

(Preliminary minutes – subject to approval by Presbytery of Lake Huron)

PRESBYTERY OF LAKE HURON
Stated Meeting – December 6, 2016

The Presbytery of Lake Huron was called to order with prayer by the Moderator, the Rev. Wally Mayton, at 9:30 a.m., on Tuesday, December 6, 2016, at Second Presbyterian Church, Saginaw, Michigan.

The roll was taken, and the moderator announced that a quorum was present.
[ATTACHMENT A]

MOTION WAS SUSTAINED to adopt the docket as amended.

Welcome by the host pastor, the Rev. Jim Neumann was given.

Visitors, new clergy and elder commissioners were introduced.

MOTION WAS SUSTAINED to seat the following as Corresponding Members: The Rev. Martin Han (Mid-Kentucky) and Susan Jackson-Dowd (Mid-Kentucky).

A reminder was given to silence phones.

WORSHIP included a **CELEBRATION OF THE LORD'S SUPPER**, sermon led by the Rev. Dr. Wally Mayton and an **OFFERING** to Emmaus House. During worship the **INSTALLATION OF THE MODERATOR AND VICE MODERATOR** for 2016 took place. Elder CJ Merriman was installed as the new Moderator and the Rev. Desiree Lawson was installed as the new Vice Moderator.

The new Moderator, Elder CJ Merriman, assumed the chair.

A short **BREAK** was taken prior to the Equipping for Ministry time.

The **EQUIPPING FOR MINISTRY** time was led by the Rev. Dr. Rhashell Hunter and Dr. Susan Jackson Dowd. Discussions were held on racism and privilege.

Adjourned for lunch at 12:30 pm following prayer by the Moderator.

Reconvened at 1:15 pm following prayer by the Moderator.

The first part of the **COORDINATING TEAM** report was given by Elder Roger Scovill.

The Coordinating Team recommended and presbytery approved:

1. To adopt 2017 Presbytery Budget [ATTACHMENT B]

The new Vice Moderator, the Rev. Desiree Lawson, assumed the chair.

The second part of the **COORDINATING TEAM** report was given by the Rev. Matthew Schramm after the Synod Commissioner report.

The Coordinating Team recommended and presbytery approved:

2. The change in the Terms of Call for the Executive Presbyter and to designate the clergy housing allowance for 2017: [The Executive Presbyter recused himself during the discussion and vote on this item.]

Cash Salary	\$50,855 (↑ \$2,355)
Other items are unchanged:	
Housing Allowance	\$30,000
Supplemental Life Insurance	\$516
Vacation Time	4 weeks including 4 Sundays
Study Leave	2 weeks including 2 Sundays
Professional Expenses and Travel Reimbursement	\$10,000 at IRS Rate
Study Leave Allowance	\$3,000
Sabbatical	3 month paid sabbatical at a time of mutual agreement in the seventh year of employment or according to the Presbytery of Lake Huron sabbatical policy, if it has one at that time, the leave usually incorporates all unused study leave accrued to date

3. The changes in compensation for the Stated Clerk:

Stated Clerk:	2016	2017
Salary	\$16,627	\$17,126
Seca/Medi	\$1,236	\$1,273
Travel and business reimbursements	\$2,137	\$3,000
Total	\$20,000	\$21,399

4. Stephanie Cervini expressed her thanks and stated that it was a pleasure serving them.
5. December Presbytery offering will go to the Emmaus House.

6. Designated \$2,500 from DUA 000-000-21280 Social Action, Witnessing Advocacy Events account and \$2,500 from DUA 000-000-21494 Presbytery Peacemaking Offering account in support of the Tri City Refugee Welcome project.

The **SYNOD COMMISSIONER** report was given by Elder Johann Jozwiak. Ms. Jozwiak gave a report about her recent Palestine/Israel Mission Trip as a Synod Commissioner. A written report regarding the Synod Assembly was distributed prior to the meeting. [ATTACHMENT C]

The **TRUSTEES** report was given by the Rev. Dr. Robert Emrich.

