



Evangelical
Lutheran Church
in America



ANNUAL REPORT 2024

A MESSAGE FROM PRESIDING BISHOP ELIZABETH EATON



Dear friends in Christ,

All around us, we see signs of God's love and goodness. A person who has stepped away from church for many years steps back into a congregation, feeling the call of the Holy Spirit. Young adults feeling isolated in a digital-first world start gathering in person in a small group, enjoying the warmth of a hug and a new friend asking about their week. A mother plants a garden, and it yields fruits and vegetables, giving her nutritious food for her kids and extra produce to sell at the local market. Everywhere we look, we see signs of Christ's love. In Psalm 93, we read: "More majestic than the thunders of mighty waters, more majestic than the waves of the sea, majestic on high is the Lord! Your decrees are very sure; holiness befits your house, O Lord, forevermore" (4-5).

God's love is a majestic thing, and it moves us to share it in word and deed. The ministries of our congregations, our synods and the ELCA churchwide organization are all working together to share God's love with people in our neighborhoods, across our country and around the world.

I am so grateful for you, dear church. Your generosity to each of these three expressions of the church — your congregation, your synod and the churchwide organization — has bolstered the church's ability to share the message of God's love to people who are longing for it. Through your

“More majestic than the thunders of mighty waters, more majestic than the waves of the sea, majestic on high is the Lord! Your decrees are very sure; holiness befits your house, O Lord, forevermore.”

—Psalm 93:4-5

financial resources, your time volunteering and accompanying others, and your voices, you've helped carry this message of God's majestic love. Thank you, dear church. As we look ahead to the coming year, I encourage you to stand steadfast in God's promises, sure of God's love and goodness.

The Rev. Elizabeth A. Eaton
Presiding Bishop
Evangelical Lutheran Church in America

ANNUAL CONGREGATIONAL MEETING

OPENING LITURGY

Confident in God's generosity and gathered into one by the Holy Spirit, let us praise God and give thanks ...

God, we praise you and give you thanks.

You are good, and your mercy endures forever.

You gave us a garden with good food to eat.

We praise you for food that nourishes us.

You rescued your people from slavery.

We praise you for freedom.

You gave us prophets to correct, rebuke and encourage us.

We bless you for your justice and mercy.

You gave us your Son, Jesus, to love, redeem and save us.

We praise you for his death and resurrection.

You gave us your Holy Spirit to be our Advocate and Comforter.

We bless you for the gifts of every tribe and nation.

Strengthen your church with every spiritual gift

and commission us again to be your servant people.

Multiply in us the fruit of the spirit:

love, joy, peace, patience, kindness, generosity, faithfulness, gentleness and self-control.

Send us in your love and mercy,

that the world may know you and praise you.

Now Thank We All Our God



1 Now thank we all our God with hearts and hands and voice - es,
2 Oh, may this boun-teous God through all our life be near us,
3 All praise and thanks to God the Fa-ther now be giv-en,



who won-drous things has done, in whom this world re-joice-es;
with ev-er joy-ful hearts and bless-ed peace to cheer us,
the Son, and Spir-it blest, who reign in high-est heav-en,



who, from our moth-ers' arms, has blest us on our way
and keep us all in grace, and guide us when per-plexed,
the one e-ter-nal God, whom earth and heav'n a-dore;



with count-less gifts of love, and still is ours to-day.
and free us from all harm in this world and the next.
for thus it was, is now, and shall be ev-er-more.

Evangelical Lutheran Worship, 840

Text: Martin Rinkhart, 1586-1649; tr. Cathering Winkworth, 1827-1878

Music: NUN DANKET ALLE GOTT, Johann Crüger, 1598-1662

Let us pray.

Gracious God, you are the giver of every good gift. Bless us with all that we need for ministry in your name, that we might be a blessing to others. In the name of the one who broke bread and fed the multitudes, Jesus Christ, our Lord.

Amen.

ZION LUTHERAN CHURCH
Marinette, Wisconsin

ANNUAL MEETING
Sunday, January 26, 2025

AGENDA

Call to Order

Opening Prayer

Appointment of Tellers

Acceptance of Agenda

Minutes of the 2024 Annual Meeting — Page 2

Report of the Nominating Committee and Elections — Pages 3-4

Zion's Vision Statement — Page 5

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Committee Reports:

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Harvest of Hope Community Garden — Page 14-15

Fortune Lake Lutheran Camp Report — Page 15

Mission Endowment Fund Committee — Page 15

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Social Ministry Committee Report — Pages 17

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Stewardship & Generosity Committee Report — Page 19-20

Financial Reports:

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Treasurer's Report — Pages 24-33

Consideration of Proposed Resolutions — Page 34

1) Gratitude for Volunteers

2) Proposed Budget for 2024 — Pages 35-38

3) Gratitude for Pastor

Report of the Bishop — Page 39

Other Business

Adjourn

Closing Prayer

Installation of Council Members

Zion Lutheran Church Annual Meeting

Sunday January 28, 2024

Call To Order — 10:40am

Appointment of Tellers — Dean and Bonnie Schoen; 42 voting members in attendance.

Acceptance of Agenda — Kathy Heimbuch and Ann Buscher

Report of Nominating Committee and Elections: MCS Heidi Beland and Sarge Rudell

- Church Council 3 year term — Laura Rowe, Phil Strohl, Tatem Schroeder
- Council Youth Member 1 year term — Sophie Limberg
- Personnel Committee 3 year term — Karen Dill
- Nominating Committee 2-year term — Kathy Heimbuch, Cheryl Maxwell, Debbie Mylener, Kathi Gutknecht
- Mission Endowment Committee — Karen Dill

Report of the Pastor — MSC Bonnie Schoen and Carol Magnuson

Report of Council President — MSC Laura Chaltry and Don Limberg

Committee Reports — MSC Kathy Heimbuch and Judy Stehle

Financial Reports — MSC Dean Schoen and Karen Sylvester

Treasurer Report — MSC Cheryl Maxwell and Dean Schoen

Resolutions for Consideration

- 1.) “Whereas we recognize Almighty God as the source of life...” — MSC Heidi Beland and Don Limberg
- 2.) Adopt 2024 budget — MSC Carole Boerner and Ruth Olson
- 3.) “Whereas we recognize Almighty God as our source of life and salvation. And we thank Almighty God for Pastor Doug and Thank him for encouragement and support and that we the congregation encourage and support his work in and through Zion Lutheran Church...” — MSC Karen Sylvester and Sharon Powilaite

Adjourn — MSC Dean Schoen and Kim Graf

NOMINATING COMMITTEE REPORT

<u>Term Expires 1.2025</u>	<u>Term Expires 1.2026</u>	<u>Term Expires 1.2027</u>
Michelle Larson	LeeAnn Limberg	Tatem Schroeder
Bradley Nelson	Dean Schoen	Phil Strohl
Jonah Zuehls	Mark Swenson	Laura Chaltry

Youth Term Expires 1.2025

Sophie Limberg

SAMPLE BALLOT – January 26, 2025

Church Council (3 year term)

_____ Kathy Heimbuch

_____ Michelle Larson

_____ Sarge Rudell

Personnel Committee (3 year term)

_____ Julie Williams

Nominating Committee (2 year term)

_____ Ann Buscher

_____ Michelle Larson

_____ Carole Boerner

Council Youth Member (1 year term)

_____ Adison Rosenfeldt

**Mission Endowment Committee
(3 year term)**

_____ Don Phillips

COUNCIL NOMINEE BIO'S

Kathy Heimbuch — My name is Kathy Heimbuch daughter of George and Lou Mueller. I have been a member of Zion since 1964, was confirmed here and wed here to Jack Heimbuch at Zion. We have been married for 55 Years. Our son Sean was baptized and confirmed at Zion. I previously served on the church council for six years. I have served on several very interesting committees as well as the AV team. I have sung in the choir for many, many years. I now sew the tops for Sew for Missions which I love. It would be my pleasure to serve on the church council.

In God's love, Kathy Heimbuch

Michelle Larson — Hi. My name is Michelle Larson. I have been a member of Zion for 11 years. This would be my second term on Council. I am a co-chair on our Social Ministry committee and I am also on the Northern Great Lakes Synod World Hunger Committee. My husband Bob and I reside in Marinette; together we have 3 children and 17 grandchildren. We have been enjoying our camper we purchased a couple years ago. In my free time I enjoy crocheting and painting.

Sarge Rudell — Greetings. My name is Girard Rudell, better known as Sarge. My wife, Joni and I, have been members of Zion on and off since 1970 (mostly on). This will be my second time on church council. I am on the Caring Ministry Team, I deliver communion to people who are home-bound, and I have been on the AV Team. I have been known as the token old guy on the council, but I really like giving my time.

Youth Council Member Nominee

Adison Rosenfeldt — I am a Sophomore at Oconto High School where I participate in the softball, volleyball, and basketball programs. I work part-time and volunteer as a Buddy for the BuddyUp Tennis Program. I've been a member of Zion my whole life and currently serve as an acolyte along with singing in the choir and contemporary worship band.



VISION STATEMENT

Approved January 25, 2009

“Where there is no vision, the people perish.” (Proverbs 29:18) At Zion Lutheran Church, Marinette, Wisconsin, we believe vision is about God's dreams, desires, and aspirations of what can be. Our congregation envisions becoming a thriving, vibrant model of Lutheran ministry both within our community and the world. We envision organizing and executing God's mission through our congregation in such a way that growing numbers of the unbaptized, particularly adults, will connect with Jesus through our congregation and inactive members will return to active participation within the church community.

God has gathered and richly gifted Zion for this mission. God's greatest gift is that through the waters of Holy Baptism we become part of our Lord Jesus and, as such, become his disciples, participating in what Jesus is doing in the world today. God has also given us the precious gift of one another in order that we support and help each other grow in our discipleship.

In light of the many unique gifts that God has graciously entrusted to Zion, we envision a congregation that:

PRAYS	regularly and embraces prayer as being central to all that it does and habitually listens for God's call and guidance, not only in all areas of congregational ministry, but in our personal lives as well.
WORSHIPS	enthusiastically and is so hungry to praise and worship God that at least half of its baptized members are present for worship on a weekly basis.
STUDIES	the Holy Scriptures and the principles of Christian faith in order to fulfill its great desire to learn more about its calling as disciples of Jesus and the gifts that God so graciously provides. Families will regularly use materials provided for Bible study at home, and groups within the congregation will regularly gather to study the Scriptures and these principles.
INVITES	others to participate in the life of the congregation by training its members to actively encourage those who are not connected with a congregation to participate in what Jesus is doing through Zion, warmly welcoming them and enthusiastically involving them in the mission work we do together as God's children.
ENCOURAGES	and supports its members and others in the community on their faith journeys by regularly organizing groups that will foster Christian fellowship. Zion will also continually grow in the types of caring ministries offered within the congregation.
GIVES	generously of time, talents, and treasures for the work of Jesus in our community and around the world, and encourages others to be generous with their gifts as well.
SERVES	by employing innovative ways to assist children and their families in our community as well as around the world.

This is God's vision for Zion's mission- God's dream of what “going where Jesus leads” will look like within our congregation. “And I heard the voice of the Lord saying, ‘Whom shall I send, and who will go for us?’ Then I said, “Here I am! Send me.” (Isaiah 6:8)

Pastor's Greeting

Grace and peace to you from the One who illumines life! As I have just joined you fellow laborers in God's mission field known as northeastern WI, I give thanks. For your warm welcome that I have and continue to receive. Your patience and assistance in helping me settle into a new call, a new home, and a new town—pretty much a new life all around! And your joy as we start building a relationship. I give thanks to the Author who is writing our collective narrative. To Christ for grace upon grace. And to the Spirit for the holy movement that leads us, now and into the future. As we are blessed to be a blessing, may we go where Jesus leads.

