

Messiah Lutheran Church ELCA/ Congregational Council Meeting

Sunday, March 15, 2026 | 12:00 pm | Fellowship Hall

Members present: Carolyn Lawhorn, Susan Hamilton, Judy Mennel, Paul Jones, Mark Rice, Clint Baker, Pastor Josh Moss, Martha MacCabe

Guests present: Jon Driskill, Dawn Liner

Members absent: Cristall Mount, Mary Ellen Whitson

LEADERSHIP TEAM

Reporting Group	Leader	Council Liaison	Action	Notes
MINISTRY TEAMS				
Care	Angela Kronau	Susan Hamilton		
Disciple	Mary Williamson	Carolyn Lawhorn		
Invite (Evangelism)	Kate Spears	Mary Ellen Whitson		
Serve	Connie Cole	Cristall Mount		
Worship	Jane Mason	Paul Jones		
SUPPORT TEAMS				
Badenhop		Martha MacCabe		
Connect	Michele Wilson	Susan Hamilton		
Finance	Doug Mason	Judy Mennel		
Personnel	Connie Cole			
Property	Jon Driskill	Clint Baker		
SPECIAL GROUPS				
BAM (Disciple)	No Leader	Judy Mennel		
DJC (Serve)	L. Wilder, M. Driskill			
Fellowship (Invite)	C. Lawhorn, J. Mennel	Cristall Mount		
Policy (Support)	Mike Driskill			
Stewardship (Finance)	Tom Cole	Martha MacCabe		
WELCA (Disciple)	Anne Tinker	Cristall Mount		
STAFF				
Parish Nurse	Mary Sophia Hawks	n/a		
Interim Senior Pastor	Pastor Josh Moss	n/a		
Director of Music	Mary Phillips	n/a		

AGENDA

- 1. Call to Order: Mark Rice | Devotion: Pastor Josh | Meal: Mary Ellen Whitson**
Mark R. called the meeting to order at 12:44. Pastor Josh led the devotion using passages from Acts 2 and John 13. He also used the three main ideas that were covered in Saturday's Synod Revival event--Worship, Hospitality and Discipleship—to

lead a short review of Council members' thoughts on which of the three ideas are strengths for Messiah and which are subject to strengthening. Most members feel that Worship is a strong suite for us and though the idea of our Hospitality strength was discussed, we do feel that we are moving forward with our development of that and several ideas were presented that would be possible to improve on that for us. As a result of the discussion, Council has agreed to include in May's agenda, time to study how to best develop pathways towards Discipleship and Worship through stronger communications from the Hospitality branch of congregational structures.

2. Approval of February 15, 2026 Council Minutes

After reviewing the Minutes, Dawn L. moved to approve the February Minutes and Judy M. seconded the motion. There was no discussion about the Minutes, as presented, so the Minutes were then approved by Council unanimously.

3. Katy Luther Garden Request: Jane Mason

No action was taken on this, as the request was withdrawn prior to Council's meeting today.

4. Finance Update: Dawn Liner

- Our giving came in **\$2,319 below budget**, while spending was **\$2,418 above budget**. Since our 2026 budget already anticipates a **\$3,305 monthly shortfall**, these factors combined meant our unrestricted cash balance decreased by **\$8,042**, ending February at **\$27,134**.
- Utilities were the main culprit. The cold weather drove our February utility costs **\$2,288 above budget**. Our copy machine also had a busy month, running **\$594 over budget** because color copies exceeded the lease allowance. To keep the copier from expressing itself quite so colorfully in the future, we'll be restricting color copying going forward.
- Looking ahead, we still anticipate a **major HVAC repair** in the coming months. Current estimates suggest the cost will exceed the building maintenance fund balance by about **\$5,400**.
- On a brighter note, **year-to-date giving is still ahead of budget by \$4,655** for the first two months of the year—good news and a reminder that generosity continues to be strong.
- In February we also collected **\$293 for the Lenten offering**, which has been sent to Justice for Our Neighbors

Dawn L. offered that since last year, we have a loss in anticipated contributions for 2026, due to a loss of membership due to member's leaving or deaths among our membership. After presenting a Krogers Community Rewards program that is available to Messiah, she has offered to present that program to the church membership as a way for each member to support our giving level by simply shopping at our local Krogers whenever possible. Clint B. made a motion to support that effort and Martha M. seconded that motion, which was approved unanimously by Council.

Council also discussed making sure that the congregants who make their contributions online are aware that the church pays a fee for each contribution that is made as an EFT and there are other ways to pay online that will help avoid those fees charged to Messiah.

5. Correspondence, updates, building use requests, etc.

Council reviewed the building use email submitted to Messiah on behalf of the Grace Slavic church's request to rent our facilities while their church goes through a location transition (pg. 13). After discussion, Council concluded that Messiah would not be a viable location for their request due to the number of their average weekly congregants and the need for weekly reorganizing of their paraments, service accoutrements, etc. with ours. Pastor Josh will relay this decision on behalf of Council.

6. Monthly Committee Reports

Jon Driskill presented Council with updates on proposals submitted for the HVAC issue (pgs. 16-25). After reviewing the 3 proposals from Archer, Comfort Systems USA, and Buie's Heating & Air, Jon recommended that we accept Comfort Systems USA offer due to their reputation and expertise in dealing with the type of unit and infrastructure that is involved with replacing our air conditioner. A TVA rebate will be included once the project is completed. The proposed cost is \$29,329 and after the rebate is submitted to Messiah (\$1,750), the net cost for this project is \$27,574. Clint B. made a motion to approve Jon's recommendation, Judy M. seconded the motion and the motion passed Council unanimously.

