

Church Council Meeting- Minutes



16 February 2025 / NEUMC

Attendees:

Weston Cheatham
Gaye Christmus
James Cook
Stephen Crowell
Jane DeCristofaro
Antoinette Gaboton-Moss
Charlie Henry

Debbo Lackore
Mary Anne Lockard
Michael Munn
Bob Shaffner
Nikki Shaffner
Jane Scott
Jennifer Wargel

OTHERS:

Tom DeCristofaro
Christopher Wargel

Agenda

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| Opening Prayer and/or Devotion | Jennifer Wargel |
| Review and Approve Minutes | Mary Anne Lockard |
| Reports | |
| Ministries | |
| Nurture Ministry | <p>Debbo Lackore</p> <ul style="list-style-type: none"> Forrest and Gail Horne have been added to rotation list |
| Outreach and Witness Ministries | <p>Gaye Christmus, Jane DeCristofaro</p> <ul style="list-style-type: none"> Committee met last Tuesday Tremendous gift of food and money donated by Boy Scouts, youth, and congregation Blessing box is our mission, available as a blessing to all who need it. 72 backpacks were filled and delivered Committee will send cards to our 12 Angel Tree families for Lent and Easter. Fliers of church activities will be included in the cards. |
| Worship Team | <p>Stephen Crowell</p> <ul style="list-style-type: none"> Prepping for Lent Met with pastor to plan special services for Lent during March |
| Lay Leaders | Larry Griner, Jane Scott, Sylvia Cousin |

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| | <ul style="list-style-type: none"> • Met with pastor to discuss congregational cares and what the church can do to help. Will try to meet monthly • Met to discuss help in facilitating small group studies planned for Lent • Lay leaders will facilitate small groups of 15-20. If more leaders are needed, Pastor Antoinette and Jennifer will help. |
| | <p>Weston Cheatham</p> <ul style="list-style-type: none"> • Youth collected \$415.54 from the congregation for the Souper Bowl. |
| Youth Group | <p>Donations are usually given to the soup kitchen downtown, but this year collection was donated to the Blessing Box.</p> <ul style="list-style-type: none"> • Super Bowl party was a success • Working on plans for Good Friday service and Easter Egg hunt for the children. |
| United Methodist Men | <p>Herb Hilmer</p> <ul style="list-style-type: none"> • Met at Schiano's |
| United Women in Faith | <p>Sylvia Cousin, Jane DeCristofaro</p> <ul style="list-style-type: none"> • New format this year focuses more on the spiritual side of United Methodist Women in faith • \$150 available to be used for missions • Women will provide Easter morning breakfast after Sunrise service |
| Administrative Committees | |
| Finance Committee | <p>Charlie</p> <ul style="list-style-type: none"> • Finance committee met last Wednesday • In an effort to be more transparent, reports will be put on the website <p>James</p> <ul style="list-style-type: none"> • January had a positive cash flow • \$1000 was paid to apportionments • February will have a negative cash flow due to payments made to support the youth for Revolution weekend. No apportionments will be paid. • Church has \$78,000 in cash reserves. \$20,000 will be used toward the mortgage of \$280,000. By paying the extra \$20,000 the loan will be paid off in 11 years and 7 months. This is 1 year and 5 months earlier. This results in savings of \$29,843 in interest. • Business Money Market account, youth account, and small business account, mortgage payoff calculator sheets are attached. |
| SPRC | <p>Bob Shaffner</p> <ul style="list-style-type: none"> • Committee plans to meet quarterly |
| Trustees | <p>Mike Munn</p> <ul style="list-style-type: none"> • 4 Bids were received for our HVAC contract. The contract was awarded to Global • Global will be coming on Wednesday to replace the filters • New water heater has been installed. Mike, the installer, donated the tank and his services. Mike asked for prayers for his missing granddaughter, Ainsley Burch. Pastor Antoinette led us in prayer for their family and Ainsley's safe return. |

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| | <ul style="list-style-type: none"> • Jane DeCristofaro organized the closet in the narthex. No items will be discarded until everyone has had the opportunity to make sure the items are not needed. • Chris will organize the electrical closet • Raoul has requested to use space in the Sunday School building for office space during the week. Discussion suggested a donation being made instead of rent. Dale will provide a usage agreement. In further discussion, Weston suggested Raoul use his office instead to save on utilities. |
| Report of the Pastor | <p>Pastor Antoinette Gaborton-Moss</p> <ul style="list-style-type: none"> • 7 pastoral care needs • February birthday cards sent • Met with lay leaders and worship team planning for classes offered during Lent, March 9-April 13. Lenten Series: God is on the move, guest speaker, The Rev. Dr. Melanie Dobson • Orientation, March 2: Bishop and other churches invited 11:30, Fred will provide lunch • Everyone will be seated at tables. Plans to set up the day before, March 1, are being decided. • Classes will be held the next 6 weeks. Snacks will be provided before each class. • March 4—Shrove Tuesday-5:30-7:00 Pancake supper led by United Methodist Men • March 5—Ash Wednesday- 7:00p.m. Worship Service. In addition, members who wish to receive ashes before going to work may come to the church office (beginning at 8:30 a.m.) • Beginning on the First Sunday of Lent, "Holy, Holy, Holy", found on pg 19 of our UM hymnal, will be sung responsively during the Great Thanksgiving (Led by Stephen) • Palm/Passion Sunday, April 13- Journey to the Cross: Prayer walk- 2:00-3:30 P.M. Begin at Living Springs and proceed down Hard Scrabble Road. Shuttle transportation provided by Living Springs. We will provide 2 cases of water. In case of inclement weather, we will gather in Living Springs sanctuary. Need 2 individuals for hospitality. • Rehoboth Baptist Church and Adams AME were also invited to join in the Prayer Walk. • Pastor's notes attached |
| Other Business | <ul style="list-style-type: none"> • Due to classes, no meeting will be held in March |
| Closing Prayer | <ul style="list-style-type: none"> • Debbo led the closing prayer. |