Sincerely,
Pr Amanda



STATISTICS

	<u>Baptized</u>	<u>Confirmed</u>
<u>Membership at Previous Year End (2023)</u>	295	244
Members Received During 2024		
By AFFIRMATION OF FAITH	6	6
Members Received During 2024		
By BAPTISM	1	
(Parents Members)		
Total Members Received	7	6
Baptized Members Confirmed		1
SUBTOTAL	302	251
Members Removed during 2024		
By Death	7	7
By Transfer	1	1
By Request	0	0
By Council Action	0	0
Total Member Removed.	8	8
<u>Membership as of 12/31/2024</u>	294	243
Average Weekly Worship Attendance		92

2024 PASTORAL ACTS

Baptisms

03/17/2024 Randal Schroeder III

Non-Member Baptisms

09/29/2024 Kinsley Seibers

Funerals

02/10/2024 Shirley Lebick

04/05/2024 Richard Francour

05/25/2024 Bill Boerner

05/30/2024 Joyce Anderson

07/06/2024 Joyce Johnson

12/28/2024 Maryellen Radloff

Non-Member Funerals

Weddings

First Communion

Confirmation

10/27/2024 Alexis Rosenfeldt

Members Received in 2024

Baptism

03/17/2024 Randal Schroeder III

By Affirmation of Faith

02/13/2024 Barb Bereza

10/06/2024 Laura Kuliniski

10/06/2024 Don Phillips

10/06/2024 Shelia Minzlaff

10/06/2024 Peggy Miller

10/06/2024 Terry Laundree

Confirmation

10/27/2024 Alexis Rosenfeldt

Members Dismissed in 2024

Removed by Council Action

Removed by Death

02/05/2024 Shirley Lebick

03/28/2024 Richard Francour

04/21/2024 Bill Boerner

05/21/2024 Joyce Anderson

06/30/2024 Joyce Johnson

08/16/2024 Gary Wesmer

12/18/2024 Maryellen Radloff

Removed by Request

Removed by Transfer

11/21/2024 Gary Houdek

SEVEN YEAR WORSHIP ATTENDANCE SUMMARY

<u>Year</u>	<u>Jan</u>	<u>Feb</u>	<u>March</u>	<u>April</u>	<u>May</u>	<u>June</u>	<u>July</u>	<u>Aug</u>	<u>Sept</u>	<u>Oct</u>	<u>Nov</u>	<u>Dec</u>	<u>Average</u>
2018	107	97	97	140	113	98	89	93	108	124	99	108	106
2019	95	88	79	131	109	87	83	90	113	116	113	97	100
2020	99	98	93	158	125	97	96	104	88	100	109	123	108
2021	118	108	102	109	80	94	77	86	78	86	87	87	93
2022	98	92	94	141	105	85	75	82	85	87	84	92	94
2023	90	85	84	103	93	81	91	59	76	97	73	97	86
2024	92	84	106	78	95	90	90	89	89	97	101	88	92

<u>Year</u>	<u>Ash Wednesday</u>	<u>Maundy Thursday</u>	<u>Good Friday Tenebrae</u>	<u>Christmas Eve</u>
2018	82	81	56	158
2019	69	54	45	197
2020	83	0	112	134
2021	0	70	0	159
2022	50	61	34	158
2023	0	27	0	152
2024	42	30	0	171

In-person Indoor Worship Attendance:

1/7 — 59	4/7 — 53	7/7 — 77	10/6 — 73
1/14 — 58	4/14 — 70	7/14 — 64	10/13 — 76
1/21 — 55	4/21 — 69	7/21 — 79	10/20 — 94
1/28 — 75	4/28 — 81	7/28 — 69	10/27 — 88
2/4 — 66	5/5 — 69	8/4 — 87	11/3 — 102
2/11 — 49	5/12 — 89	8/11 — 71	11/10 — 86
2/18 — 64	5/19 — 75	8/18 — 75	11/17 — 89
2/25 — 57	5/26 — 79	8/25 — 71	11/24 — 72
3/3 — 58	6/2 — 76	9/1 — 76	12/1 — 86
3/10 — 64	6/9 — 72	9/8 — 74	12/8 — 85
3/17 — 86	6/16 — 77	9/15 — 64	12/15 — 99
3/24 — 72	6/23 — 91	9/22 — 61	12/22 — 69
3/31 — 128	6/30 — 70	9/29 — 86	12/31 — 101

Ash Wed.: 162 People Reached; 338 Total Minutes; 1:49 Average Minutes; 101 Views; 1 Share.

Maundy Thurs.: 146 People Reached; 312 Total Minutes; 2:03 Average Minutes; 82 Views; 0 Shares.

Christmas Eve: 275 People Reached; 1,071 Total Minutes; 6:43 Average Minutes; 247 Views; 1 share.

FACEBOOK LIVE (KEY)

G = Graduation Sunday *Averages taken from across multiple videos ** Video was cut short

Continued...

FACEBOOK LIVE

...continued

Date	Day	Reached with post	Total Minutes/ Average	Views	Shares	Peak Views
1/7	Bap of Lord	143	678/3:50	116	0	15
1/14	Epiphany 2	179	866/3:23	146	1	17
1/21	Epiphany 3	150	880/4:35	102	4	17
1/28	Epiphany 4	161	714/3:43	130	1	11
2/4	Epiphany 5	170	992/4:09	136	1	15
2/11	Transfiguration	No Facebook Video to pull data from				
2/18	Lent 1	170	711/3:28	128	1	11
2/25	Lent 2	103	1,000/4:10	94	1	23
3/3	Lent 3	156	775/4:24	109	1	15
3/10	Lent 4	159	622/3:23	111	1	12
3/17	Lent 5	219	907/3:26	141	2	13
3/24	Palm/Passion	216	747/2:56	150	1	12
3/31	Easter 1	189	617/2:38	147	2	11
4/7	Easter 2	AV Upgrade, No FB Video				
4/14	Easter 3	131	339/1:49	112	0	7
4/21	Easter 4	101	277/1:36	128	0	6
4/28	Easter 5	238	487/1:20	241	3	7
5/5	Easter 6	232	562/2:03	143	3	9
5/12	Easter 7	142	516/2:34	133	2	8
5/19 G	Pentecost	181	434/3:30	143	1	8
5/26	Holy Trinity	180	575/2:22	169	1	9
6/2	Pent. 2	161	541/2:47	150	1	8
6/9*	Pent. 3	81	485/3:56	63	0	5
6/16*	Pent. 4	98	353/1:22	93	1	4
6/23	Pent. 5	114	604/4:15	100	1	6
6/30	Pent. 6	181	364/1:32	190	1	8
7/7	Pent. 7	113	416/2:45	105	0	5
7/14	Pent. 8	160	550/2:41	154	1	9
7/21	Pent. 9	84	597/6:06	71	0	11
7/28	Pent. 10	99	758/6:26	89	0	10
8/4	Pent. 11	107	226/1:50	95	0	6
8/11	Pent. 12	109	283/2:19	96	1	4
8/18	Pent. 13	131	505/3:06	103	1	8
8/25	Pent. 14	161	533/3:00	127	1	8
9/1	Pent. 15	169	364/1:51	137	1	6
9/8	Pent. 16	125	513/3:21	111	0	9
9/15	Pent. 17	136	576/3:10	113	1	10
9/22	Pent. 18	65	536/5:29	68	0	9
9/29	Pent. 19	149	658/3:31	131	1	8
10/6	Pent. 20	87	432/3:40	89	0	7
10/13	Pent. 21	83	583/4:59	73	0	12
10/20	Pent. 22	Pastor Amanda Kossow preaching, no FB Video				
10/27	Ref./Conf.	190	844/3:21	171	1	9
11/3	All Saints	133	276/1:31	106	1	5
11/10	Pent. 25	110	406/3:17	93	0	7
11/17	Pent. 26	127	373/2:18	99	1	7
11/24**	Christ the King	124	112/0:37	120	1	5
12/1	Advent 1	153	358/1:29	146	2	FB removed Peak Live viewers metric
12/8*	Advent 2	167	267/6:04	152	2	
12/15	Advent 3	192	444/6:38	161	2	
12/22	Advent 4	126	357/10:14	121	0	
12/29	Christmas 1	170	467/8:04	169	1	

YEAR	TOTAL BAPTIZED MEMBERS	Change	CONFIRMED MEMBERS	% Total	CHILDREN (Baptized, not Confirmed)	% Total	WORSHIP ATD	% Total
1960	509		360	71%	149	29%	181	36%
1961	501	(8)	355	71%	146	29%	188	38%
1962	498	(3)	353	71%	145	29%	176	35%
1963	484	(14)	346	71%	138	29%	179	37%
1964	497	13	358	72%	139	28%	204	41%
1965	546	49	387	71%	159	29%	250	46%
1966	566	20	404	71%	162	29%	291	51%
1967	589	23	408	69%	181	31%	279	47%
1968	596	7	420	70%	176	30%	278	47%
1969	611	15	428	70%	183	30%	270	44%
1970	608	(3)	439	72%	169	28%	266	44%
1971	601	(7)	434	72%	167	28%	260	43%
1972	599	(2)	439	73%	160	27%	261	44%
1973	601	2	439	73%	162	27%	256	43%
1974	633	32	467	74%	166	26%	250	39%
1975	637	4	488	77%	149	23%	251	39%
1976	626	(11)	483	77%	143	23%	230	37%
1977	592	(34)	474	80%	118	20%	234	40%
1978	584	(8)	472	81%	112	19%	222	38%
1979	587	3	469	80%	118	20%	216	37%
1980	601	14	486	81%	115	19%	221	37%
1981	602	1	484	80%	118	20%	223	37%
1982	612	10	490	80%	122	20%	216	35%
1983	621	9	496	80%	125	20%	217	35%
1984	606	(15)	485	80%	121	20%	222	37%
1985	633	27	504	80%	129	20%	221	35%
1986	635	2	504	79%	131	21%	226	36%
1987	628	(7)	501	80%	127	20%	208	33%
1988	629	1	497	79%	132	21%	201	32%
1989	628	(1)	488	78%	140	22%	201	32%
1990	628	0	485	77%	143	23%	209	33%
1991	623	(5)	475	76%	148	24%	214	34%
1992	616	(7)	469	76%	147	24%	191	31%
1993	608	(8)	461	76%	147	24%	191	31%
1994	585	(23)	450	77%	135	23%	183	31%
1995	564	(21)	452	80%	112	20%	177	31%
1996	556	(8)	446	80%	110	20%	184	33%
1997	559	3	450	81%	109	19%	175	31%
1998	551	(8)	455	83%	96	17%	158	29%
1999	572	21	469	82%	103	18%	165	29%
2000	549	(23)	456	83%	93	17%	168	31%
2001	536	(13)	447	83%	89	17%	171	32%
2002	528	(8)	443	84%	85	16%	168	32%
2003	493	(35)	416	84%	77	16%	161	33%
2004	507	14	425	84%	82	16%	162	32%
2005	520	13	430	83%	90	17%	156	30%
2006	511	(9)	430	83%	88	17%	144	28%
2007	499	(12)	412	83%	87	17%	127	25%
2008	506	5	417	83%	87	17%	121	24%
2009	535	29	434	81%	101	19%	130	24%
2010	525	(10)	426	81%	99	19%	128	24%
2011	531	6	431	81%	100	19%	125	24%
2012	539	8	437	81%	102	19%	124	23%
2013	428	(111)	355	82%	75	18%	122	29%
2014	423	(5)	353	83%	70	17%	113	27%
2015	420	(3)	352	83%	70	17%	117	28%
2016	422	2	353	84%	69	16%	108	26%
2017	421	(1)	359	85%	62	15%	107	25%
2018	357	(64)	299	84%	58	16%	106	30%
2019	350	(7)	302	86%	48	14%	100	29%
2020	339	(12)	282	83%	41	12%	108	32%
2021	336	(4)	280	83%	56	17%	93	28%
2022	299	(37)	245	82%	54	18%	94	31%
2023	295	(4)	244	83%	51	17%	86	29%
2024	294	(1)	243	83%	51	17%	92	31%

Year	Benevolence giving to work of larger church	Regular giving by members	% of regular giving by members
1961	7,186	N.A.	N.A.
1962	5,085	N.A.	N.A.
1963	4,800	N.A.	N.A.
1964	4,229	N.A.	N.A.
1965	5,500	N.A.	N.A.
1966	5,800	N.A.	N.A.
1967	7,530	49,208	15%
1968	8,020	50,296	16%
1969	8,750	N.A.	N.A.
1970	10,060	57,968	17%
1971	10,515	53,759	20%
1972	10,940	47,300	23%
1973	11,100	52,881	21%
1974	12,090	58,410	21%
1975	13,300	59,277	22%
1976	15,800	59,940	26%
1977	15,700	58,058	27%
1978	16,700	65,637	25%
1979	17,700	66,696	27%
1980	18,200	75,160	24%
1981	18,800	84,004	22%
1982	20,100	88,520	23%
1983	20,100	92,549	22%
1984	20,300	99,551	20%
1985	20,500	111,961	18%
1986	20,700	108,748	19%
1987	22,600	113,430	20%
1988	19,500	113,429	17%
1989	19,500	113,683	17%
1990	19,500	113,129	17%
1991	20,000	125,707	16%
1992	21,000	123,169	17%
1993	18,500	124,991	15%
1994	18,500	126,246	15%
1995	19,000	138,449	14%
1996	19,590	149,038	13%
1997	21,080	146,981	14%
1998	20,000	138,535	14%
1999	20,500	142,778	14%
2000	21,000	165,885	13%
2001	21,680	170,220	13%
2002	21,650	175,376	12%
2003	17,250	162,916	11%
2004	22,340	173,141	13%
2005	18,056	170,381	11%
2006	19,067	178,175	11%
2007	31,139	169,342	18%
2008	24,848	175,721	14%
2009	22,315	176,171	13%
2010	22,527	175,837	13%
2011	20,369	172,455	12%
2012	19,280	168,995	11%
2013	20,029	171,829	12%
2014	19,868	172,925	11%
2015	20,684	196,819	11%
2016	20,089	191,282	11%
2017	20,287	191,646	11%
2018	19,213	199,288	10%
2019	20,740	196,047	11%
2020	21,091	191,158	11%
2021	21,075	193,512	11%
2022	19,184	178,290	11%
2023	19,750	183,170.12	11%
2024	19,741	192,035.04	10%

REPORT OF THE CONGREGATION COUNCIL PRESIDENT

Zion Lutheran Church Council Members: Pastor Doug Schoen, Laura Chaltry, Dean Schoen, LeeAnne Limberg, Jonah Zuehls, Michelle Larson, Brad Nelson, Mark Swenson, Phil Strohl, Tatem Schroeder, and Sophie Limberg.

