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2024 Annual Meeting Agenda
St. Paul's Lutheran Church ELCA
February 2, 2024

St. Paul's Trust Fund – Annual Meeting

Treasurer's Report

St Paul's Annual Meeting Agenda

Opening Devotions

President's Comments

Secretary's Report, Approval of 2021 Minutes

Treasurer's Report

Pastor's Report /Statistics

Committee Reports

Old Business:

New Business:

Budget

Nominations and Election

Transition Team

Adjournment-The Lord's Prayer

A message from your Council President, Chuck Forsgren

Here we are again, another year has passed. In thinking about writing this letter It was fun for me to think back about 2024 and remember some of the things we accomplished. I wont list them here because they have been reported in our monthly meetings.

I continue to believe that St Paul's experience, strength and hope are unshakable. I must admit sometimes I worry about how we will continue to be a thriving congregation. But then I see this congregation continue to perform all our traditional activities with joy. Go to any committee meeting, bible study, or cleanup day and you will see the comradery and hear the laughter. Those are signs that this congregation is blessed with confidence. That will always be an attraction for new members!

But we cannot rest on our laurels! In 2025 the council will continue to review the survey we took to give us some fun activities. More to come!

I am retired and have my phone on all the time, so even though I am in Nebraska during the winter-If you have a question or concern don't hesitate to give me a call. 402-525-1127 I thank God for each of you and the wonderful blessings God has given us all and will continue to give us. I thank God for St. Paul's!

Annual Congregational Meeting Minutes

St. Paul's Lutheran Church

February 04, 2024

Subject to the Approval of St. Paul's Lutheran Church Congregation

The annual meeting was called to order by President Chuck Forsgren at 10:17 a.m. with 38 members attending: 31 in person and 7 by Zoom.

Opening Devotions were led by Pastor Espeland

President Chuck Forsgren turned over the meeting to the Trust Fund. President Kathy Forbrook convened the trust fund meeting at 10:22. Russ Torkelson provided a report on assets and expenditures (report printed in Annual Report booklet). MSP to cast a unanimous ballot for Gail DeBoer to a second term and Deen Swart and Steve Hoopman to first terms to replace Linda Olson and Ron Brauer whose terms have expired on the Trust Fund Committee. MSP to close trust fund meeting at 10:32.

Treasurer's Report – Complete report located in *Annual Report* booklet – MSP to accept treasurer's report.

President's Comments – are in the *Annual Report* Booklet.

MSP to approve meeting agenda.

Secretary's Report – MSP to accept minutes as printed.

Pastor's Report/Statistics – A complete report located in *Annual Report* booklet.

Committee Reports – MSP to accept reports as printed in *Annual Report* booklet.

Old Business – there was no old or on-going business.

New Business:

1. **2024 Budget** – MSP to accept the proposed budget as printed.
2. **Nominations and Election** – MSP to cast unanimous ballot as follows:
3. Chuck Forsgren for Council President, Ron Wedin for Council Vice President, Shirley Johnson, and Russ Torkelson for At Large Council Members.
4. **Proposal for siding on the block below the brick on the south and east sides** – MSP to accept bid of \$8,324.71. The council recommends using reserve funds to pay for this project.
4. **2024 Annual Synod Meeting** – Deen Swart volunteered to represent St. Paul's at the annual synod meeting which is scheduled for April 27, 2024.
5. Loralee Torkelson spoke on behalf of the Hackensack Quilters and the Prayer Shawl committee. If you know of anyone in need of either a quilt and/or a prayer shawl you can contact a member of the committee. New members are always welcome.
6. Barbara Harrington spoke on behalf of the Columbarium committee which is in need of more members including a Treasurer. They will be working on bylaws and niche application updates.

Meeting was adjourned with the Lord's Prayer at 11:05 a.m.

Respectfully submitted, Tonia Kahler

Council Secretary

St Paul's Council Members 2024

<u>Officers</u>		<u>Term</u>	<u>Elected</u>	<u>Ends</u>
President	Chuck Forsgren	2nd	2024	2025
Vice President	Ron Wedin	2nd	2024	2025
Treasurer	Laura Ristow	2nd	2024	2025
Secretary	Tonia Kahler	2nd	2024	2025

C11.02. *The congregation shall elect its officers and they shall be the officers of this congregation. The officers shall be elected by written ballot and shall serve for two years or until their successors are elected. Their terms shall begin at the close of the annual meeting at which they are elected.*

Congregation Council Members

<u>Members</u>	<u>Term</u>	<u>Elected</u>	<u>Ends</u>
Steve Hoopman	2nd	2023	2025
Russ Torkelson	2nd	2024	2026
Shirley Johnson	1st	2024	2026
Alice Knowles	1st	2023	2025

C12.02. *The members of the Congregation Council except the pastor(s), and the deacon(s), shall be elected by written ballot to serve for 3 years or until their successors are elected. Such members shall be eligible to serve no more than two full terms consecutively. Their terms shall begin at the close of the annual meeting at which they are elected. Terms shall be staggered.*

Effective Date: 2/4/2024

Pastor's Report

Dear Friends,

I've made an informal pledge to attempt only one illustration using a football theme from the pulpit per year. Not everyone follows football, and if you aren't a fan, you may tune out stories that center around what has undeniably become the most popular sport in America. That being said, this isn't a sermon, and this is a new year!

This year Tom Brady followed the well-worn path from the playing field into the broadcast booth. He is being paid a fantastic sum of money to comment on each week's marquee matchup. Prior to the season, he had a promotional media tour to drum up awareness that the Greatest of All Time (The GOAT) would be providing color commentary every Sunday during the season.

On one of his media stops, he described one of the routines that his former team used to great success. Every Wednesday during the season, the team would gather for the week's game plan. As Brady described it, the head coach Bill Belichick would identify key areas of emphasis "In order to score more points than the opponent and win the game."

This might seem like the most obvious idea ever stated, and one could almost believe it's a joke. But in a team sport, these particulars need to be said. The team is composed of individuals who may have motivations that don't align with the goal to score points sufficient to win the game. Perhaps there is a player who has statistical or awards-based milestones that are linked to bonuses. Perhaps there's a coach who might be angling for career advancement and wants to show his brilliance in the gameplan. This year Eagles running back Saquon Barkley sat out the final game of the season, even though he had an opportunity to set the single season record for most yards by a running back. The rest he got presumably will help the team as they try to win the most important games in the playoffs.

St. Paul's is populated with team players. With our overarching mission statement "proclaiming and serving Christ in the heartland and beyond," we have a way to assess our life as a congregation. We could also say we are church together to "know Christ, and to make Christ known." May God bless us in this endeavor. Below are some of our activities to fulfill our call.