Submitted by:
Mary Anne Lockard, Recording Secretary

Mortgage Payoff Calculator

This mortgage payoff calculator helps evaluate how adding extra payments or bi-weekly payments can save on interest and shorten mortgage term.

If you know the remaining loan term

Use this calculator if the term length of the remaining loan is known and there is information on the original loan – good for new loans or preexisting loans that have never been supplemented with any external payments.

Original loan amount

Original loan term years

Interest rate %

Remaining term years
 months

Repayment options:

- ☐ Payback altogether
- ☒ Repayment with extra payments

per month

per year

one time

- ☐ Biweekly repayment
- ☐ Normal repayment

Calculate



Clear

Payoff in 11 years and 7 months

The remaining balance is \$280,000.00. By paying extra \$20,000.00 starting now, the loan will be paid off in 11 years and 7 months. It is **1 year and 5 months earlier**. This results in savings of **\$29,843** in interest.

Interest savings
\$29,843

Time savings
1 year and 5 months

Original: \$159,146

Original: 13 yrs

With payoff: \$129,303

With payoff: 11 yrs, 7 mos

Pay 19% less on interest

Payoff 11% faster

| | Original | With payoff |
|----------------|--------------|---------------|
| Total payments | \$439,145.80 | \$409,302.72 |
| Total interest | \$159,145.80 | \$129,302.72 |
| Payoff in | 13 yrs | 11 yrs, 7 mos |

[View Amortization Table](#)



PASTOR REPORT

February 16, 2025

Pastoral Care 12/14/2024 – 1/15/25 *Call - Write - Visit*

7 Pastoral needs and follow-ups (Calls, cards, hospital visitations, home visits, bereavement care)

Monthly Birthday Cards

- February

Lenten Planning

Lenten Series: God on the Move

Jesus didn't stay in one place for long. His early ministry was one of moving from one place and encounter to the next. He also moved through every part of the human experience, encountering everything from temptation to joy, to suffering, and even death. This series helps us reclaim the movement of Jesus' ministry from temptation to condemnation, through his teaching and miracles, and finally through the story of his death and resurrection. As we encounter the life and ministry of Jesus, we cannot stay the same. We ourselves are moved to grow and change as followers and imitators of the gospel.

The comforting truth of Lent is that as we delve deeper into our own self-examination, we find that we are not alone. God is still on the move in our lives, walking with us every step as we travel the road to Easter.

**March 2, after worship service – Belong Group Orientation/Training and lunch—
Fred Cousin: Tentative menu includes:**

- Roast beef
- Chicken wings
- Collard greens
- Corn
- Mashed potatoes
- Yellow Rice
- Gravy
- Rolls
- Salad
- Desserts

Led by: Rev. Dr. Melanie Dobson



PASTOR REPORT

February 16, 2025

- Fashioned after John Wesley's class meetings: How well is it with your soul?
- Following the orientation, the goal is for Belong Groups to meet for six weeks
 - (March 9 – April 13) during Lent, from 11:30 AM to 12:30 PM on Sundays, when people are already on campus.
- An invitation will be extended to Living Springs, Rehoboth Baptist, and Adams AME

March 4 – Shrove Tuesday – 5:30 – 7:00 pm. Pancake Supper led by United Methodist Men

March 5 - Ash Wednesday – 7:00 p.m., Worship Service. In addition, members who wish to receive ashes before going to work may come to the church office (beginning at 8:30 a.m.)

Beginning on the First Sunday of Lent, "Holy, Holy, Holy," found on page 19 of our UM Hymnal, will be sung responsively during The Great Thanksgiving (led by Stephen). Before the lay leader leads the Invitation on page 12, Pastor Antoinette will inform the congregation of this change for the Lenten Season.

Palm/Passion Sunday, April 13

Journey to the Cross: Prayer Walk

We will begin at Living Springs and proceed down Hard Scrabble Road, carrying a cross (they will provide) on the sidewalk. We will pause at various points for Scripture reading and prayer and conclude at Northeast, where individuals may walk the prayer labyrinth.

TIME: 2:00 – 3:30 PM

Shuttle transportation (provided by Living Springs) will be available after the walk to take individuals back to their cars. We should have two cases of water but also invite folks to bring along their own bottled water. If we have inclement weather, we will gather in Living Springs sanctuary.

Upon arrival at Northeast, two individuals for hospitality (e.g., direct people to the restrooms as needed, etc.)

Rehoboth Baptist Church and Adams AME were also invited to join in the Prayer Walk.