The Trustees recommended and presbytery approved:

1. The insurance coverages policy for the Presbytery of Lake Huron with the addition of "Item 11. The Board of Trustees of Lake Huron Presbytery may grant waivers regarding mandatory limits to any congregation on a case-by-case basis." [ATTACHMENT D]
2. To authorize the Board of Trustees to establish an Investment Advisory Committee and that the presbytery further authorize the Trustees to invest presbytery reserve and endowment funds with the New Covenant Trust Company in a socially responsible manner. The timing of the change from New Covenant Mutual Fund Balanced/Growth to the New Covenant Trust Company shall be determined by the Trustees in consultation with Mr. Tim Clark of the Trust Company. The Trustees shall in consultation with Mr. Clark develop an investment policy for the presbytery Trustees as well as a spending formula for the funds invested.

The Trustees presented the following item for information:

3. Staff will continue to research, obtain quotes and make the necessary changes regarding the server by mid-December.

The **BOARD OF PENSIONS** report and the **EXECUTIVE PRESBYTER** report was given by the Rev. Dr. Dan Saperstein. A detailed report will be included in the permanent minutes.

The **COMMISSION ON PREPARATION FOR MINISTRY** report was given by the Rev. Dr. Rhonda Myers. William (Bill) Rayment, an Inquirer Under Care of the Presbytery, discussed his faith journey.

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The Commission on Preparation for Ministry recommended and presbytery unanimously approved:

1. To move William Rayment to Candidate Under Care of the Presbytery.

The **COMMISSION ON MINISTRY** report was given by the Rev. Andrew Miller.

The Commission on Ministry reported that it took the following actions on behalf of presbytery:

1. Dissolved the CRE relationship between Elder Chuck Moerdyk and Rosebush effective November 6, 2016.
2. Appointed Andrew Miller as Moderator of Session of Rosebush effective immediately.
3. Appointed Jim Offrink as Moderator of Session for Birch Run-Taymouth for their December 13th session meeting.
4. Approved the work of Noel Snyder in a supplementary position with the Alma First Church of God as part-time interim worship director along with his wife. The position does not involve preaching or celebration of the sacraments. Noel and his wife will be compensated for 20 hours of work a week between the two of them.
5. Appointed Joyce Hetzler as Moderator of Session of Twining-Maple Ridge effective immediately for a period of six months.
6. Approved the Temporary Supply contract between the Rev. Martin Han and Flint-Unity effective October 1, 2016 for a period of one year. Terms are as follows:

Cash Salary	\$28,098/year
Housing Allowance	\$14,400/year
Pension/Major Medical	\$15,512/year
Utilities Reimbursement	\$400/month
Gas Reimbursement	\$200/month
Vacation Time	4 weeks including 4 Sundays
Study Leave	2 weeks including 2 Sundays
Study Leave Allowance	\$650/year

7. Approved the Temporary Supply contract between the Rev. Lucy Der-Garabedian and Fairgrove effective November 17, 2016 and ending on December 31, 2016. Terms are as follows:

Cash Salary	\$250/week
Housing	Use of a private home (fair rental value: \$800/mo x 1.5 mo = \$1200 total value)
Travel	IRS Rate
Vacation Time	Not applicable
Study Leave	Not applicable

8. Approved the full-time Temporary Supply contract Rev. Philomena Ofori-Nipaah at Fairgrove effective January 1, 2017 for a period of one year. Terms are as follows:

Cash Salary	\$34,209
Housing Allowance	Use of manse
Pension/Major Medical	Full participation
SECA offset	\$3,528
Travel	IRS Rate
Reimbursable Expenses	Reasonable as incurred and vouchered
Vacation Time	4 weeks including 4 Sundays
Study Leave	2 weeks including 2 Sundays
Professional Expenses	Not applicable

Other: Should the gracious dismissal discernment process result in the dismissal of the church, the church shall provide severance benefits to Rev. Ofori-Nipaah of not less than 90 days continuation of salary and benefits following termination of employment, or until Rev. Ofori-Nipaah secures a new full-time position, whichever comes first. Should this contract be otherwise terminated prior to its completion, Rev. Ofori-Nipaah shall be entitled to the same severance benefits as those identified for interims under #4 below. *(From contract: 4. **Interims Only:** In the event that the Interim has not secured a new position by the time service to this church is concluded, this church will: a) Provide full compensation for one additional month or until service in a new position begins, whichever occurs first. b) Provide full pension/major medical dues for 90 days or until service in a new position begins, whichever occurs first.)* The Presbytery of Lake Huron will provide Fairgrove Presbyterian Church a subsidy of \$833.33/mo (not to exceed \$10,000 total) during the discernment period, or until a shared ministry agreement is entered with another congregation, to offset the terms of this contract.