- We continued with our Monday evening Zoom Adult Study with a variety of topics (see report)
- Wednesday Bible study grew to include men, and completed studying the Old Testament
- The church held three baptisms
- Yearly events included success with the Country Fair, the Sweetheart Parade, and sponsoring the Kid's Fishing Contest
- We presided at one graveside service
- During 2024 there were two funerals – Kermit Rosene and Lee Ann Johnson
- St. Paul's joined with Union Church Wednesdays during Lent and Advent; themes were the seven last words of Christ and the stories behind favorite hymns
- We continued the yearly Kids to Camp sponsorship and hosted a testimonial/thank you from the youth of Hope Lutheran, Walker
- We joined in sponsoring medical missionaries to the Horn of Africa in a new (for us) ministry

Peace and Joy,

Pastor Leif

Annual Columbarium Committee Report 2024

Committee Members: Shirley Johnson, Barbara Harrington (Chair), Florence Kargel, Tammy Harding (Secretary), Chuck Forsgren (Treasurer), Jim Madland, Cookie Luallin.

The Columbarium was installed in the fall of 2009 on the south end of the Memorial Garden. It is a privately funded project, operating under the approval of the church council. The Columbarium is part of church property and is arranged to allow a gathering space for placement of cremains, as well as for visitation. The placement of the urn containing the cremains into the niche is called “inurnment.” Each niche can accommodate two urns. The outside of each niche has a stone plaque for engraving the name of those inurned in that niche. There are 50 niches in the Columbarium.

The Columbarium Committee was established in 2008. The Columbarium Committee met five times in 2024, and one additional time for a maintenance project.

Financial

Building a Reserve Fund for Future Expansion: The loan for the construction of the Columbarium has been paid off. Of the 50 niches constructed, 19 have been allocated and there are 31 remaining. A portion of the proceeds from the allocation of niches going forward will be set aside in a separate Reserve Fund to be invested for future expansion/construction once the current Columbarium is full. With inflation, we anticipate the cost in 2039 will be about \$30,000 for another 50-unit structure. The current cost for a niche is \$1,100.

Compassion Fund: A Columbarium Compassion Fund has been created and will be funded via donations and a portion of proceeds from the allocation of niches. The Fund will be maintained at \$300 and will be used to pay for the cost of plaque/urn engraving for those who cannot afford these expenses. The current fee for engraving on the urn itself and the plaque on the outside of the niche is \$244. Determination for disbursements will be made by the Pastor together with the Chair and/or the Treasurer of the Columbarium Committee.

Banking:

Columbarium General Account: \$1140.27.

Compassion Fund (fully funded due to donations): \$1,156.21.

Reserve Fund: \$0.00 (awaiting proceeds from future allocation of niches).

Maintenance

The Committee will pay to have the Columbarium shoveled in the event of an inurnment service in the winter if the snow is not otherwise cleared. The area is regularly shoveled when 2” or more of snow has fallen.

In September 2024, the Committee members removed, cleaned and repainted the name plaques from the outside of the niches. This routine maintenance is required every few years. The columbarium company supplies the paint

Brochure

We continue working on the development of a brochure describing the Columbarium and the Memorial Garden. Photos have been taken and text will be composed once the bylaws revisions are finalized.

Bylaws

We continue working on the bylaws to ensure they address all relevant and necessary issues and contingencies. We expect to have the revisions finalized in 2025.

Legal

A question arose about the need to register the Columbarium as a cemetery, and we are researching this. Any legal issues will be addressed in the revised bylaw.

We are in discussion with the City Council to determine how the Columbarium might be moved to the Hackensack cemetery in the highly unlikely event the Church ever goes out of existence. This is one of the contingencies we will address in the bylaws.

Respectfully Submitted,
Barbara Harrington, Chair

EDUCATION COMMITTEE ANNUAL REPORT 2024

The following are committee members: Kathy Forbrook, Barb Wirz, Diane Zaske and Pastor Espeland.

Committee meetings are held on a needs basis. Any new ideas from the congregation regarding further education events are welcome. We also welcome any new members to our committee.

Our church library is located in the conference room. There is a large selection of books for adults and children. Borrowing is on the honor system. Simply borrow a book and return when finished.

A puzzle exchange area is on the narthex east shelves. Feel free to take puzzles or exchange puzzles.

Our committee periodically restocks the children's activity bags that are made available to all visiting children while attending church services. Please ask an usher if you would like to use one.

Weekly bible study meets on Wednesday mornings at 10:45 am. The group has been working their way through the Old Testament and recently began the New Testament. Anyone is welcome to attend in person or on zoom. This year we opened the bible study to men, as well as women.

Adult education meets on Monday evenings at 7:00 pm by zoom. During 2024 the following video series were used:

- The American Protestant Experience The Apostle Paul
- Comparative Religions: Buddhism, Hinduism, Islam
- Intertestamental Period
- The Bible Project: Matthew, Mark
- What Comes Next by Max Lucado

The one hour class watches and then discusses the video of the week.

Anyone can join these educational studies at any time. If you need the zoom number, contact Pastor Leif or the office for details.

Fellowship Annual Report 2024

The Fellowship Committee has the following members: Florence Kargel, Deloris Ressen, Russ & Lorelee Torkelson, Bev Wignes, and Diane Zaske.

The Lenten and Advent soup and sandwiches were organized by the committee. Sunday morning coffee and treats were provided by the committee. (Thanks Deloris!)

We also had 3 sessions of lefse making in the last 2 weeks of October and the first week in November. Approximately 100 dozen lefse were made and sold for \$12/ dozen.

\$1000 dollars was given to Faith in Action, and \$647.36 was given towards the L.E.D. lighting upgrade in fellowship hall, the kitchen, and the conference room.

Submitted by Russ Torkelson

FINANCE COMMITTEE ANNUAL REPORT 2024

Committee Members: Garen Hebeisen, Roger Jaycox, Alice Knowles, Lewis Schrupp, Bev Wignes, Shirley Johnson, and Laura Ristow

Audit Committee: Carol and Ron Wedin, Sylvia Peterson, and Char Bergstrom

Committee Responsibilities:

- Count offering and deposit in First National Bank North. Committee members assist “lead” counter in counting offering and preparing bank deposit.
- Prepare a proposed annual budget to be presented to church council for approval
- Oversee monthly budget/income report and present to the congregation and council on financial matters.
- Arrange annual audit with members of the audit committee.
- Meet as needed prior to the monthly council meeting.

Report on finance committee action items:

In January the finance committee met to discuss and approve the proposed budget for 2024. Several changes were made to the proposal and a vote to approve the amended budget proposal passed. We also filled in the form for the counters who help each month to count and make the deposits every Monday morning.

In October we had a brief meeting to discuss the proposed budget for 2025. We also filled out the schedule of offering counters through March 2025.

