

**VESTRY BUSINESS MEETING**  
**Feb. 16, 2021 Minutes**

Present on Zoom

Rector: Chad McCabe  
Sr. Warden: Deb Heseck  
Jr. Warden: Howie Gelles  
Treasurer: Henry Terwedow  
Clerk: Cathy Terwedow  
At-Large: Debbie Burke, Jeannie Hebert, Tom McDonald, Aaron Ting, Janet Wilcox  
At-Large Guest: Sally Kazarian

Absent

At-Large: Ted Flanagan

**Welcome**

Deb welcomed the new vestry members (Debbie, Jeannie, Tom, and Henry) and reviewed the covenant. Sally, as an outgoing vestry member, shared her experiences and advice.

**Consent Agenda: Minutes** – The January minutes were approved as written.

**Rector**

Chad reported that he will be back from his National Guard service in Washington, D.C. on Sunday night, 2/21. His two weeks of quarantine will end March 6.

*Upcoming services:*

- Chad pre-recorded the Ash Wednesday service.
- After discussion and with the approval of the vestry, in-person services will restart on March 14, at both 8:30 and 10AM. Facebook Live will continue at 10AM forever. Should the Covid numbers reverse, we will reevaluate the opening date. All Covid restrictions, including mandatory registration, masks, social distancing, and no singing, will continue.
- We discussed options for the 8:30 and 10AM Easter services, including whether one of the services would be outdoors. We did not make any decisions.

*Bookkeeper:* Linda Knopp will start on February 17. She comes highly recommended by Mark Clausen (CPA) and will be paid \$35/hr for ten hours per month. Sabina will get her started. We discussed whether we'll need an online subscription to QuickBooks and Jeannie raised the idea of using QBox to allow multiple users to share and sync QuickBooks files over the Internet.

Chad provided the new vestry members with an overview of our vestry book study, "Canoeing the Mountains," and reported that 20 people are participating in the "Fit for Life" adult education program he created.

**Treasurer**

*January financials.* Henry discussed the financials and they were approved as written. Discussion points included:

- The numbers vary from the budget over the first month or two of a new year. Fluctuations smooth out after a few months. As an example, we had \$35K in income against a budget of \$50K in January but \$19K in one-time pledges came through the first week of February.
- Floor buffing wasn't budgeted in January because we haven't been worshipping in person. Buffing due to NEDP activities is paid out of their rent. Sabina is disputing the charges from the cleaning company.

- *National Grid / Sunwealth arrangement explained* (per 2/16/21 email from Sabina). Sunwealth, the financial company handling the billing for the solar system, charges Nativity every month for the production. If we use less than we produce, it appears as \$0 in the National Grid statement. If we use more (e.g., in the winter), Sunwealth stills bills us for the production and National Grid starts showing usage on their invoices, thus decreasing our Sunwealth credit and resulting in a \$0 (or very small) bill due to National Grid by the end of the winter months. Prior to installing the solar panels, our electric budget was \$1000/month. This month's bill was \$317.90, essentially a \$700/month savings. Sabina estimates an average electric bill of \$500/month.

*Parochial report.* The vestry had a number of questions about this year's draft report. Henry stated that the diocese provides a playbook that tells us what to include on each line as it's not always intuitive. The report is due by March 1 so the vestry was asked to review the document and reply-all with any questions by February 22 so that the answers could be vetted and the final report approved by email in time to meet the deadline.

CLERK'S UPDATE: The vestry approved the parochial report by email and it was submitted to the diocese on time.

*Credit card limits.* Henry proposed that all issues related to the church credit cards be taken to the Finance Committee and discussed separately. Rather than the vestry simply agreeing to raise Nativity's credit limit, the Finance Committee should evaluate current needs. Influencing factors include the amount of credit we have available and the fact that we now pay the oil bill by credit card, which can cause us to max out our credit line. In addition, some expenses need to be reined in and others should probably be categorized as ongoing budget items.

Currently, Nativity's credit cards have the following limits:

- A \$5K credit limit for Chad, Sabina, and the preschool (cumulative).
- A \$4.5K limit on Home Depot. We get a 5% discount for using the card but the bookkeeper doesn't know when the card is used so we're behind on our bill. Jeannie suggested we set it up so that receipts are sent directly to Nativity. Action needed.
- A separate credit card for discretionary use.

*Finance Committee.*

- Currently, the committee is comprised only of Dick Jubinville and Henry. More members are needed for the committee to be fully functional. In previous years, the committee was comprised of a chair, along with the treasurer, past treasurer, bookkeeper, and an accountant.
- We need to take advantage of our tax-exempt status and use our ID on every purchase. We also need to take advantage of our account reward benefits. Sabina can access the Avidia rewards account.
- Future projects: rework income statement to show reimbursements as liabilities and determine whether memorial and restricted funds should be moved to savings accounts.

## **Sr. Warden**

- *Volunteers needed!* Many volunteers and ministry leaders are needed, including team leaders for the acolytes and Levites, a new outreach chairperson, a Finance chair, Tech Team members, Sunday School teachers, LEMS, and readers. Deb will write something for the newsletter and the weekly emails. Perhaps the 'Fit for Life' course will generate volunteers as participants lean into their personal rules of life.
- *Children's worship boxes.* Rather than purchasing the monthly boxes, at ~\$20/child/month, we would like to establish a team of volunteers to create the boxes ourselves. The church would pay for all materials. Deb forwarded the free, diocesan, Lenten materials to Chad.
- *Nativity YouTube channel.* Larry set up a Nativity YouTube channel. Deb, Larry, and Chad have access. Deb uses it to host Godly Play lessons. We'll ask Sabina to add a link to the church bulletins and Friday emails. Aaron will write something for the newsletter.
- *Women's retreat.* Twenty-two parishioners attended the virtual retreat, including the leaders. It was a wonderful mix of young and old, newcomers, etc.

## Jr. Warden

- *Doorbell.* We discussed the need to increase the volume of the doorbell by the red doors (or to add more chimes) so that the bell can be heard in the long hall and in the conference room. Howie will investigate.

Sonia Mott applied for Nativity's college scholarship.

The meeting opened and closed with prayer. We adjourned at 8:54PM.

Respectfully submitted,

Cathy Terwedow, Clerk

## UPCOMING DATES:

- On Facebook, <https://www.facebook.com/pg/NativityNorthboro/videos/>. Facebook account not required.
  - Every Sunday: online service, 10:00AM
  - Every Tuesday: "Tiny Desk Concert," 7:00PM
  - Every Wednesday: noonday prayer
- In-person worship: every Sunday at 10:00AM beginning March 14.
  - Registration required: <https://reopen.church/r/HeyolagM>
- Feb. 25: Next communion delivery
- March vestry meetings:
  - Mar. 2: Executive
  - Mar. 16: Vision / Business
- "Canoeing the Mountains" leader assignments:
  - Mar. 16: Part 4 (Chapters 12-13) - Janet
  - Apr. 20: Part 5 (Chapters 14-15) - Deb
- Other weekly events, contact lead person for a link:
  - Wednesdays: Rachel Manley's bible study, 10:00AM
  - Sundays: Zoom coffee hour, 11:00AM, hosted by Deb Heseck