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9. Approved the Temporary Supply contract between the Rev. David Weber and Ithaca-First effective November 20, 2016 for a period of one year. Terms are as follows:

Cash Salary	\$32,900
Housing Allowance	\$14,100
Pension/Major Medical	\$15,512
Travel	IRS Rate
Vacation Time	4 weeks including 4 Sundays
Study Leave	2 weeks including 2 Sundays
Study Leave Allowance	\$650
Moving Expenses	Up to \$3,000

The **STATED CLERK** report was given by the Rev. Ted McCulloch.

The Stated Clerk recommended and presbytery approved:

1. The minutes for the September 20, 2016 Stated Meeting of the Presbytery.
2. The following actions with regard to the review of Session minutes and Church Registers:
 - a. The minutes of the following churches be approved without exception: Bay City-Westminster, Beaverton-First, Cass City-First, Cass City-Fraser, Croswell-First, Davison-St. Andrews, Elkton-Chandler, Fenton-First, Flint-First, Flint-Trinity United, Flushing, Grand Blanc-Kirkridge, Holly, Houghton Lake-Kirk of the Lakes, Ithaca-First, Kinde-First, Lapeer-First, Linden, Marlette-First, Marlette-Second, Midland-Chapel Lane, Midland-Memorial, Mt. Pleasant-First, Saginaw-Countryside Trinity, Saginaw-First, Saginaw-Second, Swartz Creek-Mundy, Tawas-Tawas Area and Vassar-First
 - b. The minutes of the following churches be approved with exception: Alma-First, Flint-Unity, Ithaca-Lafayette, Rosebush and Yale-First
 - c. The minutes of the following churches were not approved: None
 - d. The church registers for the following churches be approved without exception: Bay City-Westminster, Beaverton-First, Cass City-First, Cass City-Fraser, Croswell-First, Davison-St. Andrews, Elkton-Chandler, Fenton-First, Flint-First, Flint-Trinity United, Flushing, Grand Blanc-Kirkridge, Holly, Houghton Lake-Kirk of the Lakes, Flint-Unity, Ithaca-First, Ithaca-Lafayette, Kinde-First, Lapeer-First, Linden, Marlette-First, Marlette-Second, Midland-Chapel Lane, Midland-Memorial, Mt. Pleasant-First, Rosebush, Saginaw-Countryside Trinity, Saginaw-First, Saginaw-Second, Swartz Creek-Mundy, Tawas-Tawas Area, Vassar-First and Yale-First

e. The church registers for the following church be approved with exceptions:
Alma-First

f. The church registers for the following churches were not approved: None

The Stated Clerk reports the following items for information:

3. Reminder: 2017 Per Capita rate will be \$26.17 per member. That's based on the church membership at the end of 2015. We are unable to make any adjustments for membership changes that did not get reported through the General Assembly statistics.
4. IRS business mileage rate for 2017 has **not** released as of yet.
5. The online statistical reporting for the PCUSA 2016 Session Annual Statistical Report became available on December 2, 2016. The web address is <http://oga.pcusa.org/stats>. Please have your Sessions approve the statistical report as soon after December 31 as is possible. The deadline for Statistical Reports is **Friday, February 17, 2017**. After that date, the online system will no longer be available. Password and login information is the same as last year unless you changed it. If you have any questions or cannot locate your password/login information, please do not wait until the last minute. Contact Ted McCulloch, Stated Clerk or Staci Percy, Recording Clerk at the Presbytery office for assistance.
6. At the March Presbytery meeting, we will consider the Proposed Amendments to the Constitution from the 222nd General Assembly. There are several substantial changes, including a new Directory for Worship, to be voted on. We no longer receive any pre-printed copies of the Proposed Amendments so please go to <http://www.pcusa.org/resource/ga222-proposed-amendments-constitution/> to view and/or print off your own copy.
7. The following invitations have been received to host presbytery stated meetings in 2017:

<u>Date</u>	<u>Location</u>	<u>Time</u>
March 7	Flint-First	9:30 am
June 6	Alma College	9:30 am
September 19	Midland-Memorial	9:30 am
December 5	Bay City-Westminster	9:30 am

Invitations are being accepted for the 2018 Presbytery meetings. We are especially looking for churches that have round tables that we can use for discussion and meeting time. If you have any questions, please call the Stated Clerk.