As treasurer, I want to express my thanks to the loyal members of the finance committee who help with the counting each Monday and provide me with the value of their experience. Thank You!

I also want to share my thankfulness and admiration to our members for their generosity of spirit in the giving of their time, talent, and treasure. We are blessed to be able to be a benevolent entity in our community and beyond.

Thank You!

Respectfully submitted,

Laura Ristow

FUNDRAISING COMMITTEE ANNUAL REPORT 2024

The following are committee members: Steve Hoopman, Florence Kargel and Diane Zaske.

The sale of frozen Butter Braids and frozen Caramel Rolls is an ongoing project of this committee. They may be purchased during Monday through Friday office hours and Sunday mornings. Our church council has the profits available to use when a financial need arises.

Please contact Steve Hoopman if you have any suggestions for future fundraisers or if you'd like to join this committee.

PERSONNEL/NOMINATING COMMITTEE ANNUAL REPORT 2024

The following are members of the Personnel Committee: Rick Zaske, Kathy Forbrook, Shirley Frederick and Jeannette Jacobsen.

All employee reviews were completed as needed by December 31, 2024. St Paul's employees are:

Leif Espeland, Pastor

Tammy Harding, Church Secretary

Suzann Knicely, Bookkeeper/Financial Secretary

Deen Swart, Keyboardist and Choir Director

Mona Wolff, Choir Accompanist and Organist

Dan Knicely, Custodian

Tim Forbrook, Video Streaming Technician

We are pleased that all have done a commendable and thorough job working at St. Paul's. Vacation pay was granted for our church secretary and church bookkeeper.

The Personnel Committee is recommending to the Finance Committee and the Church Council that each employee receives a 2.5% salary increase for 2025.

Pastor Leif has now been serving as our pastor since October 1, 2021. We are pleased to have his leadership.

Submitted by Rick Zaske, Committee Chair

OUTREACH/SOCIAL MINISTRY 2024 REPORT

We ordered friendship bracelets to give out at the parade. We also fill bags of bracelet's and bubbles to give out to kids on Sunday mornings.

We updated the brochures we put in the cups. We take care of the picture board in the fellowship hall. We paid for special ads in the Walker paper. We paid for pens. We paid for the gold t-shirts. We pay chamber dues and for the fishing contest.

We do a fundraiser where we sell Christmas wreaths. We made a little over \$600 this year. Thank you to everyone who bought, helped unload the truck and delivered. We are always looking for new members as we are a small comm.

Garen Hebeisen, Recorder

2024 Tech Team Report for Annual meeting

2024 has been a productive year for the Tech Team and the streaming of Sunday services has had minimal problems. I want to share some of our accomplishments this year. Char has done a wonderful job of operating the sign all year. Please thank her when you see her! I would add that the Tech Team purchases have all been done with donations to the Designated Technology Fund. So, no church monies have been used. If you have questions or concerns never hesitate to give me a call. 402-525-1127 Chuck

1. Spectrum replaced our internet router then Mike configured the router so we can remote into the church computers, this enables us to troubleshoot and operate computers from home.
2. The church photo directory is active. It can be used on your smart phone via an app or on a computer. Remember you can update your information yourself. Please contact Tammy if you would like to be in the directory.
3. The team recommended that St Paul's didn't need 2 phone lines anymore, Spectrum was contacted and dropped the fax line. This saves us \$40/month.
4. The Tech Team initiated a training night. This was at 7:PM the fourth Thursday each month. Anyone interested in learning more about St Paul's technology are welcome to attend!
5. We purchased and installed a camera controller. This controller is used to move our PTZ cameras to get different views during services.
6. We purchased and installed a 20X PTZ network camera. This is giving us way better video.
7. We installed a TV on the shelf on the Right side of the choir loft for pastor to see what slide the service is on. Also purchased a wireless "clicker" so pastor can control advancing slides during his sermon, or in a pinch could run the whole service.
8. The 100-yr anniversary DVD is being distributed. Please contact Tammy if you would like a DVD or want USB drive with the video.
9. The TV in the Narthex is running St Paul's announcements on a trial basis. It is running a PowerPoint slide show. The TV needs to be turned on each morning but then shuts off automatically in the afternoon. Please let Chuck know your opinion if the announcements have value or not.

ST. PAUL'S 2024 ANNUAL PROPERTY COMMITTEE REPORT

January 1, 2024 to December 31, 2024

Members Terry Bergstrom, Chuck Forsgren, Jim (Jake) Jacobsen, Shirley Johnson, Dave Kahler, Dan Knicely, Jim Madland, Dick Ristow, Deloris Ressen, Lewis Schrupp, Russ Torkelson, Pastor Leif Espeland

PURPOSE OF THE PROPERTY COMMITTEE

- Arrange for proper maintenance and protection of St. Paul's properties.
- Review and put in place proper insurance protection.
- Ensure that changes to Church Properties, not budgeted, be approved by the Property Committee before being passed on to the Church Council for approval.
- Maintain Current Memorial List.

ACTION Items

- **Foundation on East and South Side of Sanctuary.** The cost of work completed by Gill Construction to cover the block Foundation was \$8,7440. 00. Payment was made from the general fund.
- **Snow Plowing Agreement:** Tony Green accepted plowing agreement for the calendar year plowing and sidewalk clearing over 4 inches. Cost remains the same as 2023.
- **Snow Shoveling Agreement:** Brian Schultz contracted to clear the sidewalks, ramps and spread salt as needed.
- **Solar Panels:** Snow removal from Solar Panels is done by volunteers, Lewis Schrupp, Dave Kahler & Pastor Espeland. Thank You!
- **Lawn Mowing Agreement:** Brian Schultz contracted to mow the lawn, at \$140.00 per mow. Extra ad hoc duties such as weed control, edging etc. @ \$30.00 per hour.
- **Landscaping:** Property and volunteers pruned shrubs and trees, added mulch & replaced bushes as needed, some also helped clean the memorial garden in fall.
- **Insurance:** Reviewed and accepted increase of Insurance Renewal. Competitive bid was received in 2023.
- **Ferrellgas renewal:** Contract renewed at \$159.9 per gallon Sept. 1, 2024, to July 31, 2025.
- **Pew Removal:** Removed last Pew on south side of Sanctuary for wheelchair accessibility. Relocated to Narthex.
- **SPRING & FALL clean-up** organized. Approx 20 – 25 people attended. Property provided lunch.
- **LED LIGHTING:** Kane Electric replaced florescent bulbs with 104 LED Bulbs in Fellowship Hall, Kitchen and Conference Room. Cost was \$4000.00 mostly covered by members donations.
- **BOILERS:** Samuelson/Laney performed the annual inspection per contract. All is in good standing.
- **Installed LED Lighting in Choir Loft.**

