

St. Paul's Cemetery Association of Bay Missouri

c/o K. A. Kamper, 1770 Hickory Hill Dr., Hermann, Missouri 65041

ANNUAL NEWSLETTER

Number 46 - May 2015

Dear Members and Friends of the St. Paul's Cemetery Association:

St. Paul's Cemetery with its quiet peaceful valley and surrounding tree covered hills continues to be a special place for each of us. The cemetery grounds continue to be neat in appearance and efforts have been made to make the cemetery and surrounding grounds even more attractive.

Last year (2014), on Work Day at the cemetery Dale and Dustin Ridder brought in their Skidster with its tree-cutter, brush-hog, and bucket attachments. With Dustin operating the equipment some amazing results were accomplished toward cleaning up most of the inferior trees and brush in the upper part of the cemetery's new section. The cleaning up is in preparation for the eventual modifying of the roadway and the development of a small park-like setting among the remaining trees. The area is destined to become a very attractive part of the cemetery. Dale and Dustin also carried out the important task of permanently locating the property lines by driving 4" vertical steel pipe at each of the property corners. The schoolhouse and restrooms have been cleaned each year through a special effort by Patty Mundwiller. Loretta Englebrecht, Jeanette Thomas, James Pohlmann, and Ken Kamper were all at the cemetery, and with Dale Ridder, helped clean up the old and new sections of the cemetery. Wayne and Kenny Kottwitz and their families, did their part on days that were more suitable to their personal schedules. Among other things, Kenny brush hogs the new section and the area north of the schoolhouse and along the road, while Wayne takes care of the very important need of maintaining the cemetery road to keep it in excellent shape.

This year (2015), Chris Reimer and Patty Mundwiller took care of re-glazing the window panes and painting the window frames and sills of the schoolhouse, while Ray Ridder and Harvey Kahle cut off and removed the thorny locust limbs on the large tree stump next to the schoolhouse, as well as picked up larger tree limbs that were laying around near the schoolhouse. Ray also used his tractor to remove the tree stump in the right-of-way along the cemetery road. Among other things James Pohlmann and Ken Kamper moved the concrete bench that was along the road in the cemetery near the entrance. James and Ken, with help at times by Charlie Niebruegge, Keith, Kenny, Kevin, and Jonathan Kamper, spent a half day a week for six weeks to put approximately 800 feet of fence up in the new section. A completely new woven wire fence was installed along the north side of the new section, while of the original fence that had been between the new and old sections of the cemetery was used for the south side of the new section. Fencing that had been taken down from the Niebruegge yard was donated by Charlie and Connie for the west side of the new section. A number of connection parts, top rail, etc., were still needed in both of the latter sections and were purchased with the monies that some member donated for the fence. A considerable amount of the donated fund was saved by not having to purchase new chain-link fencing, posts, and top rails. Perhaps this money can be retained in a Projects Fund to be used later for such things as fencing for the east property line that runs just east of the schoolhouse, and other such items. Bob Kottwitz suggested the need to repair the termite eaten schoolhouse door frame, and will do the work necessary to replace the damaged part. Dale and Dustin Ridder were unable to be at the cemetery on Work Day, but plan to work at the cemetery on the roadway and tree area of the new section.

Another very important part of Work Day was the monetary donations sent by some members who were unable to attend due to health or distance or other reason.

We wish to thank everyone who participates in our important and necessary Annual Work Day activities.

Gus Schlottach was hired as the Cemetery Caretaker for 2014 and again for 2015. We appreciate Gus's excellent effort to keep the cemetery looking nice for visitors and for burials. The mowing and overall upkeep includes the grassy area outside the cemetery fence near the old stone schoolhouse, and the restrooms.

LAST YEAR'S MEMORIAL SERVICE

Last year's Memorial Sunday Luncheon, Service, and Annual Meeting took place down by the old stone schoolhouse. The weather was partly cloudy and mild and 30 persons (about 1/3 of them children) attended the luncheon nearly fifty persons attended the Memorial Service and Annual Meeting. The service was inspiring as always, as conducted by Rev. Darrel Deeker, the minister of Zion-St. Paul Church in Bay. Rev. Deeker has always donated his service on Memorial Sundays, which is a testimony to his devotion to offering God's Word for others to hear and accept. The Scripture and Sermon related to John 14: 15-21.