What a memorable first year it has been as your council president! First and foremost, I want to express my gratitude for your patience and prayers as we navigated uncertain times together. Ultimately, God's hand guided us according to His will, and through this journey, we have been strengthened as a congregational family. I am incredibly proud of how close we have become and how leaders have stepped up in various ways, both big and small. Many of you have contributed to bringing us to this moment, and for that, I say, thank you! For those still unsure of how to contribute your time and talents, I encourage you to reach out. Consider contacting any council member or another trusted member to find out how you can be of service and help carry out the Lord's will.

Recap of 2024:

- **Audio-Visual System Upgrade:** We updated our Audio-Visual system with new software and equipment. While there are still some tweaks to be made, this resource has proven to be incredibly valuable. Thank you to all the generous donors, the ELCA grant we received, the installation team, and those who operate the system. Because of this sophisticated equipment, Zion was chosen as the host site for the virtual Synod Assembly for our Menominee Valley Conference.
- **Bell Restoration Project:** We also kicked off the bell restoration project. Thank you to the generous donors who made this project a reality and to the team working on it. We hope to hear the bell ring regularly by late spring.
- **Welcoming New Members:** On a bittersweet note, although our neighboring congregation, St. James Church, closed, Zion was happy to open its doors to new friends who have now become part of our family.
- **New Pastor:** The most monumental change this year was the calling of Rev. Amanda Kossow as our next esteemed Pastor of Zion Lutheran Church. The Call Committee did a tremendous job throughout this time-consuming process, approaching it very professionally. I share your excitement to see how the future unfolds under Pastor Amanda's leadership.

Lastly, thank you to the outgoing council members: Brad Nelson, Michelle Larson, and Jonah Zuehls. Michelle is up for reelection, so we will be seeing her again. Thank you to all the council members for your dedication and hard work.

God's Blessings,
Laura Chaltry

AV TEAM REPORT

I would like to thank all of the volunteers for their time and effort in learning and working with the AV equipment. Cheryl Maxwell, Sharon Powilaites, Deb Mylener, Gage Schutt, and Henry Zuehls. Without them none of this would be possible. We have had a lot of changes. We got a new projector, cameras, recording equipment, computer and a screen. As when there are changes there are always hiccups and things that can not be expected. I believe that the sound issue that we were having was just corrected last week (Jan. 12) . If there is anything else that anyone is experiencing please let me know. We are waiting for a new touch screen controller to be installed. That will be the last of the upgrades. We could still use a couple more volunteers if there is anyone willing to want to learn.

Respectfully Submitted,
Troy Cording

ZION'S CARING MINISTRY TEAM ANNUAL REPORT

The Caring Ministry Team started in 2010. For the past fourteen years, our mission was and still is to provide quality, Christ-centered, confidential care to those in our congregation who are elderly, home-bound, in a nursing home or assisted living, and those on Zion's Prayer List. Over those fourteen years we have visited and communed dozens of God's people wherever they were

Continued...

ZION'S CARING MINISTRY TEAM ANNUAL REPORT

...continued

and sent out a wide variety of greeting cards. The faces have changed over the years, but the caring and sharing has not.

Zion's Caring Ministry Team was comprised of Pastor Doug Schoen, Pat Rondeau, Sarge Rudell, Lori Despina, Judy Stehle, Jane Landenberger, and I.

The team made 50 visits in 2024 to 16 individuals. Pastor Doug, who was our quarter-time interim pastor, also made many visits, and numerous telephone calls to those who were hospitalized or in need of special pastoral care. Jane Landenberger sent out 50 cards recognizing a vast number of lifetime occurrences.

If you, a family member, or congregational friend are ill, hospitalized, or in need of assistance and want to utilize a service provided by the Caring Ministry, please contact the church office at 715.735.5898. We don't want anyone to feel forgotten or worse yet ignored when they are ill or hospitalized. We sincerely care and truly want to share God's love and care with you. We will always contact you to make arrangements prior to visiting.

To all of you who serve on the Caring Ministry team, thank you for giving yourself and your time in 2024. What you do makes an enormous difference in the life of the people you minister to. They feel included, cared for, and remembered by their congregation. Your faithfulness to them is deeply valued not only by those you visit but by me.

As we move into year 2025, we hope to continue to bring God's loving word and care to all those we visit and commune.

In God's peace and love,
Karen Sylvester

HARVEST OF HOPE COMMUNITY GARDEN

The garden is available to members of Zion and the community at large. The gardeners grow a wide variety of vegetables, fruits and flowers for personal use or for donation to food pantries. The garden provides opportunities for Zion and the community to socialize and work together outdoors. From gardening novice to master gardener, all are welcome to participate. Participants share experiences and ask questions. In 2024 there were nine individuals or family units that were active, two from Zion and seven from the community at large.

There are 23 raised beds, two raised planters and two larger open areas used/available. Three of the raised beds were unused this past year. Half of the garden is composed of raised beds or raised planters, beds measuring 4 feet by 8 feet and the planters measuring 2 feet by 8 feet. Approximately half of the space is open garden space that is assigned to gardeners. The raised planters are for those who have difficulty kneeling or bending. There is room for additional raised beds and raised planters if/as needed. Gardening tools are available in the shed located north of the garden, although most people have their own tools. Water is available throughout the growing season via a hose. Pesticides and insecticides are not allowed, but the garden is not considered organic. Composted manure is made available each spring to amend the soil. Gardeners may amend the soil on their own as well.

Gardeners had a very good production year in 2024 despite unusual weather patterns.

If you would like to participate in 2025, contact me at 715-732-0161 or 715-330-2510 or the church office for more information. Prior year gardeners are given first option to have the spaces they used in the prior year, then newcomers can choose from the remaining areas. More raised beds or raised planters can be made if there is enough interest. Note that it does require a certain amount of lead time to make an additional raised bed or raised planter.

Monetary donations are accepted as there are ongoing costs for fence and raised bed repairs, or building new raised beds and/or planters. Two individuals have done most of the

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HARVEST OF HOPE COMMUNITY GARDEN

mowing within the garden but additional help with mowing would be appreciated. Additional mowers would be asked to provide a mower as well. Currently there is a gas powered tiller available for tilling the open spaces; it is adequate for the task but it is on its last legs.

Respectfully submitted,
John Radloff

FORTUNE LAKE LUTHERAN CAMP

2024 Report to Association Congregations

Greetings from Fortune Lake!

We pray for your faith community and are grateful for your partnership. 2024 was another blessed year for Fortune Lake, our 94th year of operation! Here are some of the highlights:

- We served **581 summer campers** of all ages through our onsite programs. That is a 22% increased from last year!
- Our waterfront access was greatly improved through a grant from ELCA's Total Inclusion efforts.
- Valeria Rons started as our new office Manager in August. We are thrilled to have her!
- 2024 was our best yet on record for rentals and retreats — providing hospitality to nearly 1,000 individuals and producing revenue of over \$100,000

We are grateful for all of the ways in which we have partnered in ministry! THANK YOU for your prayers, your participation, and your financial support. We hope to see you at camp in 2025 as we continue to live into the shared mission to which Christ has called us!

Grace & Peace,
Amanda Rasner, Camp Director

MISSION ENDOWMENT COMMITTEE REPORT

Zion's Mission Endowment Committee met in the church library twice this past year. The meetings were held in June and December. The following are members of this committee: Kim Swenson (Treasurer), Karen Dill, Calista Thill, Mary Belisle, and Phil Strohl (President).

The Endowment Committee oversees an investment account and receives, reviews, and decides on which organization requests we should honor and recommend to the church council. The committee publicly publishes information on the application process and how to apply for the grants each year through our local newspapers including the Eagle Herald and Peshtigo Times. The funding we had available to spend this year was \$7,600.00.

During our June meeting we made our review and decision. With great privilege and service, we were able to distribute \$7,600 to various needs in our community. The following groups were chosen based on their wishes on the grant application form and then were formally approved by Zion's Congregation Council: \$1,000.00 Pioneer Presbyterian Church/ Baby Care Hope, \$1,000.00 Biehl Bridges to Recovery, \$1,000.00 Northern Great Lakes Synod Youth Ministry, \$1,000.00 Feed My Sheep: Lutheran Campus Ministry at MTU, \$500.00 Sew for Missions, \$2,100.00 Zion Property: Floor Project, \$700.00 TOP Fire Department, and \$300.00 Camp Ruby.

Our committee will be inviting one or two of these recipients to our worship service in March to inform the congregation on the use of their funds. If you or your family are interested in financially supporting Zion's Mission Endowment Fund, please contact our church secretary or council chairman. The Endowment Committee would also appreciate your help in spreading the word to organizations and community groups to apply for this grant in 2025. It is a great honor for Zion to be able to help share the gift of money with our community. The market value of our ELCA Endowment Fund, as of October 31, 2024 is \$211,882.44.

Submitted by,
Calista Thill

PROPERTY/SAFETY AND SECURITY REPORT

It has been a very productive year for capital projects at Zion, We have been blessed with some very generous donations to help us fund these projects, many thanks for those gifts!

We also are very lucky to have people in our congregation who we can call on when projects arise, thanks to all the volunteers who helped us keep the church maintained.

2024 Major projects completed

- Replace AV equipment, thanks to Troy Cording who was the
- Lead person on this project
- Replace the outside sign, thanks to Tatem and Randy Schroeder for the donation of materials and labor to install the new sign
- Bell reconstruction project, parts are being made as we speak, this project should be complete in early 2025.

2024 Minor projects completed

- Had the interior and exterior windows washed
- Painted the flag pole and had new flags installed, thanks Dean Schoen

2025 projects and beyond

- New social hall floor
- Reconstruct the parking lot

Sincerely,
Mark Swenson

Sanctuary Arts

In the Sanctuary our committee changes the paraments and banners and wreaths are put up for the different seasons of the church.

The Flower Gallery in Menominee delivers fresh flowers each week and supplies us with beautiful choices for Easter and Christmas. Thank you to all who have donated monies for flowers.

In the narthex we added a small white birch pre lit tree that we can decorate seasonally.

Our Christmas theme this year was based on the colors silver and red. We sold the old 12 ft. trees and purchased two new 9ft. pre- lit trees and other supplies.

This year we tried something new and decorated the church on a Sunday after the service followed by a potluck lunch. It was a huge success with over 20 people attending.

Thank you to all the members of this committee who donate their time, talents and money for decorations.

Peace to all.

Ann Buscher, Karen Dill, Barb Grom, Carol Johnson, Sally Broetzman

SEW FOR MISSIONS

In 2024, Sew for Missions made and donated 72 quilts! We have been meeting on the second and fourth Tuesday every month and have been enjoying our break with coffee, treats and fellowship. Thank you to all who helped to make this possible. And a big thank you to those who donated their time, money to purchase materials and the donations of material - it all is greatly appreciated.

Carol Magnuson and the faithful group

SPARK

The SPARK Faith Formation classes are meeting Wednesdays from 5:30 to 6:30 PM. The lessons are structured to follow the church lectionary with students learning the lesson for the upcoming Sunday.

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SPARK

Currently, there are four members in the SPARK class with ages ranging from 4-8. While the age span is great, the lessons have multiple levels to interest all the age ranges.

Students have been enjoying snacks, crafts and music with the lessons. Members of the congregation were invited to share their favorite Christmas songs with the class for the sing-along Christmas program during the contemporary service. Thank you again to the Contemporary Choir and Bill Tipple for your help!

