



# REDEEMER LUTHERAN CHURCH

To be followers of Jesus, sharing God's love with all...

An adventure for *life!*

## Reflections

(614) 237-1263

VOL. 15, ISSUE 27

July 12, 2010

### Report to the Congregation: Balloon Payment Task Force

#### OUR CONGREGATION

Ministers - All who gather here  
in the name of Jesus

Pastor - F. Allan Debelak

Secretary - Donna Yarborough

Lay Ministry Coordinator -

Kelley Scott

Organist/Senior Choir Director -

Kathy Rapp

Chimes Choir Director - Karen

Kent

Youth REJOYSing - Julie

Larson

Youth Director -

#### CHURCH COUNCIL OFFICERS

President - Gage Gosnell

Vice Pres. - Steve Winner

Treasurer - Eileen Day

Financial Secretary - Bruce

Collins

Secretary - Kay Ernsthansen

#### COUNCIL COMMITTEE REPS.

Church in Society - Kathy

Denhard

Evangelism - Jon Disbro

Fellowship - Donna Schmidt

Finance - Brad Phillips

Member Care - Carol Heacock

Parish Ed - Heidi Stover

Property - Maureen Callahan

Stewardship - John Kennedy

Worship - Michelle Clemence

Youth - Jennifer Young

#### MISSION ENDOWMENT FUND

Chairman - Robin Stokes

Treasurer - David Reinhoehl

Secretary - Ashley Bird

Member - Helen Brunston

Member - William McCulley

#### SUNDAY SCHOOL

Superintendent - Michele Disbro

#### MIC STUDENTS

2<sup>nd</sup> year - Jared Witt

1<sup>st</sup> year - Joe Brosious

In response to action taken at the congregation's annual meeting in January 2010, Church Council appointed a three-member task force to look into what should be done to avoid a balloon payment - which could well be unaffordable for the congregation - in 2027 when the 25-year mortgage comes due.

That payment, as of the beginning of 2010 was estimated to be \$44,000 but it could vary widely, up or down, due to interest rates and how Redeemer handles the debt between now and then.

The task force, consisting of **Judith Bird**, chair; **Council Vice President Steve Winner**; and **Finance Committee Chair Brad Phillips**, met twice.

The following are their findings, key points, and recommendations:

1) Understanding that Redeemer must get a commercial mortgage where the rates and terms are not as favorable as a residential mortgage, refinancing the loan is not preferred because of the cost and the interest rate it locks in at this time and the one-time, out-of-pocket costs associated with refinancing. Not only would the interest rate be higher than Redeemer is currently paying, the monthly payment would also be higher than the \$2,000/month budgeted.

Specifically, fixed-rate, commercial loans provide a 3, 5, or 7 interest rate lock. Also, the longer the lock-in, the higher the rate. These rates today range from 6 to 7.25 percent. To compare, Redeemer's variable note rate for the last two years has been 4.99 percent.

2) A separate campaign to address the mortgage, the Sanctuary in Time capital campaign which ran from June 2006 through May 2009, lowered the \$393,659 mortgage Redeemer owed by nearly \$168,000 over that time. As of April 2010, the amount still owed on the mortgage was \$209,670.

3) Redeemer's current mortgage is an adjustable rate mortgage (based on prime rate) - a problem early on because while it started at 4.99 percent when the loan was taken out, it soared to 8.25 percent in 2006 and 2007. Monthly payments went from \$2,529.73 when it was taken out to a peak of \$3,138.10. However, as a result of the mortgage pay down effort (Sanctuary in Time campaign), combined with the recent economic downturn, Redeemer's current interest rate went back down to 4.99 percent.

This has meant though, that as Redeemer has experienced budget shortfalls, council has authorized the payment of the minimum amount. Reducing a month's mortgage payment has become the "emergency" source of funds to pay a month's bills. Redeemer is currently paying the \$1,609.55/month even though the rate was again lowered earlier in 2010.

*Cont'd on p. 4*

## GETTING READY FOR SUNDAY

7TH SUNDAY AFTER PENTECOST

### LESSONS

Genesis 18:1-10a; Colossians 1:15-28; Luke 10:38-42

### PRAYER OF THE DAY

Eternal God, you draw near to us in Christ, and you make yourself our guest. Amid the cares of our lives, make us attentive to your presence, that we may treasure your word above all else, through Jesus Christ, our Savior and Lord. Amen.

### ORDER OF WORSHIP – EVANGELICAL LUTHERAN WORSHIP

10:00 AM Holy Communion

### INTERCESSIONS & THANKSGIVINGS

+ For the people of St. Philip Lutheran Church.

