Lone Oak United Methodist Church
Church Council Meeting

Date: 28 September 2026, 6:00 pm

Members: P-Present, A-Absent

P	Allen Burnett	A	Ranee Gough	P	Don Taylor
P	David Cunningham- Lay Leader	P	Ginny Mann	P	Connor Williams
P	Diane Dodson	P	Lou Ann Newman		
P	Jack Feiler	P	David Pope- Chair		

Agenda Items

I. Prayer – David Pope began the meeting with prayer.

II. Spiritual Formation - Lou Ann Newman led us in a devotion based on 1 Corinthians 13:4, “Love is patient, love is kind”.

III. Report on new people - One person is going to meet with Connor about joining the church.

IV. Goal review and accountability -

1. Update on the stewardship campaign: Connor: we will be sending out letters with information on stewardship, and it will be in the bulletin.

2. Preparation for Charge Conference: The conference will be 07 December 2026. The budget working committee will have a proposed budget ready for the Council to review at the 19 October 2026 meeting.

Business

1. Approval of August Minutes - A motion was made by Diane Dodson to approve the August 2026 Council meeting minutes. A second to the motion was made by Ginny Mann. Approved by the Council.

2. Budget - David Pope stated that, based on the July financial report from our accountant, we have received $166,083. When compared to the July 2025 financial report, we had received $173,165. We are about $7000 behind where we were last year in tithes and offerings. Expenses for the year, as of July 2026, we have spent $128,820 compared to this point in 2025 where we had spent $130,649. Our expenses are about $2000 less than they were last year. Our general checking balance is $68,655. In 2025 at this same period, our checking balance was $64,244. Our total assets as of July 2026 are $219,800, an increase of about $5000 from last year. We are still waiting on the paperwork from Paducah Bank in order to transfer the previously approved CD funds to the United Methodist Foundation

3. Insurance - We have received a letter from Brotherhood Insurance stating that our insurance premium for the property (including taxes) has increased from about $18,000 to $21,118. Workman’s comp insurance stayed about the same ($653). Auto insurance was about the same at $618. A

representative from Church Mutual contacted David Pope. Their proposal for our insurance is a package for church, auto, and workman's comp is $18,165. The church insurance portion of the quote was about $16,000. Their proposal for the auto portion (which included a lot of add-ons) was about $1,200, or double the auto premium from Brotherhood. Church Mutual's quote on workman's comp coverage was about $175 more than Brotherhood's. Cumulatively, Church Mutual's quote was about $3.000 less than Brotherhood's, even though Church Mutual showed the value of our property as being more than Brotherhood's estimate. When the value used by Brotherhood was calculated into Church Mutual's quote, their premium dropped about $1,000. David asked the agent from Brotherhood (Wesley McGregor) about the huge difference in premium amounts. Wesley is going to contact their underwriter and see if Brotherhood's premiums are flexible. David Pope instructed our accountant to go ahead and pay the Brotherhood premium, since it is due 01 October 2026. Wesley McGregor informed David Pope that if Church Mutual's final quote comes in less than Brotherhood's, we will get the difference back. We have been using Brotherhood for about eight years. David Pope provided the council members with a handout from the General Council on Finance and Administration with guidelines as to typical insurance coverage for churches our size. Allen Burnett suggested that David Pope accept the best and final bid between companies.

4. Building and maintenance update - David Cunningham stated that our tractor has still not been repaired. H&R Agri-Power in Mayfield is the only New Holland Tractor repair facility in our area, and they are backlogged with harvest equipment repairs.

5. Trash/garbage - Republic has raised our rate by $70 per month, from $250 to $321. David Cunningham contacted Wastepath and they made a quote of $111 per month, for same size container and pick-up frequency. The switch from Republic to Wastepath has been made.

6. HVAC leak - David Cunningham reported that the water leak into the hallway on the north hallway, was actually from a clogged condensate drain line. He has made that repair.

7. Old and new business - Hispanic congregation - Allen Burnett contacted Concord UMC to see what their arrangements are with their Hispanic congregation. He said that they are in a very different situation than what the Lone Oak congregation is proposing. Allen suggests that, rather than the guest congregation using our office facilities, that we provide a room (possibly the former Alice Gore classroom), for them to use as an office. The council members were provided with a copy of Concord's usage covenant with United Church of Paducah. Connor mentioned that an there is a possibility that the Lone Oak group could use the Lebanon UMC facility. It is ready to go right now, and they would welcome the Hispanic congregation. Lebanon UMC is predicted to run out of funds in February 2027, and the $1,000 per month from the Hispanic congregation would help sustain the church, at least for a while. Connor stated that even in Lebanon UMC does close its doors in June 2027, that would give the Hispanic congregation a bigger place to

worship while we formalize plans for them to utilize LOUMC. Allen said that we (LOUMC) wants to see the Hispanic congregation thrive and use our facilities, but it appears that it would be of more benefit to Lebanon UMC at this time, if they used that facility. Lou Ann asked why we haven't moved forward with helping the Hispanic congregation with using our facility. Connor offered that we haven't had any concrete proposals to take back to them. Conner will set up a meeting with David Pope and the minister from the Hispanic church to get down on paper their proposal and requirements.

V. Closing Prayer and adjournment.

Connor led us in prayer. A motion was made by Allen Burnett to adjourn the meeting. A second was made by Jack Feiler.
Approved.

The next Council meeting will be held Monday, 19 October 2026, at 6:00 p.m.