NOTICE OF THE MEMORIAL SERVICE AND ANNUAL MEETING

This Luncheon, Memorial Service, and Association Annual Meeting will take place at the St. Paul's Cemetery Association grounds adjacent to the old schoolhouse. We hope you will be able to attend.

The first item for **Sunday, May 24th, 2015** will be the traditional **Basket Lunch at 12:00 Noon**, where persons attending bring a prepared dish or two of some good things to eat that were made at home or purchased, and/or a desert, cake, etc., all to be put on a table for everyone to share. The luncheon, as in recent years, will take place at the old stone schoolhouse in the valley near the cemetery. For those attending the luncheon, please remember to bring enough eating utensils, plates, and other needs including something for you and your family to drink, and if possible chairs (some metal folding chairs will be available).

The **Memorial Service will begin at 1:00 P.M.** The service will be held near the schoolhouse or in the schoolhouse, depending on the weather. The minister for the service will be someone from one of the local churches.

The **Association's Annual Meeting** will follow the service.

Note- Anyone having an order of business to present at the Annual Meeting, please send a notice of such to the Board for adding to the Annual Meeting agenda.

A BRIEF HISTORY AND STATUS UPDATE

A brief history and status update of the Cemetery Association is presented here in order to offer everyone a better overview of how the Association has operated through the years, and how it continues to operate:

The St. Paul's Cemetery Association was created in 1963 and incorporated in 1965 when you and/or your parents and/or grandparents voted to retain the care of the cemetery following the closing of the St. Paul's Church. Our parents considered the St. Paul's Cemetery to be of the utmost importance to them and their parents and grandparents, all the way back to the family member who had originally been part of starting, building, and maintaining the family's all important place of worship, and in time the cemetery where they and their descendants will be buried, including most of us.

Since the Cemetery Association is in actuality a business it had to be registered as a Not-for-profit Corporation with the State of Missouri. To remove doubt for persons making donations, the Association was approved by the IRS for 501(c)¹³ Federal tax exemption, an exemption specifically for cemeteries. While the Association is a corporation, it is not run by any owner or paid executives or employees, but rather it is operated by each and all of us without pay. It has long been each of our family's duty to look after and make sure that the care and maintenance of the cemetery is properly being accomplished. In other words each of us have our family's burial place within the cemetery. Through our moral responsibility we are part of the Cemetery Association and we accept our role to take care of the cemetery. There is a volunteer Board of Directors who write the checks, deposit income, and keep the records, but by the rules of the Association the rest have an equal role in any major decisions. with the formalization of the Association in 1965, our families agreed to take care of the cemetery forever, and that role has been handed down to their children and grandchildren (us), and from us to the next generations to make sure that the cemetery continues to be neat appearing and financially strong forever. We are responsible for the cemetery and it will not exist without our direct interest and support.

When the large group of families, all former members of the St. Paul's Church, formed the Association, they had been and continued to be very active with their physical help and financial support for the cemetery, just like their parents and grandparents before them. However, they didn't fully realize that most of the younger people within the families would move away from the local area, and that a number of them would take a far less interest in the cemetery than they themselves had taken. The result has been that there are relatively few families actively involved with helping physically or financially. Those few who have remained to take care of the cemetery have done more than an equal share. Despite their relatively small number have done well with continuing their family's involvement and interest in the cemetery. Along with the difficulty caused by many of the younger persons moving away and/or ignoring their family obligation, other aspects of the cemetery have also changed over the years. The following offers some of the reasons and some of the changes:

- 1) A number of persons have seen the large Perpetual Care Fund, now more than \$70,000, and have assumed that there is plenty of money for operating the cemetery forever. However, the Perpetual Care Fund is a misleading factor and for all practical purposes needs to be ignored as available money. Why? Because the a Perpetual Care Fund, as established by all organizations similar to ours, is set up by the organization founders and members, and in our case reinforced by state laws that require all cemeteries to operate with a Perpetual Care Fund, where the interest from the fund and not the principal is used to operate the cemetery. The purpose is to ensure a long term operating stability. As long as the Perpetual Care Fund stays sufficient and healthy and generates the funds needed, the organization will be healthy. Because our Perpetual Care Fund still needs to grow, and because the current low interest rates do not give us sufficient interest to pay all of our expenses, our organization is not totally healthy. We have been unable to exist only off of the interest, and if it weren't for the good fortunate of receiving donations and considerable amounts from our Memorial Service offering it would not be possible to keep the Association from operating at a loss.
- 2) During the early years of the Association, the income each year was relatively small, but everyone seemed to contribute, and the interest rate on the investments was quite good (4% to 5% during the 1960s, 6% to 7% in the 1970s, and 15½% during the late 1970s and early 1980s. This **compares to less than 1%, (almost nothing in 2015)**).
- 3) The cost of maintaining the has increased over the years, partly because the cemetery has grown considerably in size with the entrance area and schoolhouse grounds added for being maintained, and partly because inflation has greatly increased the maintaining expenses. As a result the cost of cutting and trimming the cemetery and outside the fence has increased over the years from \$225 in 1965, to \$900 in 1985, to \$1800 in 2000, to \$2400 presently. The maintenance expense has always been the main annual expense. Besides the mowing and trimming of the grounds, there has been periodic purchases of dirt for filling and seeding graves, and rock for upgrading the long cemetery road, along with rare expenses such as repairing and stabilizing the schoolhouse, adding to and replacing fences several times. Fortunately in recent times when fences needed major repair or new fences needed to be added, special donations for fencing have been requested from the members and in each instance the responses have been exceptional.

The associated volunteered physical labor by members to do the special projects has always been there, and has gone hand in hand with the donations to keep the cost of the special projects to a minimum. There is a need for concern however since there are far less members who live close by to volunteer to do the physical work. Hopefully in the future all of the members who live within a reasonable distance will recall that their parents and grandparents always showed up to do their share, and if possible will join in to help.

- 4) Years ago a relatively large number of members attended the Memorial Day service, however the total offering amount received indicated that most persons gave from \$1 to \$5. At the more recent Memorial Day services, with only a relatively small portion of members in attendance, the offerings have been much more generous and have become a very important part of the Association's annual income.
- 5) Memorials from funerals ranging from \$20 to \$270 have been a great way to have money donated to the Cemetery Association. In past years whenever a member passed away there would almost always be a memorial donation sent for the cemetery. In recent years some families have overlooked the cemetery for such donations. Those that have been sent in recent times have been of a considerable amount. Hopefully members will try to remember this type of donation.

- 6) Estate bequests to the cemetery were generous in years past, but like some other aspects of income for the Cemetery Association, this form of donation is often overlooked as a way to help. During the earlier years the Association received \$13,060 from 9 bequests, the last being \$5,000 from Armin Buchholz in 2001. Persons are encouraged to note that this is a great way to help the Association.
- 7) Donations have always been one of the more important sources of income for the Association. During the earlier years the Association regularly received donations by mail, however the number of donations dropped off to only a half-dozen total during the ten years from 1990 to 2000. During the last ten years or so donations have increased slightly and a few persons have continued to send timely and generous donations, while several other persons who live too far away or have health reasons preventing them from getting directly involved, send donations in lieu of being at Work Days. For some of us who have seldom if ever made a donation, please consider some amount every now and then, as every few dollars will help toward getting the Perpetual Care Fund to a point where the cemetery will be taken care of for many years into the future. The sum still required is rather significant.
- 8) Prior to the official forming of the Association in 1965, the cemetery had belonged to the St. Paul's church. During that previous 114 years over 330 persons were buried on the cemetery at no cost. After the Association was formed a price of \$40 per lot was established and 113 lots were sold at that price during the next 17 years. After August of 1982 and for the next 31 years persons paid \$100 to reserve 120 lots. After the Annual Meeting of 2013 the cost became \$150, and to date 10 lots have been reserved at that price.

To sum up the overall situation; **Taking all of the lots reserved and/or used on the cemetery, there are 573 lots that cost an average of \$31 per lot. Some of the persons who have never contributed donations to the Association since reserving their lots, apparently never realized that what they paid to reserve their lot(s) won't begin to pay for the perpetual care. Therefore, if enough funds aren't generated through interest on investments (which in recent years with near zero interest rates almost doesn't exist) or by some other means (which is something that isn't guaranteed to happen), and/or if our children and grandchildren don't pick up where we leave off, as seems to be an option by the lack of seeing any degree of younger people involved, somewhere in the distant future the Association could come to an end. As mentioned, the extreme low interest rates and the lack of involvement by the younger generation have to be a concern.** There are simple answers if we take enough interest. If the earlier generations of our families made it work, then we can do the same.

