



Board Briefs

Biting the Budget Bullet

Discussion by the Board of Directors of the Synod's 2008/2009 operating budget required less than three hours of the board's May 8-9 meeting, but it was discussion colored with words like "reduction" and "reluctance" and "out of options." Words of encouragement from Board Chairman Donald Muchow that "God is with us and we should be thankful and grateful for every penny for which we are stewards" could not spare the board the difficult decisions necessary to produce a balanced budget. It was time to bite the proverbial budget bullet harder than before.

Preliminary work by Synod financial officers and extraordinary collaborative cooperation from department heads had already reduced an earlier anticipated \$5.1 million shortfall in revenue to \$1.9 million, but projected income figures and the goal of a balanced budget made it necessary for the board to reduce the budget's unrestricted income spending plan by an additional 10 percent.

Recognizing that internal general and administrative cost-cutting measures could no longer provide the entire solution, the board pondered numerous options that included sizeable reductions in mission and ministry areas before reaching its \$1.9 million reductions goal. A spending plan totaling \$83,302,259 was adopted unanimously.

President Gerald Kieschnick commented that "the need for harsh measures has been a long time in coming," with 35-year-old 1973 unrestricted revenue numbers exceeding this year's anticipated undesignated income, even before adjustment for inflation. He also called

attention to the need to encourage congregations to respond to district needs as well as those of the Synod, since many districts also are being forced by budget considerations to make reductions in their staff and programs.

But even as the board labored to arrive at a balanced budget, its discussions surfaced some positive considerations that suggest a brighter fiscal future for the Synod. The LCEF-sponsored stewardship training promotion, "Consecrated Stewards," is producing measurable favorable results for participating congregations. Remittances from districts show positive signs of increased unrestricted income support for the Synod. The work of the Blue Ribbon Task Force on Synod Structure and Governance holds additional promise as the task force takes into consideration the 2007 report of the Task Force for Funding the Mission and contemplates helpful and cost effective structural changes.

The adopted 2008/2009 Mission and Ministry Operating Budget, printed in this edition of Board Briefs, signals the Synod's readiness to move into another fiscal year. Its unanimous vote seconded the encouragement offered by its chairman during the budget deliberations: "We must think carefully about the vision and mission of our Synod and let that serve as the plumb line for all that we say and do, . . . to the glory of God."

The board also approved the 2008/2009 Capital Budget totaling \$790,400, approving the following capital expenditures of more than \$5,000 with a useful life of longer than one year. ■

2008/2009 CAPITAL BUDGET

KFUO Radio	
Transmitter Repair Load Systems, KFUA AM	\$ 11,900
Building Masonry, Kitchenette Repairs	\$ 28,100
Concordia Technologies	
Network Services	\$ 45,000
Hosting Services	\$ 55,000
PCs and Printers	\$ 300,400
International Center	
Wall Repair	\$ 15,000
Fire Suppression System	\$ 65,000
Loading Dock Replacement	\$ 120,000
Other Projects	\$ 150,000
Total	\$ 790,400

2008/2009 Mission and Ministry Operating Budget

At its May 8-9, 2008, meeting, the Board of Directors approved the 2008/2009 Mission and Ministry Operating Budget of The Lutheran Church—Missouri Synod as follows:

Total Spending Plan	\$83,302,259
Total Revenue (Source of Funding)	\$83,309,259
Surplus (Deficit)	\$ 7,000

Accordingly, the 2008/2009 Mission and Ministry Operating Budget, allowing for non-material deviations to be made by the Vice-President—Finance—Treasurer to set a final budget consistent with the intentions of a surplus/balanced budget, will be as follows:

AREA	UNRESTRICTED ALLOCATION	TOTAL BUDGET
Program Boards:		
Mission Services	\$ 3,535,589	\$ 28,478,816
Fan into Flame Fundraising		\$ 4,397,554
Pastoral Education	\$ 1,337,734	\$ 4,015,334
University Education	\$ 5,124,513	\$ 5,179,513
District and Cong. Services	\$ 1,130,046	\$ 2,908,131
*Youth Gathering		
**Communication Services	\$ 1,438,789	\$ 2,233,405
Human Care Ministries		\$ 10,905,065
National Housing Program		\$ 1,536,244
Black Ministry	\$ 518,646	\$ 798,646
Total Program Boards	\$ 13,085,317	\$ 60,452,708
KFUO	\$ 500,960	\$ 3,761,960
Suppl. Retirement to Vets of the Cross	\$ 30,049	\$ 465,159
Ecclesiastical Services and Commissions:		
Theology & Church Relations	\$ 616,115	\$ 930,115
Worship	\$ 304,177	\$ 720,677
Ministerial Growth & Support	\$ 417,885	\$ 664,703
Roster Maintenance	\$ 352,793	\$ 418,623
Recruitment Retention		
Conflict Resolution	\$ 46,400	\$ 46,400
Church Rel., Const., Structure, Concord	\$ 254,000	\$ 254,000
Total Eccle. Serv. and Comm.	\$ 1,991,370	\$ 3,034,518
Synod Officers and Administration:		
President & Vice-Presidents	\$ 1,528,398	\$ 2,060,298
Treasurer	\$ 331,336	\$ 331,336
Board of Directors	\$ 374,760	\$ 374,760
Secretary	\$ 312,754	\$ 312,754
Council of Presidents	\$ 158,000	\$ 158,000
Concordia Historical Institute	\$ 400,000	\$ 400,000
*Synod Convention		
Other	\$ 482,415	\$ 482,415
Total Officers & Admin.	\$ 3,587,663	\$ 4,119,563
General and Administrative:		
Accounting	\$ 1,688,151	\$ 2,026,166
External Audit	\$ 51,000	\$ 51,000
Internal Audit	\$ 666,223	\$ 1,116,223
Legal	\$ 450,000	\$ 450,000
State/Fed. Tax Reporting	\$ 122,312	\$ 136,312
Property/Insurance	\$ 483,612	\$ 4,525,316
Foreign Exchange	\$ 10,000	\$ 10,000
Human Resources	\$ 570,415	\$ 1,082,506
General Services	\$ 3,094,173	\$ 4,827,158
LCMS – Concordia Technologies	\$ 2,382,798	\$ 4,367,984
Total General and Admin.	\$ 9,518,684	\$ 18,592,665
Interest	\$ 57,535	\$ 291,500
Contra-Expense Adjustment	\$ (6,678,607)	\$ (6,678,607)
Unallocated G & A Expense	\$ 29	\$ 29
Net Adjustment	\$ (6,678,578)	\$ (6,678,578)
Total	\$ 22,093,000	\$ 84,039,495
Projected Unrestricted Revenue	\$ 22,100,000	
Surplus (Deficit)	\$ 7,000	

*Youth Gathering and Synod convention occur only every three years.

**Editorial Services and Church Information Center were moved to Communications during 2008.



Students at the new Concordia University Texas campus in Austin.

Pearls of Great Value

They are hundreds of miles apart, but each is one important part of a strand of pearls of great value for mission and ministry of our Synod, a precious collection that is the envy of church bodies around the world. They are our Synod's 10 colleges and universities and two seminaries.

Three of these pearls graced the agenda of the Board of Directors May 8-9 meeting, each reflecting special circumstances, all of unique importance to our Synod and its interests.

Concordia University Portland requested the board's approval of its financial plan for a \$7.5 million student housing construction project. Student demand for housing will fill the 43 units and 110 beds immediately upon completion, and student fees will self-fund the project. Construction is expected to begin later in 2008.

Concordia University Texas, formerly Concordia University Austin, is a Texas-size beehive of activity as the school moves to its new location five miles distant. After recalling the school's history in a presentation to the board, Concordia University Texas' President Thomas Cedel reported on the progress of the historical relocation project, including plans for razing the buildings on the school's former 23-acre campus and raising and remodeling buildings on the school's new 420-acre campus. He spoke of the cooperation received from the City of Austin and local media, and noted how details related to the timing of the project give glory to God for its success.

The new campus, which in-

cludes Federal Reserve acreage, lends itself also to expansion of the school's educational offerings, including new programs in nursing and environmental science, a graduate business program, and an expansion of existing arts programs. The change in the name of the school ("Concordia University Texas") is intended to better describe the school's identity. A change of the school's seal to one with a cross at its center will more clearly proclaim that Christ is at the center of all campus life.

The date for the dedication of the new campus and facilities has been set for October 26, 2008, the same calendar date as the dedication years ago of the first building on the former campus.

