



**Columbia Church of Religious Science dba Columbia Center for Spiritual Living
Board of Trustees Meeting Minutes**

Tuesday, September 16, 2025, online using Zoom – APPROVED

Attendees: Zita Johnson-Betts, Rev. Rafe Ellis, Mary Anne Marsalek, Harry Leffman, Laura Service, Robin Farinholt.

Absentees: Claudette Gadsen, Dale Kane, Reggie Kapp

The meeting convened at 7:10. Board president, Zita Johnson-Betts noted that a quorum was present.

Opening prayer – Mary Anne Marsalek

Laura Service read the Columbia CSL vision, identity and mission statements

Check in for all meeting participants

Board vacancy

Discussion of vacant board secretary position

The transcript and Ai summary are available

Zita suggested rotating secretary duties until the position is filled.

Robin volunteered to prepare minutes for September board meeting

Review and approval of Minutes

Consensus approval of meeting minutes from August 19, 2025, meeting

Review and approval of Financial Reports

The Board approved the August 2025 financial reports. There was some discussion about adding a financial report form that CSL Greater Baltimore had used and found easier to work with in reviewing financial reports and Rev. Rafe encouraged anyone with a differently formatted report to send it to him so that he could review it.

Regarding our August report, it was noted that without our receipt of the funds transferred from CSL Greater Baltimore, which includes some restricted Heferlin Grant funds, we would have seen a \$1,725.26 net loss for the month.

The Board considered a proposal from the Treasurer to invest a portion of the \$89,835.47 in our PNC checking account into a higher interest yielding certificate of deposit (CD) and business money market account (\$2500 minimum deposit). The specific proposal was to invest \$36,000 in a four-month CD with a 4.1 percent interest rate and \$22,000 in a

business money market account with a 3.5 percent interest rate. It was noted that money could be moved from the money market account to the checking account without penalty.

Rev. Rafe shared that the use of almost \$5000 of the money transferred from CSL Greater Baltimore is legally restricted to the purchase of sound system equipment pursuant to the Heferlin Grant (Rev. Rafe noted that some of our equipment is currently in need of replacement). And Rev. Rafe reminded the Board that the previous CCSL Board agreed to using \$5000 of the money transferred from Greater Baltimore for the Peace and Wellness Festival when CSL Greater Baltimore was considering merging with CCSL.

Clarification was also sought and received regarding whether the funds transferred from CSL Greater Baltimore had already been the subject of tithes and it was confirmed that they had been as the practice of CSL Greater Baltimore was to tithe regularly.

Rev. Rafe noted that a general best practice for running a Center is to have at least three months of expenses available (for contingencies) and that in-kind donations needed to be included in any consideration of monthly expenses. On this basis, he said that our average monthly expenses with in-kind donations included would be about \$10,708.40.

Regarding the money market portion of the Treasurer's proposal, a question was raised about whether the business money market account with PNC would be subject to any maintenance or service fees. Rev. Rafe noted that when the account with PNC Bank was first opened, he thought our funds were placed in a money market account and that the fees associated with the account exceeded the interest generated and the decision was made to close the money market account.

Overall, regarding the Treasurer's proposal, the Board decided to authorize transferring between \$32,000 and \$36,000 to a four-month CD and investing \$22,000 in a money market account if it was determined that there were no maintenance or service fees associated with the account.

Senior Minister's Report

In response to a question about the report, Rev. Rafe clarified that he previously served on the Howard County Clergy Interfaith Advisory Council, which was 2 appointed by the County Executive, Dr. Calvin Ball. One of the recommendations of the Advisory Council was to make the body a permanent county commission and it was this recommendation that was accepted earlier this year. The next steps involve making appointments to the commission.

Old Business

Peace and Wellness Festival October 11, 2025

Robin reviewed the activities for which volunteers are needed and the schedule for set up before the Festival begins, during the Festival and afterwards. Regarding CCSL's table at the Festival, Robin shared that she planned to sell SOM-related texts currently stored at her home for nominal amounts (or at no cost if someone does not have funds) and Laura suggested collecting additional books from the congregation to add to our selection/sales.

About Festival expenses, it was reported that no information is available yet regarding CCSL's share of production costs because they are currently involved in securing the things/services needed for the Festival. Both Robin and Rev. Rafe, however, thought that expenses would be less than what they were reported to be last year.

The Board decided that we would focus for now on enlisting sponsors, donors and vendors for the Festival and that we would hold off on any additional fundraising until after the Festival, including fundraising to offset our Festival related production costs. There was some discussion about end-of-year fundraising activities, but as noted, the discussion was tabled until after the Festival.

BOT November 8th Dinner

It was agreed that the BOT would gather at G & M Restaurant for our BOT's dinner on November 8, 2025.

New Business

CSL Listening Circles & Revitalization Pilot Program

Rev. Rafe had obtained clarification that the grant opportunity for one-on-one consulting was a partial grant opportunity in which CSL would pay a portion of the costs of consultants and the Center would have to cover the remainder. The Board agreed to have Rev. Rafe apply for a consulting opportunity related to structuring and facilitating a capital campaign to secure a permanent home/facility for the Center. A decision will be made about whether to accept any consultancy proposal when, and if, we receive one.

The meeting was adjourned with Zita giving a closing prayer at 8:52 PM.

The next BOT meeting is scheduled for October 21, 2025, at 7:00 PM via Zoom.

Respectfully submitted

Robin Farinholt, CSLGB/CCSL board member