In the upcoming year, the SPARK students are excited to try to integrate more into the Sunday services.

Johanna Zuehls

SOCIAL MINISTRY COMMITTEE REPORT

Dear people of Zion,

Thank you! Because of your generosity this congregation has supported local organizations and global ministries in the past year. This is what we are called to do. God bless you all!!

In 2024 our Social Ministry Committee collected food, cleaning supplies, office supplies and personal hygiene items for the following: Marinette & Menominee Schools, Salvation Army, Abundant Life Homeless Shelter, Rainbow House Domestic Abuse Shelter, Dorothy's Haven of Hope Shelter, and St. Vincent de Paul's Food Pantry. Each month as we collect for these organizations I try to include links for you to learn more about each of them. Please ask me if you want to know more about them or if you are interested in volunteering to help at any of them. I'm happy to help you get in touch.

During the season of Lent we collected money and non-perishable foods to celebrate ELCA World Hunger's 50th Anniversary with our 50/50 for 50 collection. Zion met our goal of \$5,000 which was presented at Synod Assembly in May and loads of food (almost 1,800 pieces) were delivered to Abundant Life Shelter and Dorothy's Haven of Hope. You can learn more about ELCA World Hunger here: <https://www.elca.org/our-work/relief-and-development/elca-world-hunger>.

God's Work. Our Hands. Sunday was September 8 and you came through again by donating food for school food pantries on both sides of the river. As we have in the past, this was a joint effort between Zion & Bethel Lutheran Churches. 2024's event was hosted by our friends at Bethel. The coming year will be our turn to host. Plan to participate on Sunday, September 7, 2025. We have no plans as yet but we are happy to hear any ideas you may have. You can learn more about GWOH Sunday at <https://www.elca.org/our-work/congregations-and-synods/gods-work-our-hands-Sunday>.

In December, you were quick to pick all the Angels from our tree and return gifts so that 15 kids had a happier Christmas. The Salvation Army is glad that Zion is so eager to shop for their Angels each year.

As members of this committee, we keep these needs in front of you and we love to make the deliveries but we could not do this without your generosity. Thank you so, so much!

Deepest thanks to each member of this committee for your hard work, dedication, crafting skills, bright ideas, decorating abilities, and love of our congregation, community and world.

I'm happy to welcome Debbie Mylener and Sue Baxter as our newest members and hope that others are interested in joining us as well. If you are, please reach out to any one of us: Don & Jo Schutt, Sarge & Joni Rudell, Sharon & John Powilaites, Debbie Mylener, Michelle Larson, Carol Johnson, Lori Despina, Sally Broetzman, Carole Boerner, Sue Baxter, and me (HeidiB).

We look forward to another year of Going Where Jesus Leads.

Grace & Peace,
Heidi Beland, Zion Social Ministry Co-Chair

WORSHIP AND MUSIC COMMITTEE

MUSIC

In 2024, Ann Buscher and Pastor Schoen chose the hymns for each Sunday. For liturgies we are using numbers 3,4, and 10 from the hymnal along with Now the Feast and Celebration. When there is a month with five Sundays we have a hymn sing. Ann has been organizing special music each month. Members have been sharing their talents with vocal solos, duets, and instruments.

The choir began rehearsing in September and were excited to sing. Our Christmas Choir had 20 members. Due to many people going south for the winter, the choir takes January and February off and returns to sing in the spring. Thank you to Rachel Rosenfeldt our accompanist. She has been accompanying choirs in this church since she was 16.

Bill Tipple has continued as the director for the Contemporary Worship Band. They perform the third Sunday of the month. We have some new members and extra help from the congregation for set up and take down. Thank you to the members of this ensemble who do an amazing job!

The organ was tuned in November and is played for Worship once a month by Rachel Rosenfeldt or Marilyn Schoen. Ann continues to play the piano up front twice a month and directs the choir. The piano in the fellowship hall is FREE for anyone that wants to take it home.

WORSHIP

We were blessed to have Interim Pastor Doug Schoen continue to lead us in worship in 2024. His inspirational sermons, beautiful voice and enthusiasm was a joy to our congregation. On Sunday December 29th we had a special farewell service for Doug and his wife Marilyn.

During Lent we gathered together with three other local churches for soup supper and services. We had one service on Maundy Thursday, a community service on Good Friday and one service on Easter Sunday. Our Christmas Eve service was well attended.

We have continued to put all our services on Facebook and the website. Troy Cording is in charge of the projection team. New equipment was purchased and new volunteers were trained.

Thank you to everyone who has volunteered to be readers, communion assistants, ushers, and to set up and take down communion. We still need more volunteers to be trained to be ushers

Thank to Michelle Larson for purchasing our communion supplies, changing the eternal light and filling the candles with oil.

The Sanctuary Arts committee has continued to change the paraments and decorate the church for each season. We have fresh flowers on the alter each Sunday and at Christmas and Easter. Thank you to the members of the congregation who have sponsored flowers, and the eternal light.

Blessings,

Dave Johnson, Ann Buscher, Barb Grom, Rachel Rosenfeldt, and Bill Tipple

YOUTH MINISTRY

Zion has continued to join with the conference in a collaborative effort to engage the youth in worship, service, and camaraderie. Activities have included an escape room, a bowling party, boxcar loading, and volunteering at the St. Vincent's.

Henry Zuehls attended the National Youth Gathering with a different church and will be attending additional youth gatherings in the region.

We also had our youth attending Summer camp at Fortune Lake with Henry serving as a "Leader in Training".

We are thankful for the collaboration efforts and the creativity of Stefanie Ehle from the Bethel Church in Menominee.

Johanna Zuehls

STEWARDSHIP AND GENEROSITY COMMITTEE REPORT

Zion's stewardship ministry goal is to help God's people grow in their relationship with Jesus through the use of the time, talents and finances God has entrusted to them.

"Where there is no vision, the people perish." (Proverbs 29:18) At Zion Lutheran Church, Marinette, Wisconsin, we believe vision is about God's dreams, desires, and aspirations of what can be. Our congregation envisions becoming a thriving, vibrant model of Lutheran ministry both within our community and the world. We envision organizing and executing God's mission through our congregation in such a way that growing numbers of the unbaptized, particularly adults, will connect with Jesus through our congregation and inactive members will return to active participation within the church community.

God has gathered and richly gifted Zion for this mission. God's greatest gift is that through the waters of Holy Baptism we become part of our Lord Jesus and as such, become his disciples, participating in what Jesus is doing in the world today. God has also given us the precious gift of one another in order that we support and help each other grow in our discipleship."

In 2009 Zion developed a mission statement for its Seven Marks of Discipleship – Pray, Worship, Study, Invite, Encourage, Give, and Serve. Throughout 2024 those seven marks were the focus for everything that the Stewardship and Generosity Committee did.

Once again, our committee prayed for inspiration from the Holy Spirit on what we might do to bring the Seven Marks home to you. I'll mention a few of them here starting in January with Study and the introduction of "The Lutheran Hour". This turned into an enjoyable hour of discussion right after worship about the Gospel and that Sunday's sermon. We plan to continue this into 2025. We also developed multiple ways for the congregation to engage in the Sunday text creating text word search, a crossword, fill in the blank, or multiple-choice puzzles.

For "Encourage", we handed out flower seed packets to grow, just as we grow in our relationship with God. From our perspective, the most successful initiative was the "Giving and Growing Wagon" in October which resulted in \$317.21 Being contributed to Dorothy's Haven of Hope homeless shelter.

On the next page is financial information on the last ten years of Zion's stewardship drives as compiled by Marissa Tharp, Zion's Financial Secretary.

We pray with God's help and guidance we can continue to work on accomplishing Zion's Mission Goal.

May God richly bless you and keep you in his loving care.

Zion's Stewardship/Generosity Committee:

Pastor Doug Schoen

John Radloff

Bonnie Schoen

Karen Sylvester



Zion Lutheran Church General Fund Pledge Comparison 2015-2025

	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
	52 weeks	52 weeks	52 weeks	52 weeks	52 weeks	52 weeks	52 weeks	52 weeks	53 weeks	52 Weeks	52 Weeks
# of pledges	78	69	46	52	57	56	57	67	61	56	56
Amount pledged	164,129	\$166,106	\$108,373	\$124,376	\$133,644	\$133,310	\$134,528	\$148,547	\$129,365	\$124,821	\$131,497
Avg. annual pledge	\$2,104	\$2,407	\$2,356	\$2,392	\$2,345	\$2,379	\$2,242	\$2,217	\$2,121	\$2,228	\$2,384
# of pledges increased	41	28	20	17	14	22	18	11	14	12	17
# of pledges decreased	2	5	1	1	4	4	7	0	3	3	5
# of New Pledges	11	7	7	9	12	7	8	7	5	8	13
# of pledges unchanged	17	29	18	25	27	23	24	48	35	33	21

Zion Lutheran Church

2714 James St.

Marinette, WI 54143

715/735-7898



Wednesday, January 15, 2025

We have audited the financial reports and records of the Congregation's Treasurer and Financial Secretary, and Zion Youth Fellowship of Zion Lutheran Church, 2714 James Street, Marinette, Wisconsin and find them to be in good order.

Phil Strohl

A handwritten signature in black ink that reads "Phil Strohl".

Sharon Powilaites

A handwritten signature in black ink that reads "Sharon Powilaites".

John Radloff

A handwritten signature in black ink that reads "John Radloff".

Zion Lutheran Church				
Year to Date December 31, 2024				
	52 Sundays	53 Sundays		
	December 2024	December 2023	\$ variance 2024 over (under) 2023	% variance 2024 over (under) 2023
General Fund				
Envelopes - 1	\$ 184,381.97	\$ 126,887.19	\$ 57,494.78	45%
Loose Offerings - 40	\$ 2,571.00	\$ 3,674.05	\$ (1,103.05)	-30%
SPARK - 93	\$ -	\$ -	\$ -	0%
General Fund Total	\$ 186,952.97	\$ 130,561.24	\$ 56,391.73	43%
Restricted Offerings				
Altar Flowers - 11	\$ 783.00	\$ 795.00	\$ (12.00)	-2%
Thanksgiving - 8	\$ 495.00	\$ 240.00	\$ 255.00	106%
Christmas - 9	\$ 907.00	\$ 717.00	\$ 190.00	26%
Poinsettias - 12	\$ 345.00	\$ 185.00	\$ 160.00	86%
Lilies - 13	\$ 245.00	\$ 230.00	\$ 15.00	7%
World Hunger - 16	\$ 5,451.00	\$ 5,595.00	\$ (144.00)	-3%
NEWCAP - 17	\$ 100.00	\$ 57.00	\$ 43.00	75%
Disaster Relief - 60	\$ -	\$ 100.00	\$ (100.00)	-100%
Memorial Fund - 19	\$ 365.00	\$ 3,235.00	\$ (2,870.00)	-89%
Sanctuary Candle - 25	\$ 139.00	\$ 131.00	\$ 8.00	6%
Capital Improvements - 26	\$ 19,985.00	\$ 29,725.00	\$ (9,740.00)	-33%
Soup Suppers - 27	\$ 284.00	\$ 275.00	\$ 9.00	0.032727273
Ash Wednesday - 2	\$ 220.00	\$ 20.00	\$ 200.00	1000%
Sew for Missions - 36	\$ 745.00	\$ 1,365.00	\$ (620.00)	-45%
Advent - 37	\$ 188.00	\$ 35.00	\$ 153.00	437%
Easter - 5	\$ 755.00	\$ 1,040.00	\$ (285.00)	-27%
Fortune Lake Scholarships - 18	\$ 400.00	\$ -	\$ 400.00	100%
150th Anniversary - 208	\$ 2,038.05	\$ -	\$ 2,038.05	100%
Maundy Thursday - 4	\$ 137.00	\$ 118.00	\$ 19.00	16%
Lutheran World Relief - 105	\$ 3,392.00	\$ 3,281.00	\$ 111.00	3%
VBS - 110	\$ -	\$ -	\$ -	0%
Initial - 10	\$ 77.00	\$ 85.00	\$ (8.00)	-9%
Lent - 3	\$ 284.00	\$ 207.00	\$ 77.00	37%
Good Friday - 107	\$ 47.00	\$ 75.00	\$ (28.00)	-37%
Special Offering - 147	\$ 1,477.21	\$ 1,585.00	\$ (107.79)	-7%
Helping Hand Fund - 79	\$ 756.00	\$ 82.00	\$ 674.00	822%
Equal Exchange Coffee - 202	\$ 27.00	\$ 109.50	\$ (82.50)	-75%
DAR - 204	\$ 350.00	\$ 400.00	\$ (50.00)	-13%
Receipts for Endowment Fund - 207	\$ -	\$ -	\$ -	0%
Easter Palms - 87	\$ 50.00	\$ -	\$ 50.00	100%
Harvest of Hope Community Garden - 206	\$ 300.00	\$ 620.00	\$ (320.00)	-52%
Boiler Fund - 124	\$ 2,320.00	\$ 22,627.21	\$ (20,307.21)	-90%
Bell Fund - 135	\$ 21,750.00	\$ 130.00	\$ 21,620.00	166.3076923
Other - 50	\$ 70.00			
Restricted Offerings Total	\$ 64,482.26	\$ 73,064.71	\$ (8,652.45)	-12%
Non-Offering Receipts				
Harvest of Hope Community Garden - 206	\$ 150.00	\$ -	\$ 150.00	100%
Church use/copies - 15	\$ 5.00	\$ 30.00	\$ (25.00)	-83%
Refund/Rebate - 47	\$ 161.67	\$ -	\$ 161.67	100%
Supplies/books/reimbursements - 48	\$ -	\$ -	\$ -	0%
Other - 50	\$ 216.44	\$ -	\$ 216.44	100%
Memorial Fund - 19	\$ 33,030.60	\$ -	\$ 33,030.60	100%
Non-offering, misc - 144	\$ 6,549.18	\$ 283.19	\$ 6,265.99	2213%
Thrivent Choice Dollars - 1	\$ 991.00	\$ 82.00	\$ 909.00	1109%
"Living Lutheran" Subscriptions - 14	\$ -	\$ 82.00	\$ (82.00)	-100%
Distribution from Endowment Fund -	\$ 297.00	\$ -	\$ 297.00	100%
Non-Offering Total	\$ 41,400.89	\$ 477.19	\$ 40,923.70	8576%
Total Offerings	\$ 292,836.12	\$ 204,103.14	\$ 88,662.98	43%
Credit Card Fees	\$ 78.09	\$ 73.42	\$ 4.67	6%
Net Deposits	\$ 292,758.03	\$ 204,029.72	\$ 88,658.31	43%