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The Moderator assumed the chair. The meeting adjourned following prayer by the Moderator at 3:00 pm.

Attendees were encouraged to complete their feedback forms prior to leaving.

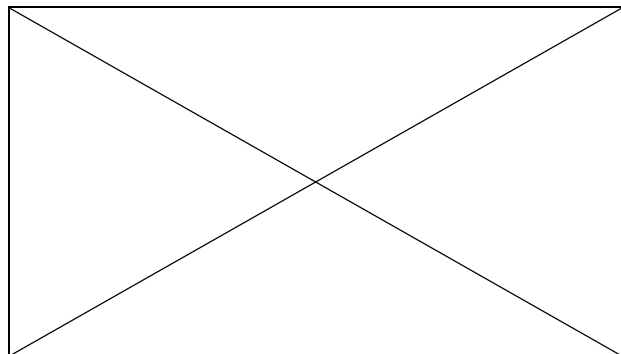
The next stated meeting of the Presbytery of Lake Huron will be held Tuesday, March 7, 2017 at First Presbyterian Church, Flint, Michigan, beginning at 9:30 a.m.

Respectfully Submitted,

Ted McCulloch
Stated Clerk

ATTACHMENT A – Attendance

NAME OF MINISTER	<u>Present</u>	<u>Excused</u>	<u>Absent</u>	NAME OF MINISTER	<u>Present</u>	<u>Excused</u>	<u>Absent</u>
Abel, Doug	1			Miller, Carol (HR)		1	
Ahn, Daniel (HR)		1		Moody, Chris			1
Anderson, Kenneth (HR)		1		Musgrave, John (HR)		1	
Baird, George (HR)		1		Myers, David	1		
Becker, John (HR)		1		Myers, Rhonda	1		
Blackburn, David (HR)		1		Neumann, James	1		
Blatt, Karen (HR)	1			Neuville, Donald (HR)		1	
Borycz, Edward	1			Novak, Joseph		1	
Brackbill, Thomas	1			Offrink, James (HR)		1	
Brooks, Alexander (HR)		1		Pak, Shimon	1		
Browne, Jim		1		Park, Dong Won (HR)		1	
Browne, Roger (HR)		1		Parker, Kenneth	1		
Carnes, Lindsey	1			Peterson, Theresa	1		
Carnes, Robert	1			Rasmussen-Baker, Jill		1	
Chambers, Janice (HR)		1		Russell, Peter (HR)		1	
Chang, Catherine		1		Saperstein, Dan	1		
Clark, Bert (HR)		1		Schacher, Tom		1	
Cundiff, Thomas (HR)		1		Schramm, Matthew	1		
Cunningham, Bruce (HR)		1		Shoemaker, Rodney		1	
Der-Garabedian, Lucy	1			Shugert, Stephen (HR)		1	
Emrich, Robert (HR)	1			Snyder, Noel		1	
Eshelman, David (HR)		1		Stilwell, Elizabeth		1	
Evans-Justin, Mary Anne (HR)		1		Stratton, Brian		1	
Gates, Fred (HR)		1		Swihart, Dale (HR)		1	
Gates, Sharlyn		1		Taylor, Robert (HR)		1	
Gillette, George (HR)	1			Walsler, Joseph (HR)		1	
Graham, Linda	1			Weenink, Jeffrey		1	
Grant, Glenn	1			Ytterock, Paul		1	
Grimes, Ronald (HR)		1					
Gruening, Katja	1						
Hetzel, Kenneth	1						
Hunter, Rhashell	1						
Lakey, Robert (HR)	1						
Lawson, Desiree	1						
Lawther, Richard (HR)		1					
Leas, Robert (HR)		1					
Lee, Hoon Koo		1					
Lee, Joungnam		1					
Loenshal, Michael		1					
Marquardt, Charles			1				
Mayton, Wally	1						
McCulloch, Ted	1						
McMellen, Larry (HR)		1					
Miller, Andrew	1						
				Total Present	27		
				Total Excused	43		
				Total Absent	2		



ATTACHMENT A – Attendance (Continued)

