



April 16, 2024

Friends in Christ at CVLC,

Grace and peace to you in the name of Jesus Christ!

Easter greetings to you! We continue to celebrate the new life that Christ has given us. What joy our recent Season Celebration Jazz worship and picnic brought! Generosity is overflowing as we near the goal of our Campaign for the Second Pastor and have exceeded the goal of our Lenten offering. This financial support allows us to sustain and grow our ministry of sharing Christ's love within and beyond our community.

Amid the joy and excitement of the amazing things the Spirit is doing, we write to share a difficult decision facing our congregation regarding purchasing wind insurance (hurricane coverage) before hurricane season starts.

If you are a homeowner, you know that insurance rates increased astronomically following Hurricane Ian's devastation. Many companies left the insurance market and would not write policies for wind. After a prolonged search for adequate coverage, CVLC's premiums increased from \$49,000 for total liability coverage (including wind) to \$41,000 for general liability and an additional \$89,000 for wind coverage. Not only does this exceed our budget, but it exceeds the Council's authority to overrun the budget. Therefore, we need to call a special congregational meeting.

On Sunday, April 28, at 12:15 p.m., a special congregational meeting will be held to act upon the recommendation, supported by a majority of the Council, to secure catastrophic wind insurance for the balance of 2024.

We would be remiss if we didn't mention that the Council is torn in deliberating this matter and finds itself in the unique position of not fully agreeing. No one is happy about the exorbitant cost. That said, going without loss coverage seemed imprudent to most.

Please mark your calendar and join in the further discernment and decision on April 28th.

In Christ,

Pastor Walt Lichtenberger

Richard "Doc" Dougherty, President

A handwritten signature in blue ink that reads "Pastor Walt".

A handwritten signature in blue ink that reads "Richard H. Dougherty".