Concordia College Selma has begun to make good use of the \$1.8 million assistance provided by the board at its February meeting. This was the heart of the report brought by Board for University Education Executive Director Kurt Krueger as he described the plan in place for the money's use, a "front-loaded" plan to address immediate needs for renovation, recruitment, and additional personnel.

The school's donor base is also receiving immediate attention as it strives to raise its share of the funding needed to give the school a fresh beginning. At the time of the report, \$242,000 of the \$700,000 fundraising goal for 2007/2008 had been raised.

Two hundred new students are being recruited for the fall 2008 school term, which will increase enrollment to 600 students. To assist in reaching this goal, four off-campus learning centers are being planned to augment on-campus student enrollments, additional recruitment staff have been hired, other staff have been given recruitment training and responsibility, the Federal Stafford Loan Program has been reactivated, and financial aid application and awarding processes have been automated.

Personnel upgrades include



Concordia College, Selma, Alabama.

Ready and Willing to Serve

Among its regular duties, the Board of Directors appoints new members to boards and commissions when elective positions become vacant or when normally-appointive positions are to be filled. At its May 2008 meeting, the board made 10 such appointments.

Concordia Publishing House

One of 11 members of the Board of Directors of Concordia Publishing House is an ordained minister elected by the Synod in convention, the position held by Rev. Philip Esala until his resignation. Nominations were received from throughout the Synod and the Bylaw 3.2.5 nominating committee provided its slate of candidates to the board. Appointed to fill the position:

■ Rev. Michael Ernst, Muskego WI

Concordia Plan Services Board of Directors

The Board of Directors of Concordia Plan Services also serves as the Board of Trustees of Concordia Plans and consists of 13 voting members, all appointed by the Board of Directors of the Synod. Its voting members include two parish pastors, one teacher, and 10 laypersons—at least four of whom must be experienced in the design of employee benefit plans, at least four of whom must be experienced in the management of benefit plan investments, and at least one of whom must have significant financial/audit experience. With one teacher position and three lay positions due to be filled, the board discussed the

slate of nominees received from throughout the Synod, taking into consideration the qualifications and experience required by bylaw. Appointed to fill the positions:

■ Mr. Kenneth Boerger, Parma, OH (teacher)

■ Mr. Tom McCain, Cohasset, MA

■ Mr. Ron Wolf, St. Louis, MO

■ Mr. Randall Boushek, Elk River, MN

Lutheran Church Extension Fund Members-at-Large

The "members" of the Lutheran Church Extension Fund—Missouri Synod are responsible for the election of a majority of the LCEF voting board members. One class of these "members" consists of representatives of participating districts, their number determined according to a formula that takes into consideration district baptized members, investments, and fund balance. A second class of members consists of the President of the Synod, the Vice-President-Finance-Treasurer of the Synod, and additional members appointed by the Board of Directors equal to one for each 10 members from the other class of members. At its meeting, the board was asked to appoint five such members-at-large. Appointed to fill the positions:

■ Rev. Arleigh Lutz, Wausau, WI

■ Rev. Ron Miller, Brimfield, IL

■ Mr. Vic Bryant, Ballwin, MO

■ Mr. Howard Crumb, Ridgewood, NJ

■ Mr. James Rettig, Fort Wayne, IN ■

Correction to article on 'Museum Project'

In the January 2008 issue of "Board Briefs" an article reporting on the relocation of the Concordia Historical Institute museum to the International Center of the Synod included a paragraph identifying the architectural consultant, designer, and construction consultant for the project. This paragraph contained errors and should be disregarded. ■

a financial aid advisor, an IT network manager, a vice-president for student affairs, a librarian, new faculty members in the business and science academic areas, a school nurse, and a band director. Student housing and classrooms are being renovated with the assistance of Laborers For Christ. Accreditation deadlines are being met. And additional regents have been identified, appointed, and installed to provide the oversight that will stand the school in good stead for years to come.

