church a GREAT IDEA.	Without families with youth, a group can't happen, no matter how much money is invested. Do we have such families? Professional 1 day/week investment seems appropriate.		
Bick and Ginny	Hooper	bghooper@sbcglobal.net	Provide a vibrant youth program that attracts and retains the young people.	Enough to hire a proven youth leader! I believe having an experienced youth minister on staff is a top priority!		
Sara	Bossatti	sbossatti@yahoo.com	Activities for youth at church and away. Continue going as a group as we did before to volunteer at other churches, with repair work.	Adults to accompany volunteer work.		
Trudy	McMahon	trudymcmahon@pacbell.net	attract and keep families with children from elementary through high school.	I like joining in with other churches in the valley to form a youth group. How about Peace Lutheran and Danville Congregational.		
Ellen	Nelson-Larson	ellenmn@aol.com	Broaden their understanding of the world and their role in it	A great adult leader. Seed money for travel and fund-raising		
Helen	Coleman	colemanhelen@pacbell.net	Give them a love of God and church so that a church home will be integral to their whole lives, not just high school.	A youth minister whom kids relate to. If the kids don't connect with him/her, they won't come. And I love the interfaith activities. Have fun activities so kids will want to bring their friends.		
Sylvia	Hegarty	shegarty@comcast.net	Have an active program with an innovative leader.	Offer a comparable salary to the Comm. Presbyterian Church so that you can attract a quality candidate.		

2021-10 Admin Commission Report

Steven Oki

Activities and Problems

- **Copier Lease Review**
 - We have completed our review of Copier Lease vendors and will be presenting our findings to the Vestry on October 20, 2021. The review was done with the Finance Committee last week.
 - The 3 vendors being considered are as follows:
 - Shamrock
 - WiZiX
 - MRC-360 Xerox
 - [2021 Copier Lease Evaluation - Executive Summary](#)
 - https://docs.google.com/document/d/1bOZbJbFZbT7gNwR_DB7xSZTAO_LM_3PTQ2hzu--WVaBw/edit?usp=sharing
- **Review of other Postage Stamp Software**
 - Pitney Bowes has a smaller offering we are starting to review with the vendor (SendPro online postage program). We have tested the software with success in being able to print up our own stamps in different denominations.
 - The software also includes a way to track what the stamps are being used for.
- **Wi-Fi/Internet Problems**
 - Worked with Rich Wood on testing Wi-Fi equipment. It appears ultimately, we are being blocked from beaming signals across the courtyard by both the pine trees outside Grace House and the Overhang outside the Parish Hall.
 - I have decided to use the 3rd Wi-Fi router for the basement in Grace House coverage. It has been configured now to only with Wi-Fi access points for Grace House only.
 - If in the future we determine we need access to the Parish Hall, we will need to review differing methods (e.g., Fiber pull to Parish Hall, try setting up access in the Church to see if it can supply Wi-Fi to the Parish Hall).
- **Adobe Acrobat Purchase**
 - Purchase Adobe Acrobat to be able to create fillable PDF forms.
 - We are in the process of teaching staff how to use Acrobat to create these forms
 - Susan Oki has created a fillable PDF form for gathering pledges and [the form is available on our Website](#).
 - [St. Timothy's Episcopal Church-Danville, CA 2022 Commitment](#)

Communications Commission Monthly Report

September 2021

Actions taken since August 2021:

- Coordination of Website updates
- Ongoing familiarization with Facebook maintenance chores and protocols.
- Revised [Web Page Responsibilities](#) document.
- Revised [Communication Vehicles](#) document
- Revised [Communications Handbook](#) document

Please click on links to the documents to review and provide feedback.

Submitted by:

Ade Adekunle

Outreach Update for Vestry Meeting Oct '21. (G. Chong-Horsley)

Virtual Event FOTH 2021 a success :

- Two Zoom Sunday events and the online donations went really well.
 - Actual donation web page is beautifully done, alongside with the St Timothy's webpage (Outreach section)
 - The featured video compiled by Carolyn showcased all our sponsored ministries and the recipients, and they were informative and inspiring.
 - Thanks to the generous donors, there were raffle prizes given out on the second Sunday, and that was a lot of fun.
- 25% more donors this year than 2020. Also, the donation amounts less expense for this event is \$46k+, very comparable to 2019 (2020 was unusual with a large one-time donation).

Next Steps for grants disbursement :

- Outreach grant meeting planned for 10/18 evening. Expect result to be reviewed at Oct 20 Vestry Meeting to vote on approval.

Quick preview from Carleen:

- Grants this year from the church budget, FOTH, donations, EScript and AmazonSmile
- Most likely Outreach Committee will review grants given in the past and the current year request to judge what final amounts will be given.
- This year's requestors include:
 - Discovery Counseling Center, GAIA Global Health, Habitat for Humanity, Hope Solutions, Loaves and Fishes, Monument Crisis Center, Options Recovery Services, PFLAG, Shelter, Inc., The Comfort Cub, The Gretta Foundation, The Respite Inn, Trinity Center and Rise Against Hunger (no in person church event this year).
 - Also included in the budget sheet are the obligations of Church Div school Interfaith Co and Schools for Deacons.