+ For Redeemer members Matt Myers and Jacquie Bussie.

+ *Each week we remember in our prayers in worship those who cannot be with us and those with special needs and concerns:* Pearl Aggas, Doris Bell, Rose Varga, Doretha Holland, Georgia Wegmeyer, Norm Wegmeyer, Barb Atkinson, Betty Hoops, Bebe McCoy, Ellen Kunce, Evelyn Fitch, Theresa Frazier, Vernon Schleppe, Kathie Ehrich, Robin Stokes, Estella Kuemmel and Redeemer visitors.

### WORSHIP LEADERS

10:00 AM

Assisting Minister	Kathy Denhard
Acolyte	Jill Disbro
Reader	Stan Heacock
Cantor	
Coordinator	Bruce Collins
Ushers	Thelma Johnson Heidi Sherer
Welcoming Team	Mary Benis Sandra Keaton
Hospitality	Nancy and John Steiner
Nursery	Lynn Brosious/Brad Phillips or Misato In
Communion Set-up	Linda Williams & Wendy Stoica

### RESPONSE TO VISITORS

Baked Goods Baker	Ruth Murray
Baked Goods Deliverer	Mary Benis
Note-writer	Shirley Miller
Food Pantry Delivery	Cathy Oldham

### SUNDAY SCHOOL

FOR CHILDREN AND ADULTS RESUMES IN THE FALL

## THIS WEEK AT REDEEMER

JULY 13-JULY 20

### Tuesday

6:30-8 PM Basketball Camp (BBC)

### Wednesday

11:30 AM Central Ohio Conference  
5-7 PM Youth Expressions – Rm. 4  
6:30-8 PM BBC  
7:00 PM Rain Barrel Class - Garden  
7:00 PM Beacon of Hope/Seventh Day Adventists – Rm. 2  
8:30 PM OCA (Obsessive Compulsive Anonymous)

### Thursday

10:00 AM Food Pantry  
6:30-8 PM BBC  
7:30 PM Church Council

### Friday

### Saturday

9 AM-Noon Veggie Give Away  
9 AM-3 PM Beacon of Hope/Seventh Day Adventists  
11:00 AM Book Study – Pastor's house

### Sunday

10:00 AM Holy Communion  
11:30 AM Worship Committee

### Monday

5-7 PM Youth Expressions – Rm. 2  
5:30 PM Evangelism  
6:30-8 PM Basketball Camp  
7:00 PM DADS – Tumbleweed's

### Tuesday

8:00 AM ROMEO – Abner's  
6:30-8 PM Basketball Camp

## PRAYERS & PERSONALS

The following was received from Kurt Goshen: "I would like to thank everyone at Redeemer for all their help and support over the past year while being unemployed. Many members have helped with their kind words, keen insights and tireless efforts. Some helped by searching for work, and providing leads, temporary employment and other financial support. Some of you choose to remain anonymous while others worked with me side-by-side. I thank you all.

"Lastly I want to thank Al for putting up with me at the church office. The past six months have been a pleasure working with him and everyone connected to Redeemer. I have enjoyed getting to know all of you a little better."

Cont'd on p. 4

## REDEEMER COMMUNITY NEWS

### Rain Barrel Workshop Set for July 14

This Wednesday, July 14, at 7 p.m., Redeemer will hold a rain barrel workshop in the new garden site. Rain Brothers LLC will install a rain barrel onto one of Redeemer's downspouts as the focus of the class. Information about home installations will be available along with information on how to acquire rain barrel supplies and how to install one at your home.

Rain barrels are used to collect water runoff from roof tops and allow the water to be stored and used on flower beds or gardens around the home. Redeemer plans on using up to six rain barrels out on our garden once we learn how to install them.

No need to register - simply come to hear what you may want to add to your home conservation routine.

### Food Pantry Volunteer Needed for July 15

Redeemer needs one more volunteer to help work at the Food Pantry on Thursday, July 15. If this is something you can help out with, please call the church office at 237-1263.

### Food Give-Aways Continue on Saturdays

Vegetable and herbs from Redeemer's own gardens and from those of members' and friends' gardens will now be given away each Saturday from 10 a.m. until noon here at Redeemer as part of the "Making Room - to Feed Neighbors" project. The give away runs through August.

Bring any extra produce you may have from your gardens and add it to what is being produced here at Redeemer in the gardens out front. Donations of food can be brought on Fridays from 9 a.m. to 12 noon and on Saturdays, beginning at 8 a.m.