Attention is also being drawn to the school, aiding recruitment

efforts, by a number of recent newsworthy successes that include a national women's basketball championship, participation by the school's men's soccer team in national finals, assistance by the Mayor of the City of Selma in locating a field for soccer practice, a feature article in the local newspaper about one of Concordia's teacher education students, and the induction of 13 of Concordia's male students into the MAN Center, an initiative to train male African American students for setting goals, modeling proper behavior, and mentoring younger students. ■



Fundraising Paradigm Shift

Earlier this year at its February meeting, the Board of Directors gave consideration to a proposal from the LCMS Foundation to make a significant change to the LCMS fundraising paradigm. Since 2001 the Foundation has organized the work of direct gift fundraising according to three “levels”:

- **Level 1:** Face-to-face donor-contact activities through principal gift activity, adoption agreements, and donor clubs
- **Level 2:** Non-face-to-face donor-contact activities through direct mail, telecare, and the Internet
- **Level 3:** Non-donor-contact activities including gift processing, gift reporting, and database agreement

In 2006 the Board of Directors approved a request from the Board for Mission Services to move the authority and responsibility for non-shared LCMS World Mission-related gift solicitation (“Level 1” fundraising activities) from the LCMS Foundation to the missions board. This prompted the Board for Human Care Ministry to request for itself the same paradigm shift. The board declined the second request at the time to allow opportunity to evaluate the impact of the paradigm shift on fundraising coordination in general and fundraising results for LCMS World Mission in particular.

Upon review, the new paradigm is thought to have created an improved environment for fundraising, with LCMS World Mission leaders more actively involved in setting the fundraising strategy. This has resulted in the establishment of more realistic fundraising goals and improvement in direct gift contributions. At its February 2006 meeting the Board of Directors was asked to make the following changes to the LCMS fundraising paradigm:

- The board will approve requests from the Synod’s program boards for a “Level 1” paradigm shift similar to that currently in place for LCMS World Mission, effective as early as July 1, 2008.
- The board will evaluate the Synod’s fundraising paradigm at least biennially.
- The board will endorse the LCMS as the manager of “Level 2” and “Level 3” fundraising activities for all of the Synod’s program boards.

In discussion that followed at the February 2008 meeting, board members expressed concern that sufficient coordination of “Level 1” fundraising efforts and sufficient detail in the proposed process may not be present in the new paradigm. As a result, the proposal was tabled. But the LCMS Foundation returned to the board at its May meeting with a summary description of current measures in place to provide the desired coordination:

- Regular coordinated meetings are conducted across all ministries engaged in “Level 1” fundraising.
- Coordination occurs through the process of all ministries working cooperatively in the “Level 2” activities of direct mail, telemarketing, and online giving.
- Coordination occurs through the “Level 3” activities related to using a shared database.

Satisfied that coordination measures continue to be in place, the board approved the proposed paradigm shift. Effective July 1, 2008, program boards of corporate Synod may request ownership of “Level 1” face-to-face donor contact activities. Other program boards will still have the freedom to continue to use the LCMS Foundation for such activities.

The board also directed the Chief Administrative Officer of the Synod to convene a group or initiate a process to evaluate current “Level 2” services provided by the LCMS Foundation. Until further action is taken by the board, the LCMS Foundation will continue to have authority and sole responsibilities for “Level 2” and “Level 3” activities. ■

KEY DEFINITION:

‘Operating Board’

The term “operating board” occurs only once in the *Handbook* of the Synod, but its definition is key to understanding the parameters of the Synod’s process for granting “Recognized Service Organization” status. Such status is granted by the Synod’s “operating boards” to other independent organizations that foster the mission and ministry of the Synod and agree not to act contrary to the doctrine and practice of the Synod.

The one occurrence of the term in the *Handbook* is in Bylaw 6.2.1, paragraph (c), which grants the right to “each operating board” to adopt policies and criteria in addition to those provided by the Board of Directors to assure that its unique needs are met. But to which boards does the term refer?

The Synod’s Commission on Structure is charged with the responsibility of identifying and recommending modifications to areas of concern in the *Handbook* and took up the matter of the definition of “operating board.” Recognizing the significance of the question, the commission formally requested that the Commission on Constitutional Matters provide a definition based upon its interpretation of the Constitution, Bylaws, and resolutions of the Synod.

As is normally the case when the Commission on Constitutional Matters is asked for an opinion that directly relates to an officer or agency of the Synod, the commission asked for input from the Board of Directors regarding the board’s understanding and history of the use of the term. At its May 2008 meeting, the board considered research provided by the Secretary of the Synod regarding the history of the use of the term from 1977 (when recognition was first granted to independent service organizations) to the present.