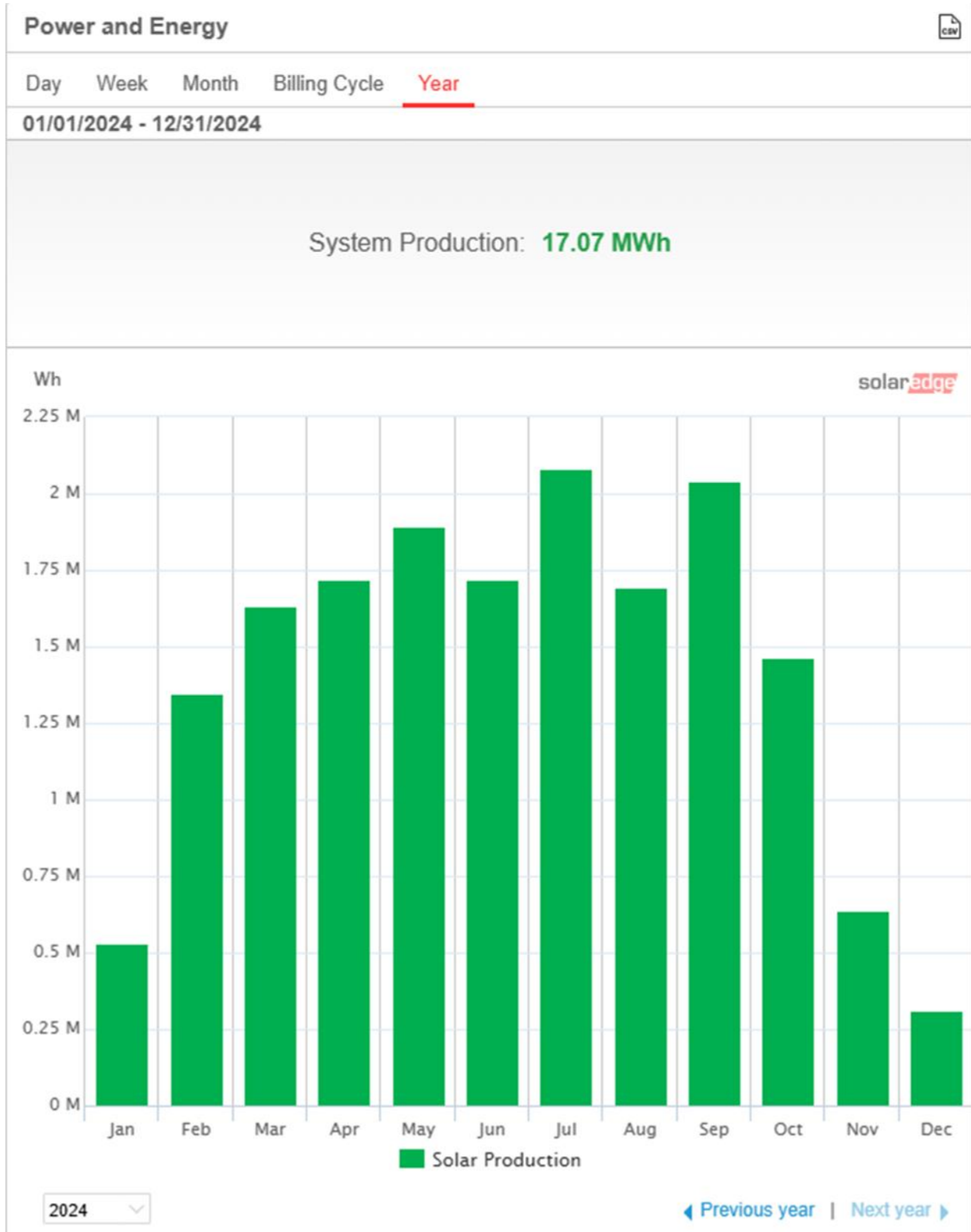
PENDING Items:

Sidewalk Repairs:

- 1. Seeking contractor to bid on replacing cracked sidewalk leading down from Kitchen Door.
- 2. DBS raising the ramp is rescheduled to May 21, 2025.
- **Electronic Sign:** Must be moved for Highway 371 project in 2025; currently receiving quotations.
- **Gutters:** Receiving bids for replacement of gutters on facility.
- **AED Training:** Tabled refresher training until spring.

- **Retiring Greens after Christmas:** Scheduled for January 14, 9 AM
- **Steeple Cleaning:** After researching costs, Steve Hoopman feels that due to the high cost of securing equipment or contracting with professionals required to clean the steeple, he recommends not proceeding with the project at this time.