Vegetables not picked up will go to a local food pantry. For more information, call the church office at 237-1263.

**Up to four volunteers** are needed to help staff the project on Saturdays, beginning at 9:30 a.m. with set-up and running through 1 p.m. with tear down. Sign up on the kiosk if this is something you can do to help.

### Welcome, Donna!

**Donna Yarborough** started Monday, July 5 as Redeemer's new church secretary. She lives in the neighborhood and is retired from IBM. She also ran a nonprofit program for youth - Minority Youth Link - for a number of years.

Welcome, Donna!!

### Quarterly Statements Available

Thanks to **Financial Secretary Bruce Collins**, quarterly statements are available for pick up in the Narthex.

### RLC Habitat Day Changes; ReStore Sells Flowers

Redeemer will now be sending a crew to help with Habitat for Humanity on Saturday, July 31 instead of the previously announced Saturday, July 24. A sign-up sheet is on the kiosk for those who can help. No experience is necessary.

Habitat for Humanity's ReStore is selling unique indoor and outdoor flowers and plants at discount prices beginning at 9 a.m. on Friday, July 16 while supplies last.

Habitat's ReStore is located at 3140 Westerville Road, Columbus, 43224. The store is open Monday - Saturday from 9 a.m. - 6 p.m. and Sunday 12 - 5 p.m. Call (614) RESTORE for more information.

### **REMEMBER TO BRING VEGGIES TO GIVE AWAY!!**

Contributions of fresh vegetables and herbs for the weekly "give away" can be brought to the church on Fridays from 9 a.m. to 12 noon and on Saturdays, beginning at 8 a.m.

### Sister Act to Meet July 31

Sister Act will meet next on Saturday, July 31 at 10 a.m. at the Chadwick Arboretum on the OSU campus. The group will meet at Howlett Hall (2001 Fyffe Court). Directions to Chadwick can be found online at <http://chadwickarboretum.osu.edu/visiting-chadwick>.

"We will be walking the labyrinth and enjoying the various gardens, then heading to nearby Cap City Diner for lunch and fellowship."

Those interested in carpooling from Redeemer should meet at Redeemer by 9:15 a.m.

Sister Act is a new kind of Women of the ELCA congregational unit, meeting monthly and rotating activities of study, service, and spiritual growth. Women of ALL ages are welcome to join us! If you have any questions, contact **Kelley Scott** at [kelleynotez@yahoo.com](mailto:kelleynotez@yahoo.com) or by home phone at (740) 756-4817.

### Calling All Golfers!!

Plan now to participate in the *Fore Christ Golf Tournament* on Saturday, July 31. It will be held at the Chapel Hill Golf Course in Mt. Vernon and is sponsored by Lord of Life Lutheran Church. All proceeds will go to the Wounded Warrior Project, an organization that honors and assists U.S. military personnel wounded in the service of this country.

Redeemer generally has a couple of foursomes participate. Information about the tournament, including a sign up sheet, and opportunities to make additional contributions, is posted on kiosk. Questions can also be directed to **Mike Benis** at 864-1506.

### Calling All Cooks!!

Redeemer is supporting Faith Lutheran with providing meals for First English Lutheran Church. Specifically, Redeemer will be providing the dinner on Thursday, July 29 for about 150 people. Redeemer's role is just preparing the meal at this point (although anyone who would like to serve can do so).

The dinner will consist of a casserole, salad, and dessert. Recipes and pans are available in the Narthex.

Please sign the sheet if you take one. Also please indicate if you are willing to provide salad, dessert, and/or drinks.

### Volunteers Sought to Pick up Flowers

Redeemer has an immediate need for volunteers to pick up altar flowers for Sunday worship.

While the church has a standing order for altar flowers at Market Blooms in the North Market downtown, flowers must be picked up on Friday or Saturday and the brought to Redeemer, arranged in a vase and placed in the chancel.

Anyone who could help with this important service is asked to contact **Pastor Al** at 237-1263 or **Karen Collins** 939-0730.

The more people on the rotation, the fewer weeks each will have to serve.

### **Time to Sign Up for Summer Hospitality**

There is a sign up sheet on the kiosk for hosting summertime hospitality refreshments after Redeemer's one worship service.

The Evangelism Committee notes that after worship time is a great chance to mingle and connect with folks you don't always see throughout the rest of the church year.

It also encourages groups from the congregation (small groups, committees, etc.) or groups of families to host a Sunday.