Other items:

Discovery Counseling Center is to receive \$100,000 from City of Danville (announced in early October).

I will be submitting the budget form for my line item - 68003-schools & interfaith council

2021 Outreach Summary

10/15/21

2021 FOTH Summary

Donations	49,010.00	
Expense	-2,386.26	
Net Proceeds	46,623.74	

OTHER INCOME

2020 late donations & gifts	1,050.00	
Funded Outreach from Operating Budget	15,000.00	
Designated funds from Operating Budget	3,000.00	
		19,050.00

RESERVE FOR 2022

Greater Giving license for 2022	-795.00	
	64,878.74	Available for grants

	2020 Grant Funds	70,655.36			
	2021 Grant Funds	64,878.74	-8.2%		change from prev year

Still in reserve

Seed money from 2020	2,000.00
Cushion for unknown from 2020	2,500.00

	2020	67,655.36			
	2021	61,878.74	-8.5%		proportional ratio

2021 Outreach Grant Worksheet

10/18/21

Agency	Granted 2021	Proportional 2021 based on 2020	Requested 2021	Granted 2020	2020 Emer Grants	Granted 2019
Discovery Counseling Center	3,200.00	3,203.00	3,500.00	3,500.00	1,450.00	3,300.00
GAIA Global Health	5,000.00	5,033.00	6,000.00	5,500.00		5,000.00
Habitat for Humanity (hold)	2,000.00	1,830.00	5,000.00	2,000.00		1,500.00
Hope Solutions	5,500.00	5,490.00	6,000.00	6,000.00	5,000.00	5,600.00
Loaves and Fishes	7,500.00	7,320.00	10,000.00	8,000.00	5,000.00	7,250.00
Monument Crisis Center	6,500.00	7,320.00	10,000.00	8,000.00	4,250.00	7,250.00
Options Recovery Services	5,000.00	4,575.00	5,000.00	5,000.00	800.00	5,100.00
PFLAG	500.00	458.00	500.00	500.00		500.00
Rise Against Hunger (hold)	1,000.00	915.00		1,000.00		2,000.00
Shelter, Inc.	5,000.00	4,941.00	5,000.00	5,400.00	5,000.00	5,000.00
The Comfort Cub	2,500.00	2,288.00	2,500.00	2,500.00		2,000.00
The Gretta Foundation	7,000.00	7,686.00	7,800.00	8,400.00		7,800.00
The Respite Inn	2,000.00	1,373.00	2,000.00	1,500.00		1,000.00
Trinity Center	8,000.00	7,549.00	10,000.00	8,250.00	4,000.00	7,650.00
Trinity Center lunches (no longer active)						500.00

Church Divinity School of the Pacific	1,000.00	1,000.00	1,000.00	1,000.00		1,000.00
Interfaith Council of Contra Costa County	1,000.00	1,000.00	1,000.00	1,000.00		1,000.00
School for Deacons	1,000.00	1,000.00	1,000.00	1,000.00		1,000.00
Episcopal Relief & Development	1,000.00	*		2,000.00		1,000.00

* for immigrant relocation efforts

allocated	64,700.00	62,981.00	76,300.00	70,550.00	25,500.00	65,450.00
funds available	64,878.74			70,655.36		65,475.68
remainder	178.74			105.36		25.68

Shaded areas mean we don't request a grant application from them.

Grant Request Notes

Agency	Requested	Notes
Discovery Counseling Center	3,500.00	to subsidize therapy sessions so no one is tured away during these challenging times
GAIA Global Health	6,000.00	for essential medical services during Covid and continue progress towards ending HIV/AIDS epidemic
Habitat for Humanity	5,000.00	
Hope Solutions	6,000.00	to continue their efforts to end homelessness
Loaves and Fishes	10,000.00	to help with increased costs associated with demands from Covid
Monument Crisis Center	10,000.00	to support their clients who rely on their safety net programs and services
Options Recovery Services	5,000.00	to deal with the variants of Covid and help refurbish their transitional homes
PFLAG	500.00	to continue education and advocacy
Shelter, Inc.	5,000.00	to support vulnerable families to keep their housing
The Comfort Cub	2,500.00	to continue to give Comfort Cubs to St. Timothy's Outreach agencies and other charitable organizations in Contra Costa County
The Gretta Foundation	7,800.00	7,000 to upgrade a certified nurse to a 3-year program or 7,800 to train 3 midwives
The Respite Inn	2,000.00	to acquire a Theracycle 100. They have already raised \$1800 of the \$3800 needed..
Trinity Center	10,000.00	to help deal with the large increase in requests for services

Worship and Liturgy Vestry Report

October 2021

- Facilitated a Worship and Liturgy Meeting to discuss Advent and Christmas.
- Connected weekly with the Liturgy Teams.
- Participated in tech training with Pastor Todd.
- Developed the Volunteer Schedule for November and December,
- Discussed moving forward with youth participation in our Parish with clergy and Rayne our Children and Youth Commissioner.
- Scheduled Acolyte Training for October 24.

Submitted by Jacqueline Chiavini