Free List Of Burials On The St. Paul's Cemetery Starting With The First Known Burial In 1874

An interesting alphabetic listing of every person buried on the St. Paul's Cemetery, including the names of spouses and parents and dates, is available and will be sent free of charge to anyone via Email. The Listing was compiled by Ken Kamper. To obtain a free copy contact Ken Kamper at kenbeakamper@gmail.com

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The Current St. Paul's Cemetery Board Of Directors

- Dale Ridder, President**, - (term runs until 2015)
2289 Brown Shanty Road, Hermann, MO 65041 (573) 943-6462
- James Pohlmann, Vice-president** – (term runs until 2016)
1284 Kings Highway, Hermann, MO 65041 (573) 943-6474
- Patty Mundwiller, Treasurer** - (term runs until 2015)
1759A Krull Rd. Hermann, MO 65041 (573) 943-2255
- Ken Kamper, Secretary** - (term runs until 2017)
1770 Hickory Hill Dr., Hermann, Missouri 65041 (573) 943-6423
- Charlie Niebruegge** - (term runs until 2017)
1581 Highway 50, Owensville, MO 65066
- Eva Erickson** - (term runs until 2016)
2435 Hwy K, Hermann, MO 65041

Cemetery Association Address and Contact For Help

For any needs related to the Cemetery Association, such as lot purchases or burial assistance, contact the Cemetery Sexton **Ken Kamper** [address stated in previous paragraph]

When a burial is to take place at the cemetery, or when headstones will be installed, the Cemetery Sexton will need to be notified by the funeral director so that the lot or headstone are located in a manner that will eliminate any mistakes. The funeral directors in Gasconade County know the procedure on who to contact, but if funerals are to be conducted from outside of Gasconade County, the family of the deceased will most likely need to offer the information to the funeral director and monument company for making the contact with the Sexton.

THE RECENT BURIALS - MAY 2014 TO MAY 2015

Darwin Pohlmann Al D'Angelo
Byron Englebrecht Dorothy Blinne
Ruth Brink

* * * * *

PLEASE KEEP YOUR ADDRESS CURRENT

also

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MINUTES OF LAST YEAR'S (2014) ANNUAL MEETING

The Annual Meeting followed the Memorial Service near the schoolhouse in the valley and was presided over by Association President Dale Ridder. Forty-five members were in attendance.

The meeting was called to order.

Upon being called upon to present the Minutes of last year's meeting, the Secretary stated that the minutes had been included in the Annual Newsletter, and in order to reduce the time of the meeting, the Secretary asked if there were any questions, revisions, or comments; to which there were none. The Minutes were approved.

Treasurer's Report and Audit Report: The President noted that the Treasurer's records had not yet been audited due to the Treasurer being away for a few weeks on a trip. The Treasurer Mary Kunstmann was then called upon to present the Annual Financial Report, and it too had been previously presented in the Newsletter. The Treasurer stated that the Perpetual Care Fund is invested in four CDs. A summary of the Financial Statement for the fiscal year May 2013-May 2014, is as follows;

Income	\$ 3526.82
Expenses	<u>2350.26</u>
	\$ 1176.56

Operating Fund Balance	\$ 9,379.29
Perpetual Care Fund	<u>79,942.00</u>
Total Association Funds	\$ 89,321.29

Other items:

After thanking Reverend Deeker for conducting the Memorial Service, Dale Ridder introduced and thanked the remaining Board of Directors, James Pohlmann, Connie Niebruegge, and Eva Brehe for their active participation in taking care of the Association's business. Also expressed by Dale was the Association's appreciation for the work of Gus Schlottach for keeping the cemetery and surrounding grounds with a neat appearance. The President also thanked the Work Day volunteers, with mention of thanks to Wayne Kottwitz for maintaining the road, and Kenny Kottwitz for brush hogging he had done in the cemetery's new section and along the road, as well as the persons who care for the flowers and shrubbery at the Cemetery sign along the

county road. Thanks were expressed to Patty Mundwiller who cleaned the schoolhouse, and Loretta Englebrecht who cleaned the cemetery of items that had fallen or blown onto the grounds.

Electing Board Members: The Board of Director's terms for the Secretary Ken Kamper and for Connie Niebruegge expired at the Annual Meeting. Ken agreed to continue on the Board, and Charlie Niebruegge was nominated to serve as the sixth Board member. Harvey Kahle made a motion that was seconded by Chester Johnson, that nominations cease, and both nominees were elected by unanimous vote.