NAME OF CHURCH	<u>Present</u>	<u>Absent</u>	<u>Elder Commissioner(s) Present</u>
Alma-Eastminster	1		Victoria Lute
Alma-First	1		Ann Baker
Bay City-First	1		Sherry Couture
Bay City-Westminster	1		Jan Witucki
Beaverton	1		Caroline Johnson
Birch Run	1		Lil Ostrom
Breckenridge		1	
Caro		1	
Cass City-First		1	
Cass City-Fraser		1	
Croswell		1	
Davison		1	
Deckerville		1	
Elkton-Chandler		1	
Fairgrove		1	
Fenton-First	1	1	Roger Terrill
Fenton-Tyrone		1	
Flint-First	1	3	Linda Smith
Flint-Trinity United	1		Barbara Wesley
Flint-Unity	1		Haesook Kim
Flushing	1		Carol Dulin
Grand Blanc-Kirkridge	1		Frank Walker
Harbor Beach	1		William Rayment
Holly	1		Charlee Litten
Houghton Lake	1		Catherine Bonacorsi
Ithaca-First	1		Vickie Thum
Ithaca-Lafayette		1	
Kinde-First		1	
Lapeer		1	
Linden		1	
Marlette-First		1	
Marlette-Second		1	
Midland-Chapel Lane	1		Linda Langrill
Midland-Memorial	2		Judy McDowell and Tom Ryden
Mt. Pleasant	1		James Bidwell
Rosebush		1	
Saginaw-Countryside Trinity	1		Louis Diechman
Saginaw-First	1		Janie Gugino
Saginaw-Korean		1	
Saginaw-Second	1		Doug Byron
Saginaw-Warren Avenue		1	
Sandusky		1	
Swartz Creek		1	
Tawas	1		Andre DeWilde
Twining		1	
Ubyly		1	
Vassar	1		Steve Franko
Yale		1	
Total Present	25		
Total Represented	24		
Total Not Represented	24		

ATTACHMENT A – Attendance (Continued)

ELDER MEMBERS	<u>Present</u>	<u>Absent</u>	<u>Excused</u>
Mark Battell (Coordinating Team)			1
Joanne Clever (PW)			1
Carol Dulin (Coordinating Team) ***			
Adam Engel (Coordinating Team)			1
Doug Gorringer (Coordinating Team)			1
CJ Merriman (Moderator)	1		
Cliff Miles (Trustee)			1
Tom Miles (Coordinating Team)			1
Mary Ann Parker (Nominating Team)	1		
Paul Schmidt (Coordinating Team)			1
Roger Scovill (Treasurer)	1		
Total Elder Members	3	0	7

*** Signed in as Elder Commissioner, did not count here

COMMISSIONED RULING ELDERS	<u>Present</u>	<u>Absent</u>	<u>Excused</u>
Mark Garavaglia			1
Kathy Grimes			1
Shaun Hardimon			1
Henry Kubin	1		
Mary Kubin	1		
Linda Living-Hawley			1
Liz Long			1
Sam McKim			1
Charles Moerdyk			1
Peggy Ronk			1
Kathleen Rowe			1
Don Wixson	1		
Chris Wolf	1		
CRE Attending	4		
CRE Not Attending	0		
CRE Excused	9		

MEETING ATTENDANCE TOTALS

CATEGORY	<u>Present</u>	<u>Absent</u>	<u>Excused</u>
Members of Presbytery	27	2	43
Corresponding Members	2		
Commissioned Ruling Elders	4	0	9
Church Commissioners	25	24	
Elder Members	3	0	7
Visitors (Including LHP Staff)	26		
Total People in Attendance	87		
Churches represented	24		
Churches not represented		24	