2024 YOUTH MINISTRY FUNDS

Savings Account:

Balance as of 12-31-23:	\$12,494.78
Deposits:	\$ 18.14
Transfer to checking :	\$ 1,200.00
Balance as of 12-31-24:	\$11,312.92

Checking Account:

Balance as of 12-31-23:	\$323.77
Deposit from savings:	\$1,200.00
Disbursements:	\$1,219.19
Balance as of 12-31-20234	\$304.58

Karen K. Dill
Treasurer

2024 ZION LUTHERAN KITCHEN FUND

Zion's Kitchen Fund is now incorporated into our Miscellaneous Fund, which you can find on page 29.

**December 2024
Year To Date**

Zion Lutheran Church

Fund Balance January 1, 2024

	General Fund	Capital Improve-ment	Unused Pastor Salary	Call Fund	Zion Campers	Community Campers	Harvest of Hope Garden	Memorial	Sabbatical Fund	Intern	Total
	\$61,912.90	\$84,216.56	\$7,212.88	\$16,800.00	\$9,212.09	\$0.00	\$1,059.29	\$10,223.05	\$3,201.10	\$776.05	\$194,613.92
Contributions	\$186,952.97	\$2,930.00	\$0.00	\$0.00	\$0.00	\$0.00	\$450.00	\$33,395.60	\$0.00	\$0.00	\$223,728.57
Synod benevolences	8,943.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	\$8,943.00
Local benevolences	767.21	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	\$767.21
Altar flowers, lily, poinsettia, candle	1,547.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	\$1,547.00
"Living Lutheran" magazine	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	\$0.00
Helping Hand Fund	756.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	\$756.00
Kitchen Fund	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	\$0.00
Fortune Lake Lutheran Camp	400.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	\$400.00
Special	6,323.05	0.00	0.00	20.00	0.00	0.00	0.00	0.00	0.00	0.00	\$6,343.05
Sew for Missions	745.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	\$745.00
Floor (CIP donations)	0.00	3,625.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	\$3,625.00
DAR Boys & Girls Club	350.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	\$350.00
AV equipment	0.00	15,440.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	\$15,440.00
SPARK	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	\$0.00
Bell (CIP donations)	0.00	21,740.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	\$21,740.00
Equal Exchange	27.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	\$27.00
ELCA Endowment Fund (donations)	297.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	\$297.00
Soup supper	284.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	\$284.00
Choir music	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	\$0.00
Thivent choice dollars	991.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	\$991.00
Other non-donation income	4,532.29	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	\$4,532.29
Boiler (CIP donations)	0.00	2,320.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	\$2,320.00
Loan Proceeds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	\$0.00
Interest Income	1,055.57	777.95	0.00	0.00	960.63	0.00	0.00	296.57	0.00	12.21	\$3,102.93
TOTAL RECEIPTS	\$213,971.09	\$46,832.95	\$0.00	\$20.00	\$960.63	\$0.00	\$450.00	\$33,692.17	\$0.00	\$12.21	\$295,642.05
DISBURSEMENTS											
BENEVOLENCES:											
Northern Great Lakes Synod	\$20,281.94	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$20,281.94
Fortune Lake Lutheran Camp	2,428.19	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2,428.19
Norhland Lutheran Retirement	322.67	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	322.67
FLLC - community campers	500.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	500.00
DAR Boys & Girls Club	4,036.42	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4,036.42
Local benevolences	1,042.21	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,042.21
Other synod benevolences	8,886.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	8,886.00
TOTAL BENEVOLENCES	\$37,497.43	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$38,340
SALARIES & BENEFITS											
Pastor:											
Salary	\$15,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$15,000.00
Social security	1,415.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,415.00
Housing allowance	3,500.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3,500.00
Financial secretary	3,945.76	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3,945.76
Office administrator	19,038.13	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	19,038.13
Treasurer	2,700.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2,700.00
Custodian	1,554.71	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,554.71
Choir director	470.16	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	470.16
Organists/musicians	3,525.18	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3,525.18
Non-pastor taxes	2,389.45	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2,389.45
Contracted musicians	130.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	130.00
Substitute & interim pastors	1,875.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,875.00
TOTAL SALARIES & BENEFITS	\$55,543.39	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$55,543.39
OPERATING EXPENSES											
Gas & electric	\$4,627.79	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$4,627.79
Telephone & internet	1,559.76	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,559.76
Water & sewer	1,679.40	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,679.40
Insurance	6,892.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6,892.00
Professional expense	833.52	0.00	0.00	676.75	0.00	0.00	0.00	0.00	0.00	0.00	1,510.27

December 2024 Year To Date Zion Lutheran Church											
	General Fund	Capital Improve-ment	Unused Pastor Salary	Call Fund	Zion Campers	Community Campers	Harvest of Hope Garden	Memorial	Sabbatical Fund	Intern	Total
Synod assembly	989.26	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	989.26
"Living Lutheran" magazine	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0
Worship and office supplies	3,659.86	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3,659.86
Vanco on-line fees	932.74	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	932.74
Vanco Credit Card Fees	78.09	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	78.09
Custodial supplies & repairs	1,526.48	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,526.48
Postage	927.53	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	927.53
Shepherd Staff software fee	575.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	575.00
Sew for Missions	745.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	745.00
FLLC - church campers	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0
Committees:											
Social ministries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
SPARK	307.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	307.00
Adult education	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0
Confirmation	122.55	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	122.55
Vacation Bible School	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0
Other educational activities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0
Evangelism	35.97	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	35.97
Fellowship	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0
Worship & music	280.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	280.00
Youth ministry	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0
Stewardship	42.19	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	42.19
Zion Caring Ministry	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0
Altar flowers, liviv, poinsettia	2,147.75	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2,147.75
Soup supper	152.21	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	152.21
Advertising	125.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	125.00
Miscellaneous	3,908.47	0.00	0.00	321.76	0.00	0.00	304.51	0.00	0.00	0.00	4,534.74
TOTAL OPERATING EXPENSE	\$32,147.57	\$0.00	\$0.00	\$998.51	\$0.00	\$0.00	\$304.51	\$0.00	\$0.00	\$0.00	\$33,450.59
MAINTENANCE, REPAIR & CAPITAL											
Piano & organ tuning/service	\$664.68	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$664.68
Copier contract	750.30	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	750.30
Yard care	4,956.50	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4,956.50
Bell ringer contract	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0
Snow plowing & salting	2,800.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2,800.00
Heating/plumbing repairs & maint	610.45	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	610.45
Bell Project	16,340.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	16,340.00
AV maintenance	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0
AV Project	54,964.38	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	54,964.38
Office IT & minor equipment	85.58	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	85.58
Sign Project	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0
Boiler Loan Payment	15,580.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	15,580.00
TOTAL MAINTENANCE, REPAIR & CAPITAL	\$96,751.89	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$96,751.89
TRANSFERS OUT (IN)											
Capital Improvement Fund	\$8,297.21	(\$8,297.21)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$8,000.00
Call Fund	(\$170.24)	\$0.00	\$170.24	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	0
Unused Pastor Salary	\$45,212.88	\$0.00	(\$45,212.88)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	0
Garden Fund	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	0
(To) Swenson Fund from Schwab (SNBT)	4,349.18	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4,349.18
(From) Capital Improvement Fund for Boiler	(2,320.00)	2,320.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0
(To) Future Fund from Schwab	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0
(From) Memorial Fund to CIP floor	0.00	(2,000.00)	0.00	0.00	0.00	0.00	0.00	2,000.00	0.00	0.00	0
(From) Agnes for Comm Campership	(500.00)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(500.00)
Camp fees from Church Camper	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0
(From) Cap Imp Fund to CD investment	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0
Helping Hand Fund out	756.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	756.00
											550
											\$550

December 2024 Year To Date Zion Lutheran Church												
	General Fund	Capital Improve- ment	Unused Pastor Salary	Call Fund	Zion Campers	Community Campers	Harvest of Hope Garden	Memorial	Sabbatical Fund	Intern	Total	
Helping Hand Fund (in)	(1,391.00)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	\$0
Kitchen Fund out	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	\$0
Kitchen Fund (in)	(145.73)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	\$0
Memorial Fund for Christmas Décor	(599.98)	0.00	0.00	0.00	0.00	0.00	0.00	599.98	0.00	0.00	0	\$0
(From) CIP for AV Project	(54,964.38)	54,964.38	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(36,590)	(\$36,590)
(From) CIP for sign project	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(4,000)	(\$4,000)
(From) CIP for Bell Project	(16,340.00)	16,340.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	\$0
TOTAL TRANSFERS	(\$17,816.06)	\$63,327.17	(45,212.88)	170.24	\$0.00	\$0.00	\$0.00	\$2,599.98	\$0.00	\$0.00	(\$40,932)	(\$40,932)
TOTAL DISBURSEMENTS & TRANSFERS	\$204,124.22	\$63,327.17	(45,212.88)	1,168.75	\$0.00	\$0.00	\$304.51	\$2,599.98	\$0.00	\$0.00	\$245,457	\$245,457
Fund Balance Increase (Decrease)	\$9,846.87	(\$16,494.22)	45,212.88	(1,748.75)	\$960.63	\$0.00	\$145.49	\$31,092.19	\$0.00	\$12.21	\$69,627.30	\$69,627.30
Fund Balance December 31, 2024	\$71,759.77	\$67,722.34	52,425.76	15,651.25	10,172.72	\$0.00	\$1,204.78	\$41,315.24	\$3,201.10	\$788.26	\$264,241.22	12