Respectfully Submitted, Shirley Johnson



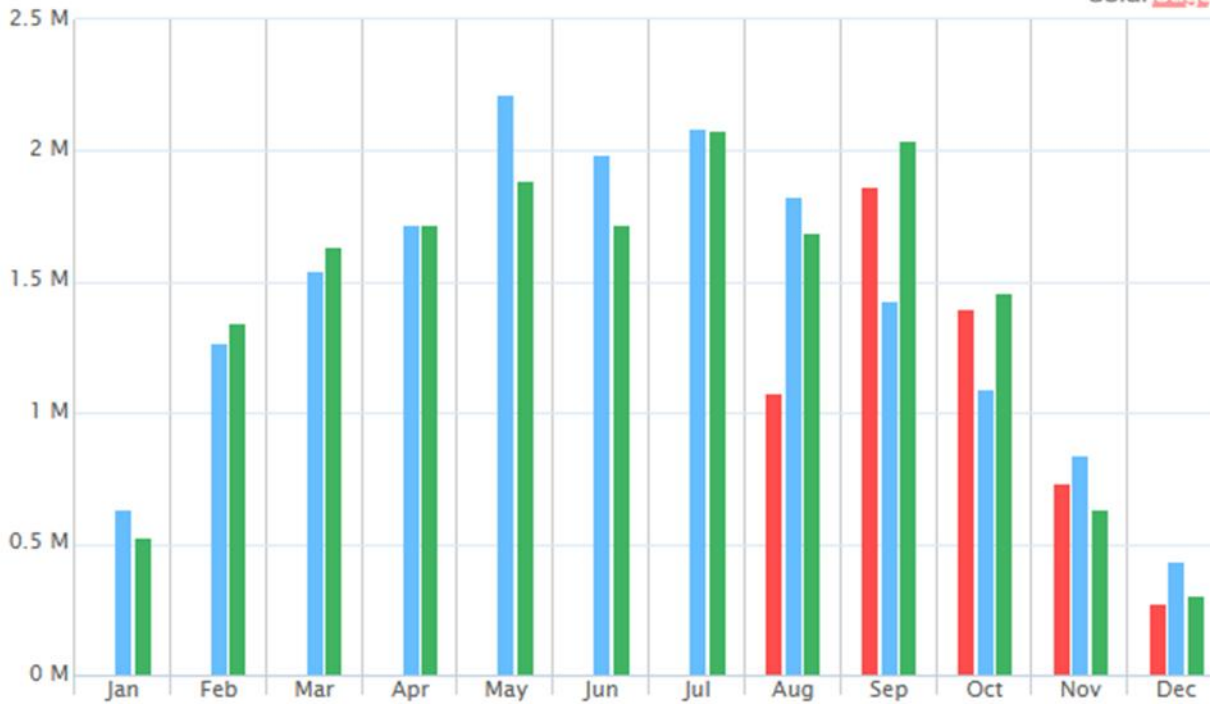
Comparative Energy



Month Quarter Year

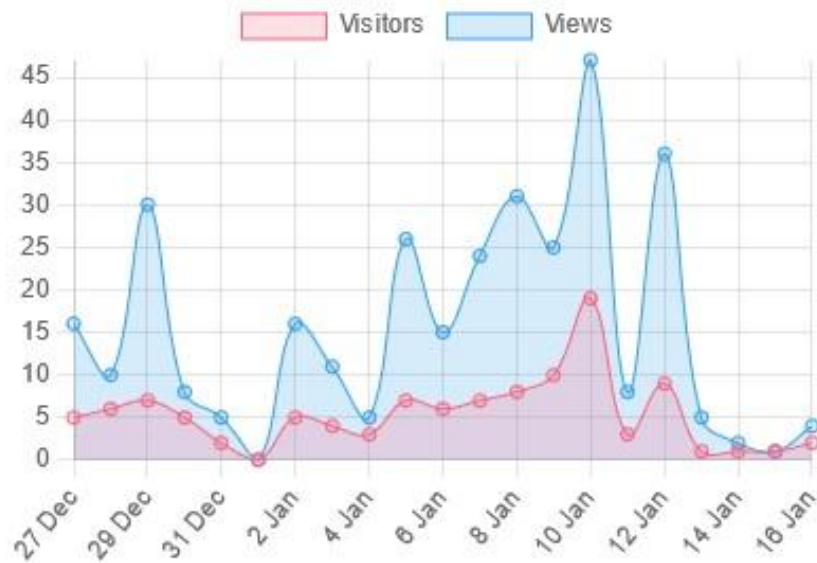
Wh 2022 2023 2024

solar_{edge}



Website Data

Time	Visitors	Views
Today	2	4
Yesterday	1	1
Last week	50	153
Last 7 days	46	128
Last 30 days	180	459
Last 60 days	301	780
Last 90 days	397	1,026
Last 12 months	4,979	30,453
This year (Jan-Today)	88	261
Last year	5,102	31,224
Total	27,430	118,686



You Tube Data Last 28 Days

Channel analytics

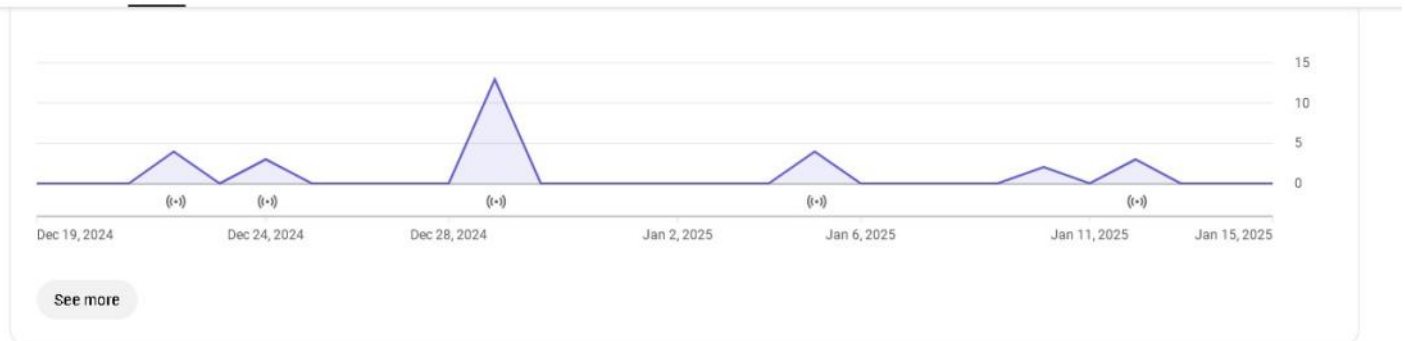
Overview Content Audience Trends

Your channel got 31 views in the last 28 days



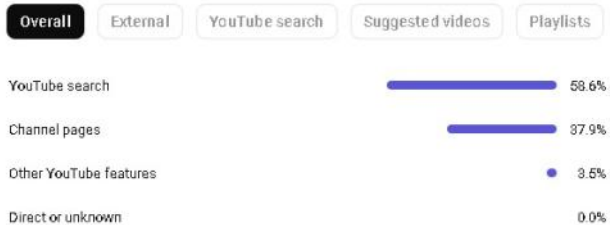
Overview **Content** Audience Trends

Dec 19, 2024 - Jan 15, 2025
Last 28 days



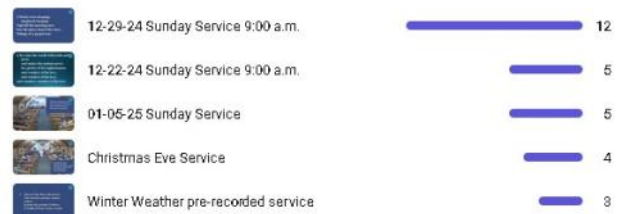
How viewers find your live streams

Views - Last 28 days



Top live streams

Views - Last 28 days



Page overview

Last 28 days

Facebook Data Last 28 Days

Views

Views 	1,017
3-second views 	435
1-minute views 	96
Watch time 	1d 3h
Reach 	174

Interactions

Content interactions 	70
Link clicks 	0

Audience

Follows 	3
Unfollows 	1
Net follows 	2

WELCA ANNUAL REPORT 2024

St. Paul's Women of the ELCA (WELCA) meets the second Thursday of each month at 9:30 am. All women members of St. Paul's are considered a part of WELCA and are invited to attend meetings and activities.

Officers are; President – Laura Ristow, VP – Garen Hebeisen, Secretary – Diane Zaske, Treasurer – Shirley Johnson. At the November meeting, a change in officers included: President – Clydia Jacobsen, Treasurer – Laura Ristow. Outgoing officers were thanked for their many years of service to WELCA.

This past spring, the Living Waters Spring Gathering was held at Grand Rapids. In June, several members attended the 3-day spring synod convention at Zion Lutheran in Grand Rapids.