ATTACHMENT B – 2017 Presbytery Budget

Acct #	Description	2016 Budget	2017 Proposed Budget
40100	Per Capita	\$213,408.00	\$205,984.07
40200	GA Basic mission	\$81,600.00	\$50,390.00
40210	Synod Basic Mission	\$0.00	\$0.00
40220	Presbytery Basic mission	\$146,000.00	\$133,333.00
40225	Prior Year Pledge	\$0.00	\$0.00
40260	Joy Fund	\$11,800.00	\$11,800.00
40270	PW of Lake Huron Presbytery	\$1,500.00	\$1,500.00
40280	Investment distribution	\$62,019.00	\$63,520.96
40281	Prep for Ministry Fund transfer	\$9,000.00	\$11,750.00
40283	Committee on Ministry Fund transfer		\$1,000.00
Sub-total income		\$525,327.00	\$479,278.03
40350	Miscellaneous income	\$0.00	\$2,000.00
40370	Other MTS: Presbytery	\$0.00	
40380	Other MTS: Synod	\$0.00	
40390	Other MTS: GA	\$0.00	
40395	Gifts in Kind	\$0.00	
40396	Gain/Loss on Sale of Church	\$0.00	
TOTAL INCOME		\$525,327.00	\$481,278.03
DISBURSEMENTS			
Executive Presbyter			
50063	Salary	\$48,500.00	\$50,855.00
50064	Housing allowance	\$30,000.00	\$30,000.00
50065	Pension/medical/disability/Supp.Life	\$29,168.50	\$25,392.00
50066	Travel/business reimbursements	\$10,000.00	\$10,000.00
50067	Continuing education	\$3,000.00	\$3,000.00
Total EP		\$120,668.50	\$119,247.00
Business Manager/Financial Secretary			
50091	Salary	\$35,947.00	\$20,540.00
50092	Fica/medi	\$2,727.00	\$1,571.00
50093	Pension/medical/disability dues	\$15,094.00	\$0.00
50094	Travel expenses	\$1,221.00	\$1,200.00
50095	Continuing Education	\$1,527.00	\$1,500.00
Total Bus. Mgr.		\$56,516.00	\$24,811.00
Admin. Assistant:			
50131	Wages	\$17,251.00	\$21,112.00
50132	Fica/medi	\$1,295.00	\$1,615.00
50134	Continuing Education	\$509.00	\$500.00
Total Administrative Assistant		\$19,055.00	\$23,227.00

ATTACHMENT B – 2017 Presbytery Budget (Continued)

Acct #	Description	2016 Budget	2017 Proposed Budget
Communication Mgr/Recording Clerk:			
50161	Wages	\$28,779.00	\$29,789.00
50162	Fica/medi	\$2,178.00	\$2,279.00
50163	Continuing Education	\$1,018.00	\$1,000.00
Total Comm Mgr/Recording Clerk		\$31,975.00	\$33,068.00
Stated Clerk:			
50221	Salary	\$16,627.00	\$17,126.00
50222	Seca/Medi	\$1,236.00	\$1,273.00
50224	Travel/business reimbursements	\$2,137.00	\$3,000.00
Total Stated Clerk		\$20,000.00	\$21,399.00
Other			
50231	Treasurer Annual Salary	\$1,000.00	\$1,000.00
50230	Staff Development	\$2,400.00	\$1,000.00
50235	Contingency	\$3,748.00	\$0.00
Total Personnel		\$255,362.50	\$223,752.00
Preparation for Ministry (#104)			
50605	Annual Consultations & other	\$2,000.00	\$2,000.00
50606	Career counseling	\$600.00	\$600.00
50608	Scholarships & Grants	\$9,000.00	\$9,000.00
50609	Midwest Career Center donation	\$400.00	\$400.00
50610	CRE Training Program	\$2,500.00	\$2,500.00
Preparation for Ministry Total		\$14,500.00	\$14,500.00
Committee on Ministry (#105)			
50701	Shared grants & emergency	\$6,000.00	\$5,000.00
50703	Disciplinary procedure expenses	\$2,500.00	\$2,500.00
50704	Care & Professional development-Clergy/CRE/CCE	\$7,500.00	\$6,000.00
50707	Training	\$2,500.00	\$2,500.00
Committee on Ministry total		\$18,500.00	\$16,000.00
Coordinating Team (#107)			
50905	2015 Youth Triennium	\$3,000.00	\$3,000.00
50906	Alma Youth Mix expenses	\$1,000.00	\$1,000.00
50907	Leadership Development	\$3,500.00	\$1,000.00
50910	Missionary Designated Support	\$250.00	\$4,000.00
50912	Alma College Chaplaincy	\$2,500.00	\$2,500.00
50995	CT meetings/moderatorial expenses	\$2,500.00	\$2,500.00
Coordinating Team total		\$12,750.00	\$14,000.00

ATTACHMENT B – 2017 Presbytery Budget (Continued)