From the information provided, a number of facts became clear:

1. Recognition of service organizations began in 1977, when the “Lutheran Medical Mission Association was recognized as a service group within the Synod to cooperate with the Council of Christian Medical Work and with the staff person for medical work of the Board for Missions” (1977 Bylaw 17.05).
2. Early on, the Board of Directors was given responsibility for approval of “listed service organizations” and aligning them with “appropriate boards or commissions of the Synod” (1979 Bylaw 17.03). Such organizations were defined as “service organizations other than auxiliaries” that may apply to the Synod’s Board of Directors for listing in *The Lutheran Annual* if bylaw requirements were satisfied.
3. By 1983, Listed Service Organizations were required to “enter into a relationship with the Synod through the appropriate boards and commissions of the Synod as designated by the synodical Board of Directors (Bylaw 13.03). At the same time, the Bylaws listed 11 commissions and 15 boards (including the boards of today’s synodwide corporate entities).
4. In 1986, Bylaw 14.03 used the term “Recognized Service Organization” for the first time in reference to boards and commissions “which may be authorized by synodical Bylaws or by the synodical Board of Directors to grant recognized service organization status.” Organizations were to apply to the Synod’s Board of Directors “which shall designate the appropriate board or commission to handle the application.” Social ministry organizations and congregation schools were give special mention. The board or commission was required to “promptly report to the synodical Board of Directors each decision made by it as to granting or terminating recognitions of service organizations.”
5. Until 1995, the term “program board” was used for “an officially established group of elected persons charged with policy making and evaluative responsibilities for a programmatic function of the Synod” (Bylaw 3.51 a). In 1995, the term “operating board” was used and defined in the same way except for a reference to an “operating” (vs. programmatic) function of the Synod (Bylaw 3.51 a). In Chapter III, section D of the Bylaws, CPH, LCEF, LCMS Foundation, WBP, CUS, and CHI are listed as “Other Synodwide Boards.” Section E “Other Operating Boards” essentially lists the program boards that exist today.

The Board of Directors accepted and adopted this research as its “statement of record,” including also the conclusion reached by the Secretary of the Synod that “[W]hen current Bylaw 6.2.1 (c) uses the term ‘operating board,’ bylaw history demonstrates that the term should be understood to refer to the boards and commissions listed under paragraphs (c), (o), and (u) of current Bylaw 1.2.1.” This would limit the right to grant Recognized Service Organization status to the Synod’s program boards and commissions and the boards of the synodwide corporate entities.

This “statement of record” has been forwarded to the Commission on Constitutional Matters for its consideration as it responds to the Commission on Structure’s request for a definition of “operating board.” When the Commission on Constitutional Matters issues its formal opinion, the Synod will finally know which boards will continue to have the right to grant recognized status to independent service organizations. ■





BOARD RESPONDS TO *Fan Into Flame* UPDATE

Pledges to the *Fan Into Flame* fundraising campaign in support of the *Ablaze!* initiative will soon exceed \$30 million, with more than \$14 million received to date in cash. More than \$18 million has been received from major gifts and more than \$11 million from congregational appeals.

This was the report the Board of Directors received from Jeff Craig-Meyer, Associate Executive Director of Development Services for LCMS World Mission, and Leonard Fiedler, Senior Principal Gifts Officer, at the board's May meeting.

It was also reported that since the campaign's inception, nearly \$3 million in *Fan Into Flame* funds have been distributed by LCMS World Mission to participating districts and congregations for their mission efforts, of which \$580,017.22 was distributed between January and March of 2008.

Five districts (Texas, South Wisconsin, New Jersey, Atlantic, and North Dakota) have officially completed their appeals.

Ten districts (Southeastern, California-Nevada-Hawaii, Oklahoma, Northern Illinois, SELC, English, Missouri, Kansas, Minnesota South, and Nebraska) have efforts underway.

Five districts (New England, North Wisconsin, Pacific Southwest, Eastern, and Southern) are in early organizational stages, and other districts are in early planning stages. District presidents are recognized as key to keeping the momentum of the campaign going.

In the meanwhile, efforts have been intensified to identify potential major donors. Fourteen such events were held in 2007, 12 have been held to date in 2008, and 18 more are planned during the remainder of the year. These events are by invitation and include presentations from



Synod and district leaders. They are intended to engender relationships that can be nurtured for years to come, while also raising awareness of the *Ablaze!* movement.