Following our June meeting, we made 100 jars of our Sweet and Spicy Garlic Dill pickles that we quickly sold out of at our annual July Country Fair.

On the third Wednesday of July, we held our annual Country Fair fundraiser. We had many donations of crafts, baked goods, plants and items for sale. It was well staffed by many friends and members of St. Paul's and well attended by the public. The majority of the over \$6,000 raised is donated to charities.

The Living Waters Synod Fall Gathering was held in Grand Rapids and attended by several of our members.

September found us spearheading the God's Work Our Hands Sunday event. About 40 attendees helped assemble 60 school kits and rolled over 200 bandages from sheets they ripped into strips. We also had help cutting batting for quilts to be made weekly by the Monday quilters and those who stitch them at home. Following the work session, lunch was served to all.

In October we remembered Pastor Leif with a gift card for Pastor Appreciation Month and served cake before and after church in his honor.

In November we received the names of 2 families (11 individuals in all) from Family Safety Network who needed donations for the holidays. Our congregation stepped up to donate financially. Several WELCA members then shopped for the gifts and at our December meeting, we wrapped them all. In December, we had a blessing of gifts during our worship service.

At our December WELCA meeting we prepared cookie containers for several members and staff. We also assembled treat bags for children who attend our Christmas Eve service.

Memorial Gifts – Bunn Coffee maker, 12 dozen place settings of silverware.

Worship Committee Annual Report 2024

We support and help our Pastor with the worship service.

We use four different services each month setting one and setting three from the Red Hymnal. A contemporary order of Worship by Pastor John Monson and Now the feast and Celebration.

Holy communion is celebrated at all Worship services. Wine and grape juice with wheat and gluten free wafers are available. The Last Sunday of the months has a special offering for Word Hunger.

Music and hymns are selected by pastor and Choir Director. The yearly list of Ushers and Bible Readers are also done.

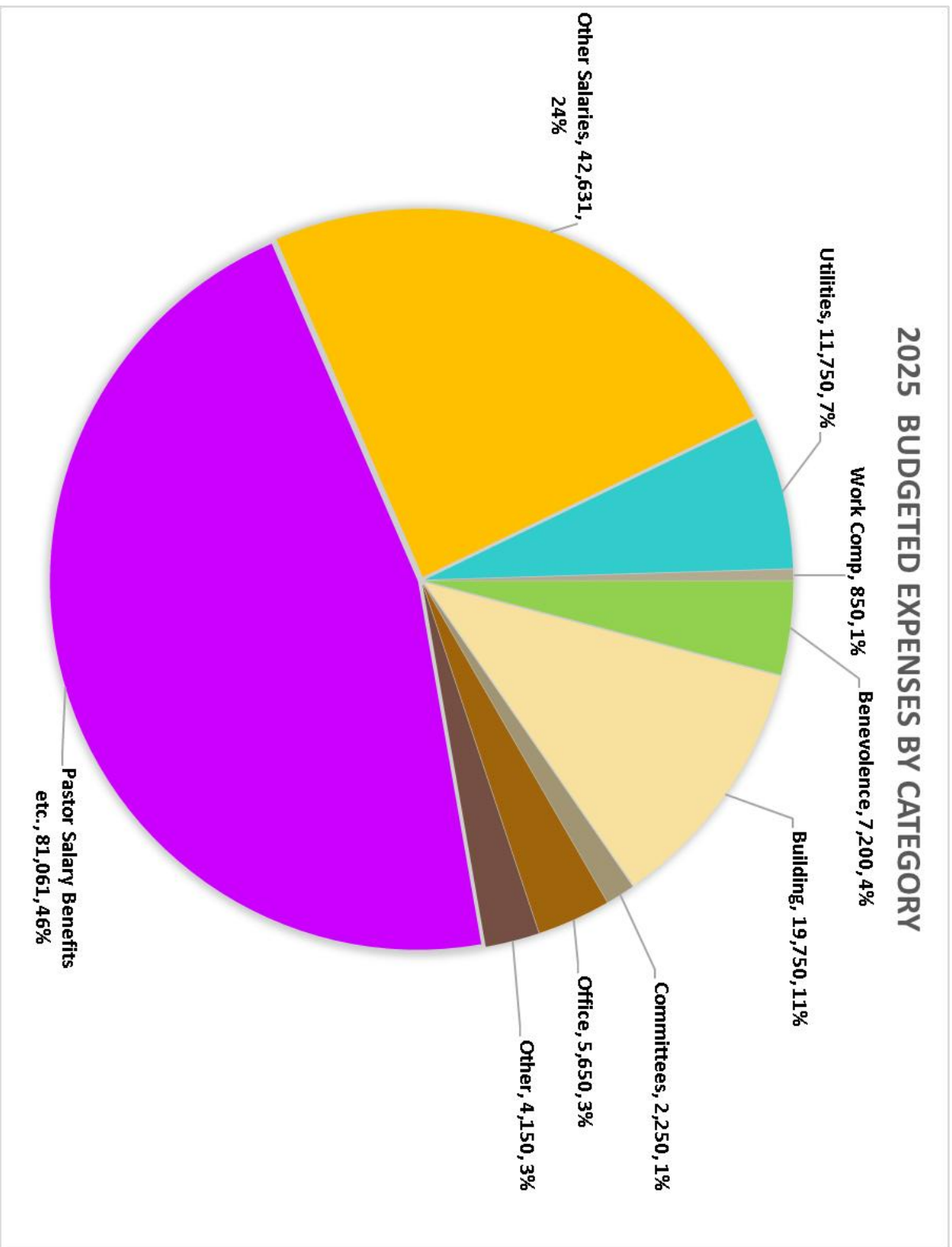
New green Paraments were made by Bev Wignes.