\$164,031.45 Plus 21194.13 39,845.92 in CD

plus 3179.11

General Fund Balance including Unused
Pastory Salary

MISCELLANEOUS FUNDS DECEMBER 2024

Fortune Lake Campers Fund - church campers	Combined Funds	Certificate of Deposit	Total
Neverman CD (Acct#9478)-(4.05%, matures 3/2/25)		\$15,000.00	15,000.00
Ellis CD (Acct#9452)-(4.05%, matures 3/2/25)		5,000.00	5,000.00
Balance January 1, 2024	\$9,212.09	\$20,000.00	\$29,212.09
Donations received			0.00
Transfer from Helping Hand			0.00
Interest income	960.63		960.63
Disbursements			0.00
Reported Balance December 31, 2024	\$10,172.72	\$20,000.00	\$30,172.72
Endowment Fund	Mission Investment Checking Account- *4873	Endowment Fund of the ELCA	Total
Balance reported December 31, 2023	\$2,200.33	\$190,352.72	\$192,553.05
Additional income to 12/31/23	0.83		0.83
Additional realized gain to 12/31/23			0.00
Additional unrealized gain (loss) for December, 2023		8,983.35	8,983.35
Additional transfer from Endowment to Checking	1,895.40	(1,895.40)	0.00
Balance January 1, 2024	\$4,096.56	\$197,440.67	\$201,537.23
Interest income	14.12		14.12
Realized gains (3/31,6/30, 9/30,12/31)			0.00
Disbursements	7,866.00		
ck1054	(1,000.00)		(1,000.00)
ck 1055	(1,000.00)		(1,000.00)
ck1056	(1,000.00)		(1,000.00)
ck1057	(300.00)		(300.00)
ck 1058	(1,000.00)		(1,000.00)
ck 1060	(2,100.00)		(2,100.00)
ck 1061	(700.00)		(700.00)
ck 1062	(500.00)		(500.00)
Unrealized gains (losses)		18,258.02	18,258.02
Reported Balance December 31, 2024	\$4,376.68	\$215,698.69	\$212,209.37
Agnes Bennett Memorial (Christian Education Fund)	Mem Fund Savings Account (0.01%)		
Balance January 1, 2024	\$2,162.85		
Interest income	2.84		
Penalty for unuse 3/30/24	(10.00)		
Receipts (refund of dormancy charge 4/10)	10.00		
Disbursements/transfer out Campership for Tafelski	(500.00)		
Reported Balance December 31, 2024	\$1,665.69		
Scholarship Fund - (4.05%, matures 3/2/25)	Certificate of Deposit		
Balance January 1, 2024	\$27,179.96		
Interest income	1,117.85		
Transfer to General Fund for scholarship	0.00		
Disbursements	0.00		
Reported Balance December 31, 2024	\$28,297.81		

MISCELLANEOUS FUNDS DECEMBER 2024

Helping Hand Fund	Savings Account (0.05%)	
Balance January 1, 2024	\$2,310.78	
Donations received	756.00	
Interest income	2.96	
Disbursements		
Check#26667	(500.00)	
Check#26749	(391.00)	
Check#26836 10/11/24	(500.00)	
Reported Balance December 31, 2024	\$1,678.74	

Ken & Thea Swenson Youth Fund	Schwab holdings	SNBT holdings for Future Fund	SNBT holdings for Swenson Funds
Future Fund Cert#***2381-(4.77%, matures 11/8/24)		12,000.00	
Swenson Youth Fund Cert#***0130084254(1.5%, matures 3/13/25)			3,000.00
Swenson Youth Fund Savings (0.15%)			1,348.97
Balance January 1, 2024	\$4,287.16		
Reported Balance Jan 31.2024	4,291.37		
Interest from Schwab	57.60		0.21
Transfer To SNBT Feb 2024	(4,348.97)	4,348.97	
Transfer to Swenson Savings		(1,348.97)	
Transfer to Swenson Fund CD #4254		(3,000.00)	
Interest from Future Fund CD #2381		582.94	
Interest from Swenson Fund Savings			1.45
Interest from Swenson Fund CD #4254			22.68
Reported Balance December 31, 2024	\$0.00	\$12,582.94	\$4,373.31

Capital Improvement and Memorial Funds CD	Capital Improvement	Memorial	Total
Balance July 14, 2023	\$20,000.00	3,000.00	23,000.00
Cert#0130081128-(4.77%, matures 7/14/2024)			
Reported Balance December 31, 2023	20,234.41	3,035.16	23,269.57
Interest income	713.15	106.97	820.12
Balance July 14, 2024-renewed CD	20,947.56	3,142.13	24,089.69
Cert#0130081128-(4.67%, matures 7/14/2025)			
Interest income	246.57	36.98	283.55
Reported Balance December 31, 2024	\$21,194.13	\$3,179.11	\$24,373.24

Unused Pastor Salary CD	Total	
Balance Nov 15, 2023	\$38,000.00	
Cert#0130082597-(4.77%, matures 11/15/2024)		
Interest income	1,845.92	
Reported Balance December 31, 2024	\$39,845.92	

150TH ANNIVERSARY FUND	Total	
Balance September 30, 2024	1,874.05	
Receipts	164.00	
Disbursements		
Reported Balance December 31, 2024	\$2,038.05	

MISCELLANEOUS FUNDS DECEMBER 2024

KITCHEN FUND	Total		
Balance September 30, 2024	628.75		
Interest income			
Disbursements			
Check #26869 10/25 Rosenfeldt	(145.73)		
Check #26925 12/31 elan fin (cc) cups	(41.00)		
Reported Balance December 31, 2024	\$442.02		

Annual Report Comments for Miscellaneous Funds

Fortune Lake Campers Fund

This fund helps partially subsidize camp costs for Zion members attending Fortune Lake Lutheran Camp. In the past, confirmation students were encouraged to attend camp at least once during their confirmation years.

The fund consists of two certificates of deposit (CDs) totaling \$20,000. The interest generated by these CDs is deposited into a cash fund, which is used to provide partial financial support for camp expenses. As of December 31, 2024, the cash fund balance was \$10,172.72.

Endowment Fund

This fund is comprised of the Mission Investment Checking Account and the Endowment Fund of the ELCA. The Endowment Fund of the ELCA serves as the primary investment vehicle, with a reported market value of \$215,698.69 as of November 30, 2024 (reporting for this fund is typically one month behind).

Each quarter, approximately \$2,000 is transferred from the Endowment Fund to the Mission Investment Checking Account. These funds are then used to support the grants distributed by the Endowment Committee annually. As of December 31, 2024, the Mission Investment Checking Account balance was \$4,376.68.

Scholarship Fund

The Scholarship Fund is a dedicated resource, maintained as a certificate of deposit, that supports students from our congregation. These scholarships are intended for individuals attending Lutheran colleges or pursuing careers in service to the church.

Applicants are invited to complete an application, and the church council carefully reviews each request on an individual basis. This fund is a meaningful way for our congregation to encourage and invest in the next generation of leaders within the Lutheran tradition and the broader church community.

Helping Hand Fund

The Helping Hand Fund is a vital resource within our congregation, supported primarily by donations. These funds are held in a separate savings account, which earns minimal interest. The current balance is \$1,678.74.

The purpose of this fund is to assist members of the congregation or individuals brought to the pastor's attention by a member who are facing unexpected hardships or financial needs. The pastor manages the fund and determines its use based on individual circumstances. Examples of assistance include gas cards, help with utility bills, or contributions toward rent.

Requests for support are made directly and confidentially to the pastor.

Ken & Thea Swenson Youth Fund

The Ken & Thea Swenson Youth Fund was established through a memorial donation to Zion Lutheran Church, with the express purpose of supporting the youth of the church and community. In past years, Zion Council has allocated funds from this resource to assist local community initiatives, such as providing snacks and food for needy students in the Marinette School District. Additionally, Zion contributed to the Menominee Schools Culinary Class during a period when their

Continued...

...Continued

school was under construction, requiring the class to meet off-campus.

Previously, this fund was invested with Schwab. However, in February 2024, the remaining balances were transferred to local investments at Stephenson National Bank, into certificates of deposit (CDs) and a savings account. As a result, the Schwab column now shows a \$0 balance.

The "SNBT Holdings for Future Fund" column represents a CD initially valued at \$12,000. This money was originally designated for the Future Fund, which has since been discontinued. These funds will revert to their original purpose under the Ken & Thea Swenson Youth Fund.

The "SNBT Holdings for Swenson Funds" column includes a \$3,000 CD and a savings account that began with \$1,348.97. Interest earned during the year brought the total for this column to \$4,373.31. As of December 31, 2024, the combined total of the Ken & Thea Swenson Youth Fund is \$16,956.25.

Capital Improvement and Memorial Funds CD

In July 2023, Zion Council decided to invest portions of the Capital Improvement Fund and Memorial Fund into higher-interest CD accounts to maximize earnings. The initial investment was \$23,000, with \$20,000 allocated from the Capital Improvement Fund and \$3,000 from the Memorial Fund. This CD was renewed in July 2024.

Interest earned from the CD is divided proportionally each quarter between the two funds. These funds will be used as any other money within the Capital Improvement or Memorial Funds, with decisions made by the council and congregation as appropriate.

It is important to note that the Year-to-Date Statement reflects a balance of \$67,722.34 for the Capital Improvement Fund, which does not include the \$21,194.13 currently held in the CD. Similarly, the Memorial Fund balance on the Year-to-Date Statement shows \$41,315.24, excluding the \$3,179.11 in the CD.

A detailed breakdown of the money in the Capital Improvement Fund and Memorial Fund is shown on those respective spreadsheets.

Unused Pastor Salary CD

In November 2023, Zion Council decided to invest portions of the Unused Pastor Salary into higher-interest CD accounts to maximize earnings. The unused pastor salary refers to the difference in the anticipated salary paid to a full-time pastor and the salary paid to our interim pastor. Council made the decision to separate this amount out of the monthly statements into a different column to try to differentiate our financial health in the interim period. The amount set aside each month was \$3,767.74. As the amount set aside grew council decided to invest a portion of it to again maximize earnings.

The initial CD investment was \$38,000 which has grown to \$39,845.92 in the past year. Again, it is important to note that the Year-to-Date Statement shows an Unused Pastor Salary balance of \$52,425.76 which does not include the CD balance. The council and congregation has some decisions to make about the use of this money in the future.

150th Anniversary Fund

This fund is comprised completely of donations designated for the 150th celebration anticipated in 2025.

Kitchen Fund

The Kitchen Fund previously was managed by the kitchen committee, but this fall was turned over to LeeAnn Limberg to manage as treasurer. The funds are used for kitchen supplies such as cups or coffee. Donations of supplies to the kitchen are always welcome as well. The money in the fund comes primarily from post funeral donations and such. The balance of the account is only \$442.02 after purchases this fall.

Zion Lutheran Church December 2024 Memorial Fund	Children or Disabled	SPARK - children's program	Kitchen & Social Hall Project	Choir Music	Bell	Boiler	Christmas Décor	Total Restricted	Unrestricted CD purch 7/14/23 matures 7/14/24	Unrestricted	Total Restricted and Unrestricted	Description
Balance 12/31/23	\$ 384.29	\$ 500.00	\$ 2,000.00	\$ 400.00	\$ -	\$ -	\$ 100.00	\$ 3,384.29	\$ 3,035.16	\$ 6,838.76	\$ 13,258.21	2024 beginning balances
Interest earned									\$ 35.56	\$ 9.51	\$ 45.07	
Balance 1/31/24	\$ 384.29	\$ 500.00	\$ 2,000.00	\$ 400.00	\$ -	\$ -	\$ 100.00	\$ 3,384.29	\$ 3,070.72	\$ 6,848.27	\$ 13,303.28	
Interest earned										\$ 8.03	\$ 8.03	
Receipt										\$ 50.00	\$ 50.00	Shirley Lebeck
Balance 2/28/24	\$ 384.29	\$ 500.00	\$ 2,000.00	\$ 400.00	\$ -	\$ -	\$ 100.00	\$ 3,384.29	\$ 3,070.72	\$ 6,906.30	\$ 13,361.31	
Interest earned										\$ 9.53	\$ 9.53	
Balance 3/31/24	\$ 384.29	\$ 500.00	\$ 2,000.00	\$ 400.00	\$ -	\$ -	\$ 100.00	\$ 3,384.29	\$ 3,070.72	\$ 6,915.83	\$ 13,370.84	
Interest earned									\$ 35.50	\$ 9.95	\$ 45.45	
Receipt										\$ 30.00	\$ 30.00	Dick Francour
Balance 4/30/24	\$ 384.29	\$ 500.00	\$ 2,000.00	\$ 400.00	\$ -	\$ -	\$ 100.00	\$ 3,384.29	\$ 3,106.22	\$ 6,955.78	\$ 13,446.29	
Interest earned										\$ 12.25	\$ 12.25	
Balance 5/31/24	\$ 384.29	\$ 500.00	\$ 2,000.00	\$ 400.00	\$ -	\$ -	\$ 100.00	\$ 3,384.29	\$ 3,106.22	\$ 6,968.03	\$ 13,458.54	
Interest earned										\$ 9.77	\$ 9.77	
Receipt										\$ 230.00	\$ 230.00	Joyce Johnson
Balance 6/30/24	\$ 384.29	\$ 500.00	\$ 2,000.00	\$ 400.00	\$ -	\$ -	\$ 100.00	\$ 3,384.29	\$ 3,106.22	\$ 7,207.80	\$ 13,698.31	
Interest earned									\$ 35.91	\$ 12.89	\$ 48.80	
Receipt										\$ 25.00	\$ 25.00	
Balance 7/31/24	\$ 384.29	\$ 500.00	\$ 2,000.00	\$ 400.00	\$ -	\$ -	\$ 100.00	\$ 3,384.29	\$ 3,142.13	\$ 7,245.69	\$ 13,772.11	
Interest earned										\$ 14.68	\$ 14.68	
Receipt										\$ 33,030.60	\$ 33,030.60	from someone's will
Transfer to Gen for xmas tree							\$ (100.00)	\$ (100.00)			\$ (100.00)	Christmas trees purchased for \$799.98
Balance 8/31/24	\$ 384.29	\$ 500.00	\$ 2,000.00	\$ 400.00	\$ -	\$ -	\$ -	\$ 3,284.29	\$ 3,142.13	\$ 40,290.97	\$ 46,717.39	
Interest earned										\$ 52.53	\$ 52.53	
Balance 9/30/24	\$ 384.29	\$ 500.00	\$ 2,000.00	\$ 400.00	\$ -	\$ -	\$ -	\$ 3,284.29	\$ 3,142.13	\$ 40,343.50	\$ 46,769.92	
Interest earned									\$ 36.98	\$ 57.96	\$ 94.94	
Receipt										\$ 10.00	\$ 10.00	
Transfer to Gen for xmas tree										\$ (699.98)	\$ (699.98)	
Balance 10/31/24	\$ 384.29	\$ 500.00	\$ 2,000.00	\$ 400.00	\$ -	\$ -	\$ -	\$ 3,284.29	\$ 3,179.11	\$ 39,711.48	\$ 46,174.88	
Interest earned										\$ 47.98	\$ 47.98	
Receipt										\$ 10.00	\$ 10.00	
Transfer from Gen for Xmas trees										\$ 200.00	\$ 200.00	donation for xmas trees transferred since we used some unrestricted for the trees
Balance 11/30/24	\$ 384.29	\$ 500.00	\$ 2,000.00	\$ 400.00	\$ -	\$ -	\$ -	\$ 3,284.29	\$ 3,179.11	\$ 39,969.46	\$ 46,432.86	
Interest earned										\$ 51.49	\$ 51.49	
Receipt										\$ 10.00	\$ 10.00	
Transfer to CIP for floor project			\$ (2,000.00)					\$ (2,000.00)			\$ (2,000.00)	transferred to CIP so all floor money in same place
Balance 12/31/24	\$ 384.29	\$ 500.00	\$ -	\$ 400.00	\$ -	\$ -	\$ -	\$ 1,284.29	\$ 3,179.11	\$ 40,030.95	\$ 44,494.35	