Discussion on the Association's IRS status:

Dale Ridder mentioned that during the past year we (the Association) had obtained our IRS tax exemption status as a 501(c)13 classification, a category specifically for cemeteries. Persons who donated to the Association were always covered for deducting their donation when filing their taxes, however some awkwardness and delay could have occurred if the IRS audited anyone's tax return. The "approved" 501(c)13 status should eliminate any such potential difficulty in the future. Ken Kamper mentioned that if he interprets the forms correctly, the 501(c)3 category would have made the Association cemetery a public entity, whereas the 501(c)13 status makes the Association a private entity, where the Association can restrict who may be buried on the cemetery.

Discussion regarding the membership forms: Dale Ridder asked if anyone had questions regarding filling out the forms that had been sent to everyone for continuing their membership in the Association. In response to questions, Dale stated that a person had to be a Primary Decision Maker for a lot to be able to remain as a member. To be named as the Primary Decision Maker for a lot, either they or someone in the family purchased a Right-of-burial and then appointed themselves or someone else as the Primary Decision Maker. Another way was to fill out a form to become the Primary Decision Maker for an ancestor's or earlier generation relative. It has been assumed that by using one of these methods any one who was a member prior to the revising of the By Laws will be able to continue as a member. It was also stated that there have been no changes regarding monetary obligations. Other than remaining as a member, everything else remains the same.

Following the discussion and with no further business the meeting was adjourned.

Ken Kamper, Secretary

This Past Year's Board Of Director's Meetings

There were four Board meetings during this 2014-2015 year.

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Special Note

The Board of Directors would like for everyone to consider that we are all getting older, and we need to get our children involved. If they have an interest request that we send them an annual Newsletter.

St. Paul's Cemetery Association
Financial Statements Year 5/1/2014 to 4/30/2015

****This statement for 5/1/2014 to 3/29/2015****Unaudited

**Balance Forward
Total Funds**

\$89,192.54

General Operating Fund

Balance carried forward from prior statement \$9,250.54

Income

Bequest: None 0.00
Bequest: Total 0.00

Donations: Fencing 200.00
 Donations: 150.00
Donation: Total 350.00

Interest: CD total April 2014-part of Mar 2015 635.23
Interest: CD Total 635.23

Interest: MM total April 2014 - part of Mar 2015 3.96
Interest: MM Total 3.96

Memorials: Total 960.00
Memorials: Total 960.00

Memorial Day Offering **850.00**

Lot Purchases: Total 300.00
Lot Purchase: Total 300.00

Miscellaneous income: None
Miscellaneous income: Total 0.00

Total Income \$3,099.19

Expenses

Caretaker 2,400.00
 Insurance, state fees, safe deposit box rental 285.04
 Fencing Supplies 240.07
 Annual Meeting: printing & postage (Ken Kamper) 55.46
 Sexton Fees: Ken Kamper for Pohlmann, Engelbrecht, 200.00
 D'Angelo, Blinne
Total Expenses \$3,180.57

Operating Fund Balance \$9,169.16

Checking Accounts Balance:
 Missouri Bank 3/29/15 #REF!
 First Bank 3/29/15 #REF!
Checking Accounts Balances #REF!

Perpetual Care Fund

Certificate of Deposit investments:

FB Certificate of Deposit #86666 000 9541 @
 1.00% APR, Maturity 04/17/18 \$34,360.52

FB Certificate of Deposit #86666 000 7808 @ 0.55% APR, Maturity 12/15/14	\$22,000.00
FB Certificate of Deposit #86666 000 7132 @ 2.18% APR, Maturity 11/08/14	6,581.48
MB Certificate of Deposit #47325 @0.85% APR, Maturity 03/27/17	17,000.00
Certificates of Deposit Balances	\$79,942.00

Total Funds

#REF!

Return on Investments: (Interest Income)

2014-2015 - 635.23 YTD as of 3/29/2015

2013-2014 - \$ 721.48
2012-2013 - \$1,173.81
2011-2012 - \$1,089.35
2010-2011 - \$1,221.86
2009-2010 - \$1,549.14
2004-2005 - \$3,272.13
2003-2004 - \$3,284.07
2002-2003 - \$3,309.39

Mary Kunstmann,
Treasurer

(Compiled for year by Patty Mundwiller
4/30/2015)

29-Mar-15