Deloris Ressen

St. Paul's Lutheran Church Proposed Budget 2025						
			Actual	Budget	Actual	Prop.Budget
			Total	2024	2,024.00	2,025.00
			Jan 23-Dec. 23	Jan-Dec 24	Jan-Dec. 24	Jan 25-Dec. 25
Ordinary Income/Expense						
Income						
General						
		Facility Rental Fee & Donation	975.00	1,000.00	1,050.00	1,050.00
		Loose Plate Cash	4,206.00	4,000.00	4,013.00	4,000.00
		Member Giving	150,354.63	150,300.00	151,440.58	152,000.00
		Miscellaneous Income	0.00	0.00	0.00	
		Nonmember Giving	3,990.00	4,000.00	6,584.20	6,600.00
		Other Income	0.00	0.00	0.00	
		Thrivent Choice Dollars	137.00	250.00	59.00	100.00
		Total General	159,662.63	159,550.00	# 163,146.78	163,750.00
		Interest Income	3,202.39	3,200.00	4,285.19	4,200.00
		Total Income	162,865.02	162,750.00	# 167,431.97	167,950.00
Expense						
Benevolences						
		Synod	6,000.00	7,200.00	7,200.00	7,200.00
		Synod Offerings	200.00	200.00	0.00	0.00
		Total Benevolences	6,200.00	7,400.00	# 7,200.00	7,200.00
Building						
		Building Repair & Maint.	1,767.03	2,500.00	11,204.59	5,000.00
		Custodial Supplies	940.70	600.00	574.40	550.00
		Equipment	212.54	300.00	0.00	200.00
		Equipment Repair & Maint.	1,348.90	1,500.00	387.22	500.00
		Insurance Expense	5,578.04	5,600.00	6,654.55	7,000.00
		Property Improvements	0.00	3,000.00	0.00	1,000.00
		Lawn Care & Landscaping	0.00	3,000.00	4,305.32	4,000.00
		Snow Removal	550.00	1,500.00	881.25	1,500.00
		Total Building	10,397.21	18,000.00	# 24,007.33	19,750.00
Committees						
		Education	207.14	200.00	220.70	250.00
		Worship/Stewardship	1,386.32	1,500.00	1,909.97	2,000.00
		Total Committees	1,593.46	1,700.00	# 2,130.67	2,250.00
Office						
		Annual license - copyright	516.00	500.00	528.00	550.00
		Copier Serv Contract	2,246.56	2,300.00	2,317.06	2,325.00
		Equipment & Software	1,032.98	2,000.00	1,228.80	1,400.00
		Office Equipment Repair	131.25	200.00	0.00	200.00
		Postage	0.00	300.00	276.88	275.00
		Supplies	192.24	600.00	1,079.07	800.00
		Technology	579.69	2,500.00	8.54	100.00
		Total Office	4,698.72	8,400.00	# 5,438.35	5,650.00
Other Expense						
		Annual Dues & Advertising	488.99	500.00	69.99	1,000.00
		Annual Permits/Rentals	1,394.96	1,300.00	1,608.69	1,600.00
		Employee Christmas Gift	900.00	900.00	800.00	800.00
		Meetings & Conventions	0.00	200.00	40.00	50.00
		Miscellaneous	534.26	500.00	636.12	700.00
		Total Other Expense	3,318.21	3,400.00	# 3,154.80	4,150.00
Pastor Base Salary						
		Base Salary	39,744.97	40,937.32	30,124.00	30,696.00
		Housing Allowance	18,747.57	19,310.00	30,124.00	30,696.00

		Total	2024	2,024.00	2,025.00
		Jan 23-Dec. 23	Jan-Dec 24	Jan-Dec. 24	Jan 25-Dec. 25
	SS Allowance	4,474.68	4,608.92 #	5,086.00	5,086.00
	Total Pastor Base Salary	62,967.22	64,856.24 #	65,334.00	66,478.00
	Pastor Benefits				0.00
	Basic Group Life	486.88	488.00	259.44	488.00
	Disability Insurance	547.68	564.00	389.16	564.00
	Retirement	6,898.13	7,229.62	7,134.12	7,411.00
	Supplemental Term Life	570.00	570.00	570.00	760.00
	Total Pastor Benefits	8,502.69	8,851.62 #	8,352.72	9,223.00
	Pastoral Other Expenses				0.00
	Continuing Ed. 2 wks/yr	0.00	500.00	0.00	300.00
	Mileage	774.45	1,000.00	262.98	600.00
	Professional Expenses	774.45	200.00	0.00	200.00
	Spouse Health Insurance	0.00	340.00	339.96	360.00
	Total Pastoral Other Expenses	1,548.90	2,040.00 #	602.94	1,460.00
	Payroll Taxes - Church Share	2,851.00	2,851.00	3,184.71	3,200.00
	Pulpit Supply \$135 + Mileage	700.65	700.00	491.69	700.00
	Reconciliation Discrepancies	0.00			0.00
	Salaries				
	Bookkeeper/Financial Sec.	6,812.42	7,016.90	7,016.90	7,350.00
	Choir Accompanist/Practice	1,419.60	1,462.19	2,694.10	2,740.00
	Choir Director	1,780.80	1,834.22	2,979.60	2,980.00
	Custodial	4,047.77	4,169.20	4,423.79	4,533.00
	Secretarial	16,647.77	17,147.20	17,590.65	18,030.00
	Streaming/zoom Technician	1,377.00	1,459.62	1,686.40	1,686.00
	Worship - Keyboard/Organist	5,106.00	5,259.18	5,174.30	5,312.00
	Salaries - other			65.00	0.00
	Total Salaries	37,191.36	38,348.51 #	41,630.74	42,631.00
	Utilities				
	Electric	2,208.61	2,200.00	2,213.25	2,000.00
	Propane	6,767.61	6,000.00	5,841.84	6,000.00
	Sewer & Water	1,358.72	1,300.00	1,434.72	1,400.00
	Telephone & Internet	2,135.52	2,200.00	1,955.67	1,900.00
	Trash Removal	485.79	450.00	373.90	450.00
	Total Utilities	12,956.25	12,150.00 #	11,819.38	11,750.00
	Work Comp Insurance	841.22	900.00	828.94	850.00
	Total Expense	153,766.89	169,597.37 #	173,698.51	175,292.00
	Net Ordinary Income	9,098.13	6,847.37 #	6,266.54	7,342.00
Net Income		9,098.13	6,847.37 #	6,266.54	7,342.00

2025 BUDGETED EXPENSES BY CATEGORY



St. Paul's Lutheran Church Treasurers Report

December 31, 2024

- Bookkeepers Report as of Dec. 31, 2024
- Listing of Balances in Designated Fund as of Dec. 31, 2024
- Listing of Benevolence paid as of Dec. 31, 2024
- 2025 Proposed Budget

St Paul's finished the year with all obligations satisfied but with a negative net income for the year. The budget projected for 2024 showed net loss of \$6847.37 and the actual net loss for 2024 came in at \$6266.54. A mitigating factor in the net loss was a larger than normal amount of expense for building maintenance and repair. These are items that when they arise, need to be addressed whether budgeted or not. The checking account balance at year's end was 4,033.17, the operating reserve balance \$41,350.75 and funds held with Cetera Advisor Network total \$89,672.41 for a total of \$146,564.89. This total amount is \$3957.27 lower than last year's end.

It is a blessing for St. Paul's to have this cushion to handle the times when our expenses outstrip our income. Please feel free to contact me with any questions or concerns. My thanks to all our members who contribute through gifts of time and talent make St. Paul's such a special church home for our community.

Respectfully submitted.