Capital Improvement Fund December 2024	AV Equipment	Boiler	Bell	Floor	unrestricted CD renewed 7/14/24	Unrestricted	Total
Balance 1/1/2024	\$ 45,482.00	\$ -	\$ 5,044.00	\$ -	\$20,234.41	\$ 33,690.56	\$ 104,450.97
Receipts	\$300.00	\$20.00	\$20.00			\$385.00	\$725.00
Interest					\$237.06	\$84.69	\$321.75
Transfer from General Fund						\$792.13	\$792.13
Transfer to Gen Fund for Boiler Loan		(\$20.00)					(\$20.00)
Balance 1/31/2024	\$45,782.00	\$0.00	\$5,064.00	\$0.00	\$20,471.47	\$34,952.38	\$106,269.85
Receipts	\$40.00	\$120.00	\$20.00			\$155.00	\$335.00
Interest						\$73.28	\$73.28
Transfer from General Fund						\$902.57	\$902.57
Disbursements							
CK #26673 Northern Sound & Video	(\$30,526.75)						(\$30,526.75)
Transfer to Gen Fund for Boiler Loan		(\$120.00)					(\$120.00)
Balance 2/29/2024	\$15,295.25	\$0.00	\$5,084.00	\$0.00	\$20,471.47	\$36,083.23	\$76,933.95
Receipts		\$75.00	\$25.00			\$255.00	\$355.00
Interest						\$47.51	\$47.51
Transfer from General Fund						\$684.63	\$684.63
Transfer from Gen Fund to Boiler Loan		(\$75.00)					(\$75.00)
Balance 3/31/2024	\$15,295.25	\$0.00	\$5,109.00	\$0.00	\$20,471.47	\$37,070.37	\$77,946.09
Receipts	\$100.00	\$20.00	\$20.00			\$155.00	\$295.00
Interest					\$236.68	\$50.91	\$287.59
Transfer from General Fund						\$522.90	\$522.90
Disbursements							\$0.00
Transfer from Gen Fund to Boiler Loan		(\$20.00)					(\$20.00)
Balance 4/30/2024	\$15,395.25	\$0.00	\$5,129.00	\$0.00	\$20,708.15	\$37,799.18	\$79,031.58
Receipts	\$15,000.00	\$70.00	\$20.00			\$255.00	\$15,345.00
Interest						\$69.09	\$69.09
Transfer from General Fund						\$744.50	\$744.50
Disbursements							\$0.00
CK #26744 Northern Sound & Video	(\$15,263.38)						(\$15,263.38)
CK #26757 Northern Sound & Video	(\$8,502.00)						(\$8,502.00)
Transfer from Gen Fund to Boiler Loan		(\$70.00)					(\$70.00)
Balance 5/31/2024	\$6,629.87	\$0.00	\$5,149.00	\$0.00	\$20,708.15	\$38,867.77	\$71,354.79
Receipts		\$125.00	\$25.00			\$280.00	\$430.00
Interest						\$40.38	\$40.38
Transfer from General Fund						\$698.33	\$698.33
Transfer from Gen Fund to Boiler Loan		(\$125.00)					(\$125.00)
Balance 6/30/2024	\$6,629.87	\$0.00	\$5,174.00	\$0.00	\$20,708.15	\$39,886.48	\$72,398.50
Receipts		\$70.00	\$20.00	\$2,100.00		\$340.00	\$2,530.00
Interest					\$239.41	\$53.24	\$292.65
Transfer from General Fund						\$618.17	\$618.17
Disbursements							\$0.00
CK #26812 Elan Financials (monitor)	(\$569.70)						(\$569.70)
Transfer from Gen Fund to Boiler Loan		(\$70.00)					(\$70.00)
Balance 7/31/2024	\$6,060.17	\$0.00	\$5,194.00	\$2,100.00	\$20,947.56	\$40,897.89	\$75,199.62
Receipts		\$75.00	\$15.00	\$10.00		\$140.00	\$240.00
Interest						\$74.94	\$74.94
Transfer from General Fund						\$590.45	\$590.45
Transfer to Gen Fund to Boiler Loan		(\$75.00)					(\$75.00)
Balance 8/31/2024	\$6,060.17	\$0.00	\$5,209.00	\$2,110.00	\$20,947.56	\$41,703.28	\$76,030.01
Receipts		\$1,570.00	\$1,520.00	\$1,500.00		\$355.00	\$4,945.00
Interest						\$66.40	\$66.40
Transfer from General Fund						\$771.48	\$771.48
Transfer to General Fund for AV	(\$102.55)						(\$102.55)
Transfer to Gen Fund to Boiler Loan		(\$1,570.00)					(\$1,570.00)
Transfer to Gen Fund for Bell Project CK #26846 Verdine Co (\$16,340)			(\$6,729.00)				(\$6,729.00)

Capital Improvement Fund December 2024	A/V Equipment	Boiler	Bell	Floor	unrestricted CD renewed 7/14/24	Unrestricted	Total
Balance 9/30/2021	\$5,957.62	\$0.00	\$0.00	\$3,610.00	\$20,947.56	\$42,896.16	\$73,411.34
Receipts		\$70.00	\$20,020.00			\$65.00	\$20,155.00
Interest					\$246.57	\$69.70	\$316.27
Transfer from General Fund						\$502.71	\$502.71
Transfer to Gen Fund to Boiler Loan		(\$70.00)					(\$70.00)
Transfer to Gen Fund for Bell Project balance of CK#26846 Verdin Co (\$16,340)			(\$9,611.00)				(\$9,611.00)
Balance 10/31/2024	\$5,957.62	\$0.00	\$10,409.00	\$3,610.00	\$21,194.13	\$43,533.57	\$84,704.32
Receipts		\$40.00	\$20.00			\$365.00	\$425.00
Interest						\$70.87	\$70.87
Transfer from General Fund						\$666.05	\$666.05
Transfer to Gen Fund to Boiler Loan		(\$40.00)					(\$40.00)
Balance 11/30/2024	\$5,957.62	\$0.00	\$10,429.00	\$3,610.00	\$21,194.13	\$44,635.49	\$85,826.24
Receipts		\$65.00	\$15.00	\$25.00		\$170.00	\$275.00
Interest						76.94	\$76.94
Transfer from General Fund						\$803.29	\$803.29
Transfer from Memorial to floor fund				\$2,000.00			\$2,000.00
Transfer to Gen Fund to Boiler Loan		(\$65.00)					(\$65.00)
Balance 12/31/2024	\$5,957.62	\$0.00	\$10,444.00	\$5,635.00	\$21,194.13	\$45,685.72	\$88,916.47

Annual Report Comments for Capital Improvement Fund

The Capital Improvement Fund is comprised of unrestricted funds and four categories of restricted funds. Restricted funds are monies that were donated with a designation for a specific project.

The A/V Equipment portion in 2024 was primarily used to pay for the A/V project. The balance in January 2024 was \$45,482. There were several donations monthly for A/V as well as a \$15,000 donation in May to help cover the project. Balance of this fund will be used for future A/V updates and upkeep.

The Boiler portion maintains a zero balance currently. As donations come in each month, they are put towards the principle of the boiler loan which helps pay off the loan faster. In 2024 Zion paid \$13,260 in loan payments of which \$1,217.23 was interest. An additional \$2,320 was paid toward principle.

The Bell portion is comprised of donations for the bell project. The December 31, 2024 balance is \$10,444. Zion paid \$16,340 in 2024 to Verdin Company for the bell project work to begin. The same amount is due at completion in 2025. Along with this, it is estimated that \$1,000 will be due to Drees for electrical work.

The Floor portion is comprised of donations for the fellowship hall floor project. Currently there is \$5,635 in this fund. We budgeted \$9,000 for the floor project in 2025 anticipating a downpayment for the project at least. The balance in this fund would be put toward the project.

The unrestricted CD column is referring to the CD investment of \$20,000 that has now accumulated interest and is at a current value of \$21,194.13.

The Unrestricted column is current funds that are designated for Capital Improvement Projects but not for a specific project.

Grand total of all Capital Improvement Funds including the CD is \$88,916.47

RESOLUTIONS FOR CONSIDERATION

AT THE ANNUAL MEETING

JANUARY 26, 2025

The resolutions are as follows:

- 1) Whereas we recognize Almighty God as the Source of our life and our salvation, and whereas the work of His Holy Church is advanced by the efforts of many faithful and dedicated people who serve in a variety of elected, appointed, and volunteer capacities be it resolved that we express our gratitude to God and our appreciation to all the faithful people who serve Him in and through Zion congregation.
- 2) Whereas the ministry of the church needs our regular and generous financial support for local, synodical, and world-wide concerns be it resolved that we adopt a budget for the General Fund for 2025 in the amount of \$246,562.
- 3) Whereas we recognize Almighty God as our source of life and salvation and whereas the work of His church is advanced through and by the leadership of the Pastor. Be it resolved that we thank Almighty God for Pastor Amanda and also thank her for the encouragement and support. Be it also resolved that we the congregation encourage and support her work in and through Zion Lutheran Church.