Acct #	Description	2016 Budget	2017 Proposed Budget
Board of Trustees (#108)			
50312	Annual audit	\$6,300.00	\$6,300.00
50313	Legal expenses	\$900.00	\$900.00
50314	Insurance	\$4,200.00	\$4,200.00
Trustees total		\$11,400.00	\$11,400.00
Other (#110)			
51030	Presbytery meetings	\$1,000.00	\$1,000.00
51033	Presbytery conferences	\$2,648.00	\$200.00
51031	Presbytery Office	\$37,500.00	\$37,500.00
51032	Publications & website	\$10,000.00	\$10,000.00
51034	Standing units administrative expenses	\$7,500.00	\$5,500.00
51036	Participation in G.A.	\$1,200.00	\$1,200.00
51040	Permanent Judicial Commission	\$100.00	\$100.00
51404	G.A. per cap	\$58,440.96	\$57,379.59
51405	Synod per cap	\$26,676.00	\$25,580.75
51406	G.A. Basic mission	\$81,600.00	\$50,390.00
51407	Synod Basic Mission	\$0.00	\$0.00
51408	Prior Year's Pledge Disbursement	\$0.00	\$0.00
51409	Loan interest payment	\$7,607.79	\$7,167.79
51410	Loan principal payment	\$5,392.21	\$5,607.90
Budget sub-total		\$552,177.46	\$481,278.03
52002	Non-budgeted expenditures	\$0.00	\$0.00
52105	GP Search Committee	\$12,000.00	\$0.00
52004	Other MTS: Presbytery	\$0.00	\$0.00
52005	Other MTS: Synod	\$0.00	\$0.00
52006	Other MTS: GA	\$0.00	\$0.00
52009	Transfer Out	\$0.00	\$0.00
Grand total		\$564,177.46	\$481,278.03

ATTACHMENT C - Synod Assembly Highlights - The Annual Assembly

The Synod of the Covenant Synod Assembly met at Christ Presbyterian Church on November 4-5, 2016.

Early Business:

On Friday Teaching Elder Timothy Chon of Lake Michigan Presbytery and Ruling Elder Johanna Jozwiak of Lake Huron Presbytery were elected Moderator and Vice-Moderator, respectively. Teaching Elder David Bartley was reelected Treasurer.

Educational component:

In keeping with the Synod identity as a Just-Peace Church the Assembly opened with a seminar titled: "Christ's Call to Witness in the Middle East" led by Mr. Amgad Beblawi of Mid-Kentucky Presbytery. Four of the five Mission to the USA (MUSA) International Partners: Ms. Cathrine Abuamsha from Palestine, Rev. Hany Gad Beshay from Egypt, Rev. Salam Hanna from Syria, and Father George Makhoul from Palestine shared their personal experiences and participated in the presentation. MUSA partner Dr. Mary Mikhael from Lebanon was unable to attend. Elder Commissioner Johanna Jozwiak also presented on her trip to Palestine/Israel with Interfaith Peace Builders. Ms. Jozwiak offered to present at congregations or other groups interested in learning about her trip.

Congregations participating in the MUSA program have been greatly enriched and highly recommend more widespread participation. More information about the Mission to the USA program may be found on the Synod's website at :

<http://synodofthecovenant.org/synod-ministries/musa/>. The focus of the Mission to the USA for the next 3 years will be on Christian-Muslim Relations.

Worship:

Evening worship was led by Vice Moderator Chon with participation by the MUSA partners.

The offering at the evening worship was designated for the education of children of Syrian Refugees in Lebanon. Chon, Jozwiak and Bartley were installed during the service.

ATTACHMENT C - Synod Assembly Highlights - The Annual Assembly
(Continued)

Business:

Rev. Raafat Zaki reported on his ministry as Synod Executive. The report included advising three Presbyteries in their staffing transitions and search, hosting the Synod's General Presbyters' Forum, connecting with Christian Educators within the Synod, and a summary of new initiatives.

The Grants and Scholarship network approved 11 applications for New Covenant Grants (\$45,000) and Racial Ethnic Grants (\$5,000), in addition to \$40,000 in Racial Ethnic Scholarships.

The Synod's Self-Development of People Committee is seeking more participation and requesting Presbyteries to assist in identifying ethnic Presbyterians interested in become more involved.