Laura Ristow, Treasurer

Bookkeepers Report December 2024

Attached you will find the following report:

1. Profit & Loss Budget vs Actual

2. General Ledger - Designated Funds Checking & Operating Reserve - MM Savings

General Fund Checking - Register Balance	as of December 1, 2024	\$	4,252.09
Income for the month		\$	12,507.11
Expenses for the month		\$	(15,208.36)
Quarterly Payroll Taxes - To Be Paid		\$	(517.67)
Transfer to/from Operating Reserve - MM Savings			
General Fund Checking - Register Ending Balance	as of December 31, 2024	\$	1,033.17
<hr/>			
Designated Funds Checking - Register Balance	as of December 1, 2024	\$	16,834.13
Income for the month		\$	1,427.49
Expenses for the month		\$	(3,753.06)
Designated Funds Checking - Register Ending Balance	as of December 31, 2024	\$	14,508.56
<hr/>			
Operating Reserve MM Savings - Register Balance	as of December 1, 2024	\$	41,336.71
Income for the month		\$	14.04
Transferred to/from General Fund			
Expenses for the month			
Operating Reserve MM Savings - Register Ending Balance	as of December 31, 2024	\$	41,350.75
<hr/>			
Cash, Money Funds and Bank Deposits	as of December 31, 2024	\$	1,006.30
Wells Fargo Bank N A Sioux Falls Certificate of Deposit	as of December 31, 2024	\$	40,224.80
Cetera First National North - Franklin Income Fund (FCISX)	as of December 31, 2024	\$	48,441.31
Cetera Advisor Networks LLC - Ending Balance	as of December 31, 2024	\$	89,672.41
Grand Total		\$	146,564.89

Submitted by:

Suzann M. Kivichy

Bookkeeper

St. Paul's Lutheran Church ELCA
December 31, 2024

Operating Reserve	\$	41,350.75
Cetera Franklin Income funds	\$	89,672.41

DESIGNATED FUNDS

Bob Wolff Memorial	\$	200.00
Childrens' Ministry	\$	116.98
Choir	\$	213.57
Christmas Families Fund	\$	246.51
Compassion Fund	\$	1,002.21
Fellowship	\$	4,808.17
Fundraising	\$	594.56
Funeral Care	\$	150.00
Hurricane Relief	\$	1,500.00
Interest Income	\$	449.67
Lent	\$	15.00
Chuck Forsgren Brother Mem.	\$	50.00
Memorial Garden	\$	281.90
Outreach	\$	797.44
Pastor's Discretionary Fund	\$	212.28
Prayer Shawl Ministry	\$	248.19
Technology Designated Fund	\$	3,584.34
Education	\$	407.66
Misc.	\$	34.45
	\$	14,912.93

WELCA benevolence 2024

Hackensack Fire and Rescue	\$ 800.00
Faith in Action	\$ 1,000.00
Family Safety Network	\$ 500.00
Hackensack Food Shelf	\$ 1,000.00
AARC - Akely Womens Shelter	\$ 500.00
Second Harvest Heartland	\$ 500.00
Lutheran Social Service	\$ 300.00
School Kits	\$ 150.00
Living Waters offering and pennies	\$ 200.00
NE Synod Convention offering	\$ 200.00
Katies Fund	\$ 300.00
Thankoffering	\$ 200.00
Total	\$ 5,650.00

ST. PAUL'S BUDGETED BENEVOLENCE

Synod Offering	\$	7,200.00
Noisy Offering - World Hunger	\$	881.87
Total	\$	8,081.87

ST. PAULS'S BENEVOLENCE TO RECIPIENT

Hackensack Food Shelf - Lent	\$	955.00		
Hackensack Fishing Contest	\$	200.00		
Faith in Action	\$	500.00		
Hackensack Food Shelf	\$	500.00		
NE Minnesota Synod, ELCA	\$	9,000.00 *	Lutheran World Relief	\$3000
Africa Inland Missions	\$	3,792.00	Lutheran Social Service	\$3000
Faith in Action	\$	1,000.00	ELCA World Hunger	\$3000
NE Minnesota Synod, ELCA LWR	\$	100.00		
Hackensack Food Shelf	\$	166.00		
Total	\$	16,213.00		

Trust Fund Benevolence, expenditures and balance sheet 01/01/2024-12/31/24

Family safety network (Walker)	\$500.00
Luth Campus Ministry of Bemidji State U.....	\$250.00
L.C.M.Of U ofM Duluth.....	\$250.00
L.C.M.of St.Cloud State	\$250.00
Voyaguers church camp.....	\$250.00
Twin Ports Ministry	\$250.00
L.S.S. Center for Changing lives	\$250.00
Hackensack Food Shelf.....	\$750.00
Send a kid to camp.....	\$846.00
Walker Food Shelf.....	\$750.00
Pine River Food Shelf.....	\$750.00
Am. Legion Foundation Fund (Freedom Riders).....	\$ 500.00
SPL Hurricane Relief.....	\$ 500.00
SPL Samaliland Mission.....	\$1,000.00
SPL Christmas Families.....	\$ 300.00
AARC (Aekley family safety network)	\$500.00
The Door (Laport family safety network).....	\$500.00
Total benevolence	\$ 8,396.00

Additional expenditures

St. Paul's Lutheran (Christ in our home devotionals).....	\$447.10
Women of the ELCA(convention registration)	\$190.00
Deluxe Checks	\$ 32.25
Total Expenditures	\$ 9,065.35
Balance 01/01/2024.....	\$ 3,787.81
Income 01/01/24-12/31/24.	\$ 9,553.80
Balance 12/31/24.....	\$ 4,276.26

St. Paul Trust Fund Asset*

Mission investment Fund	\$ 5,000.00
C.O.D Pershings investments	\$ 7,000.00
American Funds	\$93,419.45
Franklin Templeton Income Fund (class A shares)	\$53,690.61
Franklin Templeton Income Fund (class C shares)	\$ 708.03
Templeton Global Bond Fund (A shares)	\$12,235.97
Total value of all investments	\$172,054.06
Amount gifted to the Trust Fund	\$161,398.25
Appreciation Amount	<u>\$10,655.81</u>

* All figures are as of Dec. 31,2024

Trust Fund Board Members

The Trust Fund consist of 5 members. Four elected by the church membership and one appointed by the church council. The current members are:

Gail DeBoer.....2024-2026 2nd term

Kathy Forbrook.....2022-2024 2nd term

Steve Hoopman.....2024-2026 1st term

Dave Kahler.....2023-2025 1st term

Deen Swart..... 2024-2026 1st term

Russ Torkelson.....2013 appointed Treas.by Council (no term limit)

Kathy Forbrook's term has expired. Heidi Wilke has agreed to have her name placed in nomination for the Trust Fund board

Notes