Zion Lutheran Church - General Fund Budget 2025	2022 Actual	2023 actual	2024 Budget	2024 Actual	2025 Budget
Benevolences:					
Synod - unrestricted giving, 11%	\$19,184	\$19,741	19,750.00	20,281.94	19,984.00
Fortune Lake Lutheran Camp - 1.10% of unrestricted giving	2,218	2,274	2,275.00	2,428.19	2,430.00
Northland Lutheran Retirement Community - .175%	305	314	315.00	322.67	325.00
Fortune Lake community campers / FLLC support	800	984	800.00	500.00	800.00
DAR - 2018 1.5%, 2.0% other years	3,888	3,989	4,000.00	4,036.42	4,050.00
NEWCAP/Haven of Hope/Abundant Life Mission	3,239	362	3,200.00	1,042.21	1,600.00
Other Synod benevolences	7,770	8,976	8,000.00	8,886.00	9,000.00
Total Benevolences	\$37,404.87	\$36,640.82	\$38,340.00	\$37,497.43	\$38,189.00
Salaries and Perquisites:					
Pastor:					3.5% increase
Salary	\$27,809.28	\$15,000.00	\$45,500.00	\$15,000.00	\$50,900.00
Social security	2,892	1,415	4,628.00	1,415.00	5,042.00
Housing allowance	10,000	3,500	15,000.00	3,500.00	15,000.00
Health, dental, life & disability	5,795	0	24,992.00	-	11,018.00
Pension	3,291	0	7,815.00	-	7,094.20
HSA					600.00
Spouse health	2,431	0		-	
Continuing education	0	0	500.00	-	1,000.00
Cell phone expense	0	0	500.00	-	210.00
Moving Expenses					6,500.00
Financial Secretary	4,107	4,130	4,878.00	3,945.76	3,946.00
Office Administrator	17,364	18,253	19,268.00	19,038.13	19,939.50
Treasurer	2,057	2,180	2,700.00	2,700.00	2,795.00
Custodian	911	1,138	1,475.00	1,554.71	1,526.40
Choir Director	0	452	940.00	470.16	973.26
Organists	3,198	3,583	4,471.00	3,525.18	4,865.00
Non-pastor FICA taxes	2,114	2,275	2,580.00	2,389.45	2,738.26
Contracted musicians	50	310	360.00	130.00	240.00
Substitute and interim pastors	1,500	1,750	1,500.00	1,875.00	625.00
Total Salaries and Perquisites	\$83,520	\$53,986	\$137,107	\$55,543	\$ 135,013
Other Operating Expenses:					
Gas & electric	\$6,258.37	\$10,067.74	\$8,868.00	\$4,627.79	\$4,700.00
Telephone and internet	1,560	1,560	1,560.00	1,559.76	1,560.00
Water & sewer	1,640	1,648	1,658.00	1,679.40	1,685.00
Insurance	5,878	6,006	6,000.00	6,892.00	6,262.00
Professional expenses	1,087	479	3,500.00	833.52	3,500.00
Synod assembly	180	1,000	1,000.00	989.26	1,000.00
"Living Lutheran" magazine	80	0	-	-	-
Choir music	0	172	200.00	-	200.00
Worship and office supplies	4,526	2,741	4,000.00	3,659.86	4,000.00
Vanco on-line fees	857	923	925.00	932.74	933.00
Vanco Credit Card Fees	49	94	100.00	78.09	100.00
Custodial supplies/minor repairs	782	1,360	1,000.00	1,526.48	1,500.00
Postage	729	445	730.00	927.53	950.00

Zion Lutheran Church - General Fund Budget 2025	2022 Actual	2023 actual	2024 Budget	2024 Actual	2025 Budget
Shepherd Staff software fee	500	550	561.00	575.00	590.00
Sew for Missions	1,130	1,100		745.00	-
Fortune Lake Zion campers	240	0	240.00		240.00
Committees:					
Social Ministries	293	0	290.00		290.00
SPARK	281	332	350.00	307.00	350.00
Adult Education	0	0	165.00		165.00
Confirmation	164	240	250.00	122.55	250.00
Vacation Bible School	0	0	200.00		200.00
Other education activities	0	0	100.00		100.00
Evangelism	0	0	100.00	35.97	100.00
Fellowship	0	0	100.00		100.00
Worship & Music	529	808	800.00	280.00	800.00
Youth Ministry	0	0	200.00		200.00
Stewardship	0	53	70.00	42.19	70.00
Zion Caring Ministry	0	0	150.00		150.00
Altar flowers, Easter & Christmas, etc.	1,587	959	1,000.00	2,147.75	2,000.00
Soup supper	0	216	350.00	152.21	350.00
Faithful Innovations training	0	125	300.00	-	
Installation Service/Dinner					3,000.00
Advertising (Eagle Herald)	37	0	-	125.00	-
Swenson Fund Expenditure for Schools	2,632	6,000	-		-
Miscellaneous	11,524	1,713	1,000.00	3,908.47	3,000.00
Total Operating Expenses	\$42,541.59	\$38,593.83	\$35,767.00	\$32,147.57	\$38,345.00
Maintenance and Repair:					
Piano & organ tuning/service	\$649.74	\$0.00	\$1,000.00	\$664.68	\$1,000.00
Copier contract	485	545	600.00	750.30	760.00
Shoveling	91		-		-
Yard care service	2,355	4,035	4,000.00	4,956.50	5,000.00
Bell-ringer contract	630	0	630.00	-	630.00
Snow removal (plow, salt, shovel)	2,190	1,300	2,588.00	2,800.00	2,800.00
Heating/plumbing repairs and maintenance	3,398	240	3,000.00	610.45	1,000.00
Boiler Project	64,625				
Boiler Loan Payments	10,741	14,638	13,260.00	15,580.00	13,260.00
Fellowship Hall Floor Project	-				9,000.00
Projection and recording system maintenance	0		815.00	-	815.00
Office IT maintenance and minor equipment	194	24	300.00	85.58	300.00
AV Project	0	0	45,482.00	54,964.38	-
Sign Project	0	0	4,000.00	-	
Bell Project	0	0	-	16,340.00	17,340.00
Electronic Piano Purchase	331	0			-
Total Maintenance and Repair	\$85,689.08	\$20,782.02	\$75,675.00	\$96,751.89	\$51,905.00
Other transfers and payments (in) out:					
To Capital Improvement for Funding	\$7,848.12	\$8,076.89	\$8,000.00	\$ 8,297.21	\$8,200.00
To Unused Pastor Salary Fund from general	36,377	45,213		\$ 45,212.88	
(From) Capital Improvement Fund for boiler	(35,465)	(1,697)		\$ (2,320.00)	-
(From) Cap Imp Fund for sign			(4,000.00)		

Zion Lutheran Church - General Fund Budget 2025	2022 Actual	2023 actual	2024 Budget	2024 Actual	2025 Budget
(From) Community Camper Fund for sponsored campers	(800)	(533)			
(From) Church Camper Fund for sponsored campers	(240)				(240.00)
(To) Swenson Fund in SNBT from Schwab				\$ 4,349.18	
(From) CIP to tree and stump removal		(1,800)			
To Helping Hand Fund	776	526	550.00	\$ 756.00	730.00
(From) Agnes Bennett fund for Comm Campership				\$ (500.00)	
(From) Memorial Fund for Christmas trees				\$ (599.98)	-
(From) kitchen fund				\$ (145.73)	
(From) Helping Hand Fund for Miscellaneous Expense	(374)	(400)		\$ (1,391.00)	
(From) Capital Improvement Fund for Bell Project				(16,340.00)	(10,444.00)
(From) Cap Imp Fund for AV Project			(36,590.00)	(54,964.38)	-
(From) Cap Imp Fund for Fellowship Floor Project					(5,635.00)
(From) Swenson Youth Fund	(2,700)	(18,198)			
(From) Call Fund for Installation Service					(3,000.00)
(From) Call Fund to Moving Expense					(6,500.00)
(To) CIP for AV ELCA Grant \$		1,000			
Total Other transfers and payments (in) out	\$52,476.69	\$32,187.46	(\$32,040.00)	(\$17,645.82)	(\$16,889.00)
Net General Fund Disbursements	\$301,631.84	\$50,774.51	\$254,849.00	\$204,294.46	\$246,562.62
General Fund Balance Dec 31, 2024					\$ 164,031
Anticipated receipts for General Fund 2025					\$ 208,226
Disbursements					\$ 125,695
Deficit for 2025					\$ (38,337)

Zion Lutheran Church 2025 Budget Comments

An expense budget is adopted annually with no formal receipts budget. For budgeting purposes, we assume no increase or decrease in receipts from the previous year. Anticipated receipts are calculated using the 2024 Net Deposits minus donations to specific funds such as Memorial Fund, Capital Improvement, Bell or Boiler project, and some of the non-offering receipts. Using this calculation, the anticipated receipts in General Fund for 2025 is \$208,226.

If the 2025 anticipated budgeted General Fund Disbursements are compared to the calculated anticipated receipts for General Fund 2025 described above, considering our general fund balance including the unused pastor salary, the proposed budget would result in a DEFICIT in our general fund of \$38,337.

Benevolences:

Items are budgeted at *actual or approximately* 2024 amounts.

Salaries and Perquisites:

- Budgeted wages were increased 3.5% from 2024.
 - Wage increases were based on personnel committee recommendations.
- Substitute and interim pastors \$875 are based on Pastor Amanda's 7 vacation Sundays.
 - Pastor's salary and benefits for 2025 were based on recommendations by Synod and voted on by Zion Congregation.

Continued...

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Other Operating Expenses:

- Items are budgeted at or close to actual 2024 except for the following:
- Local benevolences (Which including such things as NEWCAP) was budgeted at half of 2024. This benevolence come solely from donations designated for the specific benevolence
- Other Synod Benevolences includes our World Hunger Drive and is based on 2024 donations amount.
- Insurance expenses are based on quote for 2025
- Professional expenses are budgeted at 2024 budgeted amount.
- Worship and office supplies were budgeted at the 2024 budgeted amount.
- Altar flowers, etc was budgeted as 2024 actual. Most of this expense is paid by donations for poinsettias and Easter flowers and by hosting the Sunday flowers
- Miscellaneous was budgeted at three times the 2024 budget amount because of the increasing amount. Many of these items are also covered by transfers from other funds or donations.
- Heating/plumbing repairs/maintenance is budgeted at the approximately 2024 actual amount.
- Boiler payments are budgeted based on \$1,105 monthly loan payment. Additional donations would reduce the principle of the loan but are not budgeted. 2024 actual included \$2,320 in donations toward principle.
- Fellowship Hall Floor Project is budgeted for \$9000 anticipating at least a downpayment for the project in 2025. Currently \$5,635 is available in the Capital Improvement Fund to help pay for this project.
- AV Project is not budgeted for 2025 as the project is completed.
- Sign Project is not budgeted for 2025 as it is completed.
- Bell project is budgeted for \$17,340 which includes the balance due when the project is complete and estimated costs to Drees for electrical work. We currently have \$10,444 in capital improvement fund to help cover this cost.

*⁶I planted, Apollos watered,
but God gave the growth.*

*⁷So neither the one who plants
nor the one who waters is anything,
but only God who gives the growth.*

*⁸The one who plants and the one who waters
have a common purpose, ...*

*⁹For we are God's servants, **working together**...
-1 Corinthians 3: 6-9*

Dear People of the Northern Great Lakes Synod,

As God's servants working together, we begin the Year of our Lord 2025 and the second year of our three-year theme of Seed Sowers. 2025 is the year we focus on "Apollos watered." Paul asserts in his letter to the Corinthians that all believers are part of the life cycle of ministry; one planting seeds- for the next one to nurture- for the next one to enjoy the growth given by the grace of God, which in turn enables seed planting for future ministry.

Together, all of us are Seed Sowers with a common purpose, and there is blessing in understanding the impact we can have in different seasons of ministry.

As I write this, the ground is freezing, the air is cold, and people are waiting and watchful for the first significant snow fall. The seeds planted last Spring were watered and bore fruit, which has long since been harvested. The garden is prepared for its winter rest.

We give thanks that winter snows will eventually provide the necessary moisture for a green Spring and the growth of new life. We know that what appears dead is only dormant. What appears lifeless is only waiting for melted snow and sunshine to bring it life.

Ministry, seeds of faith, and the life of the Church is not so different. We have been blessed by seeds of faith planted in previous generations. And in our turn, we both plant seeds and do what we can to water them, nurture them, for current and future ministry as we

invest our time, energy, and financial resources to help them grow.

We work together supporting the efforts of Lutheran Campus Ministry, Fortune Lake Camp, and collaborative youth ministry efforts. As a synod together, your generosity supports conversations around legacy plans, endowment gifts, and the emotional and technical support needed for the journey of holy closure as some congregations discern that their next most faithful step is an end to their particular efforts in ministry.

But such is not the end, never the end, of the Church. We nurture seeds that we may not live to see grow. What appears dead is only dormant. The Holy Spirit of the Living Christ has plans. As some congregations discern an end, they contribute in a way that provides needed Apollos water...to another ministry, another effort, to watering seeds planted by another that another generation will reap the harvest.

And we water seeds of faith that were planted in each of us by investing our time in Lifelong Faith Formation classes, Kaleidoscope challenges, and contributing to the energy of our own congregations. Watering seeds that have been planted in you means engaging in conversation, Bible study, learning, and participating in the worship of the one who gives the growth.

This year as we focus on watering seeds of faith, take advantage of the many ways that your congregation and our synod together provide ways to nurture seeds of faith and ministry. From Sunday worship to God's Work our Hands to learning opportunities to bringing communion to shut-ins to private moments of prayer - the Spirit is at work.

Together, we are Apollos,
watering seeds of faith for
God to give the growth.

Yours in Christ,
Bishop Katherine Finegan