The Synod Presbyterian Women will conduct a Presbyterian Disaster Readiness training on June 23, 2017 from 8 am to 5 pm at the First Presbyterian Church in Battle Creek, MI, The training is free and the goal is to include at least one participant from each of the Synod's eleven Presbyteries.

The Synod Assembly approved a budget of \$764,055. The Per Capita for 2018 will remain at \$3.25 per member.

New Initiatives:

Among the new initiatives for the Synod in 2017 include two Study Travel Seminars led by the Synod Executive on the request of participating congregations in MUSA to Egypt and South Africa.

To support the ongoing Welcome Refugees initiative for congregations to host refugee families from Iraq and Syria and to explore additional involvement, the Assembly approved a part-time Refugees Network Coordinator to assist with this initiative.

Assembly also approved \$10,000 for non-Racial/Ethnic higher education students in 2017.

The Synod acted to stand in solidarity with the Standing Rock Sioux Tribe to protect their sacred sites and waters from environmental harm. The concern is over the project known as Dakota Access Oil Pipeline (DAPL). The Synod of the Covenant will send \$1,000 to provide financial support through the Synod of Lakes and Prairies.

ATTACHMENT D – Proposed Policy on Insurance Coverage – As Amended

**Trustees Committee
Presbytery of Lake Huron
Proposed Policy on Insurance Coverage
September 20, 2016**

The Book of Order requires “Each council shall obtain property and liability insurance coverage to protect its facilities, programs, staff, and elected and appointed officers” (G-3.0112). It is the presbytery’s responsibility not only to obtain its own insurance, but also:

- To conduct administrative review of the records of member churches for compliance with the Book of Order requirement
- To establish any criteria for minimum insurance coverage consistent with G-3.0112
- To ensure that property used to secure mortgages and/or capital improvement loans are sufficiently insured to guarantee loan payment in the event of damage or loss of structures on the property.

In order to fulfill its fiduciary responsibility on behalf of the Presbytery of Lake Huron, the Trustees Committee recommends the following requirements and guidelines as Presbytery policy. “Shall” statements are requirements; “should” statements are guidelines only. “Churches” refers to church corporations, acting through their sessions or trustees.

1. All churches **shall** secure property insurance for its real property. Property used for worship shall be insured at replacement value. Other real property **shall** be insured at a level sufficient to enable the ministry of the church to continue at its current level in the event of damage or loss. This insurance **shall** include any necessary riders for hail and/or severe weather.
2. All property on which there is an outstanding mortgage or other encumbrance **shall** be insured at replacement value.
3. Churches undertaking construction or other capital improvements **shall** guarantee completion of the work through appropriate insurance. Construction funded through a source other than the Presbyterian Investment and Loan Program (PILP) **shall** minimally have insurance equivalent to that mandated by PILP.
4. An amount equal to the annual deductible for property insurance claims should be held in reserve. If a church owns buildings on which there is an outstanding mortgage or other encumbrance, this amount **shall** be held in reserve.

5. All churches **shall** obtain liability insurance for injury, death, or disability incurred on its property or in connection with its programs either on or off property, or by its ministers, staff, or employees acting in their capacities of employment. The amount of this insurance should be determined in consultation with the church's insurance agent, but **shall** in no case be less than \$500,000 total per event.
6. All churches **shall** obtain Directors and Officers insurance for its session and trustees. The amount should be determined in consultation with the church's insurance agent, but **shall** in no case be less than \$500,000 total per event.
7. All churches **shall** obtain sexual misconduct liability insurance for its ministers, staff, and employees; and for its volunteers who serve with or for persons under 18 years of age. The amount should be determined in consultation with the church's insurance agent, but **shall** in no case be less than \$500,000 total per event.
8. Churches **shall** obtain appropriate insurance or bond to cover loss through financial misconduct of persons charged with managing church finances. The amount should be determined in consultation with the church's insurance agent, but **shall** in no case be less than \$50,000 total.
9. All churches **shall** obtain all insurance required of them under civil law (e.g., automobile insurance, worker's compensation, etc.)
10. Churches should obtain other coverage that is sufficient to enable the continuity of the church's ministry at its current level in the event of a loss or injury. These may include, but are not limited to, hired/unowned auto insurance; personal property insurance; identity theft protection.