As an example of what the *Fan Into Flame* campaign can accomplish, a million-dollar renovation project of St. Michael's Lutheran Church in St. Petersburg, Russia, has been totally subscribed. The building is being used as it is being refurbished, with 400 teenagers involved in church activities on a weekly basis.

The board also was informed that a number of LCMS districts were not ready to move forward and join the campaign early on, making it necessary to continue the Synod's contract with Community Counseling Service Co., LLC, which has provided assistance with the campaign in the area of involvement of districts. The Board for Mission Services proposed to the Board of Directors that the contract with Community Counseling Service be extended through December 31, 2009.

The proposal, adopted by the Board of Directors, will increase fundraising costs associated with the *Fan Into Flame* campaign to a total of 15 percent of the \$100 million goal. The additional costs will be assumed by the Board for Mission Services. Also included in the contract extension is a \$100,000 donation to *Fan Into Flame* by Community Counseling Service and significant donated services by its executives. ■

Balfour Leaves Board

Rev. Edward Balfour of Cape Elizabeth, Maine, serving a second term as a member of the Board of Directors of the Synod, resigned on March 13. In his letter of resignation, he commented, "Serving on the BoD has not always been an easy or enjoyable task, but it certainly served to help me have a greater understanding of the responsibility of service beyond my local congregation."

He continued, "I would be remiss if I did not tell you the great honor I felt after first being appointed, and then elected in convention to serve on the BoD. Only God could imagine that an Orthodox Jew, born in New Orleans, Louisiana, would serve in this position in a denomination that places its faith in the New Covenant in Christ's Blood. I am truly humbled to have been a part of a Board that is governed not only by laws of the state, but one that holds as its ultimate standard the Gospel of Jesus Christ."

Offering explanation for his decision to resign, he wrote: "I have struggled as I considered what I might say to the Board regarding my felt need to resign . . . but after much prayer, the course I must take has become evident. I have been the Called Servant of Redeemer Evangelical Lutheran Church in Maine for the past 18 years. At this time, due to health concerns, I believe I must focus on serving that Call."

The board adopted the following resolution in response to Rev. Balfour's letter:

Resolved, That the Board of Directors accept the resignation of The Reverend Edward Balfour, recognize and thank him for his service to the Lord and His Church, wish him strength and improvement in his health challenges, and commend him, his loved ones, his congregation, and his ministry to the grace and mercy of Almighty God. ■

Bits and Pieces

Specific items of interest that came before the Board of Directors during its May 8-9 meeting included the following:

- Vice-President-Finance-Treasurer Tom Kuchta reported that the Synod has received a check for \$828,000 from Concordia Publishing House, representing 10 percent of its net income for 2007. The size of the check was significantly enhanced by the very successful marketing of the Synod's new hymnal, *Lutheran Service Book*.
- The board adopted a resolution commending Dr. Alan Borcharding of the staff of the Concordia University System/Board for University Education for the sacrifices he and his family have made while he has personally assisted Concordia College Selma work through specific administrative and computer-related challenges. He served from June 1, 2007, to May 31, 2008, first as the college's Chief Operating Officer and executive officer of its board of regents and later as a member of the Administrative Cabinet of the school.
- Several hours of the board's meeting were devoted to hearing a report from the Blue Ribbon Task Force on Synod Structure and Governance. The report, given in executive session, was preliminary in nature and essentially the same as given to the Council of Presidents two weeks earlier.
- LCMS Foundation President Tom Ries provided a report on the occasion of the Foundation's 50th Anniversary and its receipt of more than \$1 billion in donations during that time. He showed an 11-minute video produced by the LCMS Foundation that will be made available to the entire Synod, followed by a presentation that included the Foundation's 2007 performance report, its strategic plan, and a report of its steadily improving financial condition.
- Board for Communication Services Executive Director David Strand provided information regarding the cancellation of the KFUE radio program, "Issues, Etc.," attributing his decision to his duty to balance the budget in light of the financial conditions being faced by the Synod, noting that the program constituted 18 percent of KFUE programming while being responsible for 40 percent of the AM station's financial shortfalls over the past several years.
- The board was informed of an award granted to President Kieschnick by Lutheran Senior Services of New York.
- Vice-President-Finance-Treasurer Tom Kuchta provided his "Annual Risk Management and Insurance Report," noting that the total annual cost of the Synod's insurance program is \$4,473,828. ■