Pastor Josh updated Council on the Baptismal Bowl Dedication. He is requesting that the new bowl, which was generously given by Dawn and Roger Liner, be presented to the congregation on Easter Sunday, April 5, 2026. As part of this dedication, he is proposing that this bowl be dedicated in honor the members of our congregation that have served as pastors themselves and continue to serve our congregation as members. After discussion, Paul J. made a motion to approve the statement of generosity of the Liners and the dedication to Pastors David Bradford, Larry Warren, Jack Wilder, Lester Wilder and Deacon Jane Mason. Martha M. seconded the motion and Council unanimously approved the motion.

7. Equity Line of Credit with Regions Mortgage

Dawn Liner presented the following update to Council, via email, prior to today's meeting:

After reviewing our mortgage covenant with Thrivent, we have confirmed that we are not permitted to incur any indebtedness for borrowed money without their written consent, other than our existing mortgage. In other words, we have discovered that while faith can move mountains, it apparently cannot create a second lien. Thrivent has informed us that while they might have considered allowing an unsecured bank loan, they will not permit any loan that pledges our property as collateral—even in a second-lien position. So, unless manna begins falling in negotiable bills, that path is closed to us.

Doug has communicated this to Regions Bank, and they suggested an alternative approach: refinancing our current mortgage rather than pursuing a line of credit. Under this structure, Regions would issue a new loan and pay off the existing mortgage with Thrivent—rendering unto Thrivent what is Thrivent's.

For context, our current monthly mortgage payment is \$6,339, which will increase to \$6,675 when the loan resets this month, as it does every five years. (Apparently even mortgages observe their own liturgical calendar.) Thrivent previously offered to refinance at 7.10% for 20 years, resulting in a monthly payment of \$2,919 and annual savings of \$45,072—though this would extend the loan term by 20 years. A blessing in the short term, perhaps, but one that would keep us in the wilderness a bit longer.

Regions Bank has now presented the following options:

- 20-year term: \$2,526.25 per month — annual savings of \$49,785
- 15-year term: \$2,975.57 per month — annual savings of \$44,393
- 10-year term: \$3,914.76 per month — annual savings of \$33,122

It is my recommendation that we pursue the 15-year option.

I do not make this recommendation lightly. I dislike extending our mortgage another 15 years. At the same time, prudence is also a virtue. The 15-year option meaningfully reduces principal compared to the 20-year term, while keeping the payment very close to Thrivent's 20-year refinance offer. Given our projected annual budget shortfall of approximately \$40,000, this approach would close that gap and provide modest flexibility to address our HVAC needs.

Closing costs are estimated between \$10,047 and \$10,547, depending on the environmental survey cost. We will attempt to reduce these expenses by requesting use of the 2006 environmental survey completed for our current mortgage and by working with Craig Stewart's title company. These costs can be rolled into the new mortgage if necessary.

Accordingly, I recommend that the council abandon pursuit of the line of credit and move forward with the 15-year refinancing option with Regions Bank. I do not particularly like this path, but stewardship sometimes means choosing the least burdensome option available rather than the ideal one. We have already committed to appraisal fees with Regions and need a clear and decisive plan.

Once a decision is made, we must also commit to a serious strategy to retire this debt well before the 15-year term ends. If we are going to take this road, let us walk it faithfully, intentionally, and—God willing—briefly.

Following discussion about this recommendation, Council decided to give Pastor Josh and Cristall M. time to meet during the upcoming week to consider several other possible scenarios that Messiah might pursue in order to acquire funding to cover any shortages that may occur over the next 5 years, as Messiah continues to pay off our current mortgage held by Thrivent. After that meeting, they will inform Council of their findings.

8. SE Synod Assembly-Columbus, GA on May 28-May 30 (no attendees yet)

Council members will continue to search for two members to attend as lay representatives for this year's Synod Assembly.

9. Technology and i4C Maintenance Agreement

Cristall M. will check on Messiah's current contracts with i4C to determine if our current \$349/month subscription cost is reasonable and sufficient for our needs.

10. Other Business:

- a) It was recommended that Cristall M. continue the practice of texting Council members when she has sent an email that includes timely information that Council members must review before the next meeting. Mark R. will relay that to Cristall.
- b) Mark R. informed Council that the Council Liaison action will be added to next month's Council agenda for review.

11. Motion to Adjourn

Paul J. made a motion to adjourn the meeting. Dawn L. seconded the motion and the meeting was adjourned at 2:35 pm. Pastor Josh closed the meeting with prayer.

Submitted by: Carolyn Lawhorn, Secretary

Date submitted: March 17, 2026

Cristall Mount, President

Mark Rice, Vice President

Carolyn Lawhorn, Secretary

Dawn Liner, Treasurer

NEXT COUNCIL MEETING: Sunday, April 19 at 12 noon – Fellowship Hall

Meal by: Clint Baker

Devotion by: Clint Baker

UPCOMING DATES:

Committee Reports Due to Carrie: Wednesday, April 15 to Carrie

Executive Committee Meeting: Tuesday, April 14, 2026 at 6:30 PM via Zoom