### **Building Use Reminder**

Members are asked that when they use the building to return the areas in use to the way they were found. This also means picking up any messes and making sure the doors are locked and – if they are the last out of the building – the alarm is set.

### **Balloon Payment Task Force Report**

*cont'd from p. 1*

4) This, however, threatens a second goal of the congregation when it authorized the Sanctuary in Time campaign which was to shorten the length of the mortgage and, as a result, reduce the amount Redeemer spends on interest over the life of the mortgage. It is also what leads to a potential balloon payment at the end of the loan.

5) There is no guarantee that the monthly payment will remain this low and, in fact, the task force believes it is highly likely the rate will go back up given historical trends. For example, the likely scenario is a return to an interest rate of 6 percent or higher.

6) The task force believes another campaign or special "mortgage" push is not desirable. It is important, now that the monthly payment has been lowered to a level that is affordable for the congregation, that **the mortgage be addressed within the context of the church's operating budget.** This means **Redeemer should take advantage of today's lower interest rates and resolve to pay the \$2,000/month on the mortgage that is budgeted, allowing the congregation to make significant, regular payments toward the principal** which, based upon forecasted estimates, will allow the mortgage to be paid off by 2022, saving an estimated \$36,990 in interest payments.

7) **However, this means that Redeemer needs offerings of \$24,000/month or \$6,000 to \$7,000/week to meet the budget including the stewardship commitments, staffing and other fixed costs such as utilities and the mortgage payment.**

For example, this target has been met in two of the first five months of 2010. The following shows Redeemer's budget income for 2010. A carry over of \$5,000 from 2009 has helped with cash flow:

- January – \$20,090
- February – \$22,071
- March – \$19,269
- April – \$24,054

- May – \$25,220

It is important that Redeemer members understand the need for regular giving throughout the year so that Redeemer's funds can be handled in the most efficient and cost-effective manner possible and so that attention and energy can be spent on the mission of the congregation.

8) If this issue cannot be addressed within the context of the operating budget over the next 17 years – or hopefully less – then the congregation will likely need to conduct another campaign to raise the necessary funds for the balloon payment at that time or seek an additional mortgage.

### **Prayers and Personals *cont'd from p. 2***

Prayers are asked for **Theresa Frazier** who is back in Riverside Hospital and for the **Vivens Family** on the death of the great-grandfather.

Prayers are also asked for **Rev. Stephen G. Marsh**, who resigned as bishop of the Southeast Michigan Synod of the Evangelical Lutheran Church in America (ELCA) at the end of June. Marsh said in a letter to the church that he is "personally dealing with a number of emotional health issues, including addiction issues" and must enter an inpatient treatment facility.

"The counsel I have received from my therapists and from my own heart is that my healing in a safe environment and building a firm foundation on a road to recovery need to be my primary concerns for as long as it takes," Marsh wrote in his resignation letter. "Unfortunately, with that agenda, I will not be able to faithfully execute my duties as bishop of the Southeast Michigan Synod in ways that are needed in the present and the immediate future."

Marsh expressed his thanks to the synod, the synod staff, the synod council and its executive committee, the **Rev. Mark S. Hanson**, ELCA presiding bishop, and the ELCA Conference of Bishops. "I am deeply sorry that my personal issues are now causing our synod to go through another period of trauma, anxiety and concern. I will continue to pray for the forward and missional movement of the Southeast Michigan Synod, and I ask that you continue to pray for me in my healing and my future ministry," Marsh wrote. Marsh, 55, was elected bishop of the synod in 2009.

## **The Wider Church**

### **Forum Covers Senior Health Care Issues**

The Eastside Ecumenical Ministries is sponsoring a Community Senior Health Care Forum from 1-4 p.m. on Wednesday, July 21, at Reformation Lutheran Church, 1355 S. Hamilton Rd.

This forum will address "Health Care Reform and Its Impact on Medicare," "Senior Consumer Fraud Issues," and "Understanding the Basics of Medicare." **Doug Anderson**, chief policy officer for the Ohio Department of Insurance, will be the main presenter. There will be times reserved for questions and answers.

### **LSS to Move Main Offices**

**Business First** reported that Lutheran Social Services (LSS) of Central Ohio will be moving its main office from 750 E. Broad St. to the Officescape I building in Worthington, 500 W. Wilson Bridge Rd. The move will be effective Monday, July 19. According to the paper, Worthington gave the agency a \$50,000 grant as an incentive to move with the agency pledging "an annual payroll of at least \$1.95 million for seven years."