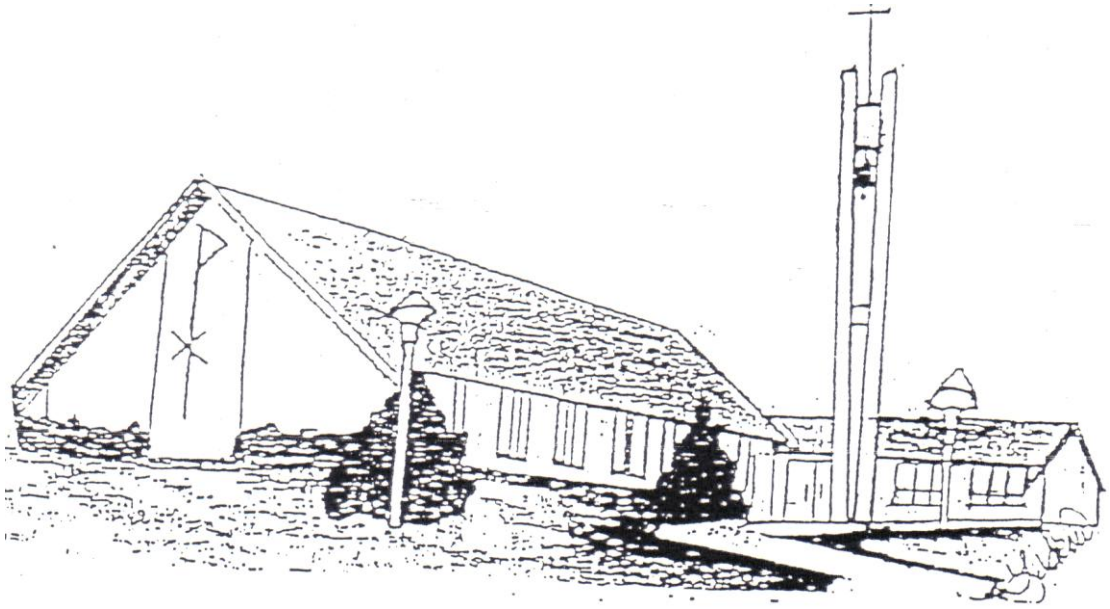
2024 ANNUAL REPORT



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ZION EV. LUTHERAN CHURCH
Humboldt, Iowa

2024 ANNUAL REPORT

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ZION LUTHERAN CHURCH
ANNUAL CONGREGATIONAL MEETING AGENDA

January 19, 2025 - 11:00 A.M.

OPENING DEVOTIONS

ROLL CALL - Sign in

ACCEPTANCE OF AGENDA

READING OF THE MINUTES (Motion to adopt minutes as printed - once motion is made corrections can be made)

REPORTS:

1. Financial Reports
   - Treasurer
   - Financial Secretary

2. Elders

3. Trustees

4. Stewardship

5. Education

6. Evangelism

7. DCE Thomas

8. LWML

9. Committee Reports
   a. Endowment Fund Committee
   b. Landscaping Committee
   c. Library Committee
   d. Auditing Committee
   e. Camp Okoboji

10. Pastors' Reports
    - Pastor Aaron
    - Pastor Hansen

UNFINISHED BUSINESS

1.
2.

NEW BUSINESS

1.
2.

Meeting Adjourned

1. Special Meeting opened - Trustees empowered to borrow to meet operating expenses

Vision & Building Committee

CLOSING PRAYER

Pastor's Report

JANUARY 19, 2025

Ministry Always the Same and…Different

2024 a year in review

Ministry never changes. And, yet the ways we reach people and discuss religion with people does change. For example, Allison, one of the organists at Trinity, our sister church, found an old bulletin from Gilmore City in 1940 belonging to her dad on his confirmation day. It was interesting reading. They had sent two hundred and eight surveys to confirmed members of the congregation and had only received fifty-three back. The printed church bulletin, on a very public confirmation day, lamented the fact saying it is "very discouraging, but also a disgrace, for it reveals how much the average one cares about the spiritual side of our congregational life." Certainly, the desired effect of that letter would have been to see the members become more faithful. However, today, if you said the same on confirmation day, I am not entirely sure it would have a positive effect. But the method of interreacting with people is interesting to read.

The bulletin continued, lamenting membership loss in 1938, saying their church body (not the local congregation) received 31,128 members, however it lost 25,959. Of that number 14,121 were just taken off the records. It then said, "Can we stand idly by and see over 14,000 of our fellow-believers slip away from the influence of the church? And dare we continue to remain unconcerned about the vast number of people who know nothing of God's forgiving love?" These are good points. The million-dollar question, still yet unanswered in our ever more secular world, has been how do we as a church address these losses?

If anything, ministry in the 1930s and 1940s was much easier than it is today. And the same problems remain, and the task grows ever harder. Thereby it is good to say here that we have, in general, a positive report regarding the ministry of Zion from the past year.

2024 in Review

As we reflect on the year 2024 this report highlights the key events, achievements, and financial status of our church over the past year. We begin with the fact that Zion continued to provide meaningful worship services and opportunities for spiritual growth. We held regular Sunday services, special holiday services, Bible studies, pastoral visits, and Zion now has a dedicated and organized youth program. Our congregation has grown both in meaningful numbers and in faith. The report itself will go on to elaborate in detail, however, here are a few highlights.

- The congregation completed a time and talent survey. This has given us direction when assigning members to tasks.
- The elders reviewed and made recommendations for the membership list following the mailings they did for the time and talent surveys.
- The constitution committee has finished its recommendations for the constitution. In general, the congregation having a youth worker has been added to the constitution, steps were taken to uphold the Biblical definition of male and female, and the recommendations have opened ways for volunteering at Zion to become easier.
- We have had a record year at Zion for baptisms. There were thirty-one this year.
- Faith buddies is a program started for older Sunday school students to help the younger. LWML has a similar program called Secret Sisters that exists to encourage one another.
- Nine of our members were called home to be with Jesus.
- Pastor Hansen continues to visit many in our congregation (see his report).
- Our education system is becoming increasingly accountable.
- Financial giving was significantly up this year.
- The congregational loan went down.

Thank you and Blessings

As we move into 2025, we are excited about the opportunities and challenges that lie ahead. We proceed ahead in God’s grace. We are confident that with God's guidance and the dedication of our members we will continue to remain in His service and share His love with a world ever more in need of Him.

Thank you for your support and involvement throughout 2024. We are blessed as we continue in faith, generosity, and commitment toward God’s mission.

Pastor Aaron Flatau

PASTOR HANSEN'S 2024 ANNUAL REPORT

Use of time:
In 2024 I made 159 Shut-in calls + 42 Hospital Calls + 99 Calls on members and visitors. These 300 contacts compare to 267 total contacts in 2023. That's more hospital and shut-in calls in 2024, but slightly fewer calls on members. The shut-in calls have increased in number and scattered further in location. Such as seeing Fred Arndt in Des Moines, and Ruth Buddenhagen in Ankeny. Mark Meyer and Doreen Miller remain at Britt, Delores Telford at Algona, and Janice Michelson at Clarion. There are 8 in Fort Dodge (counting 2 from Trinity) and Verta Renken of Trinity at Claire.

Increased Shut-ins, cancer, and other visits to make. Currently, there are 29 households to visit. 5 of those either don't need to be seen every month or hope to return to fully independent living eventually. But at this time, I may need to visit them every 6 weeks instead of monthly. That will depend on how it goes with Abby Wickre. She plans to help see some of the shut-ins – alternating with me for selected individuals so they will still receive holy communion periodically. Please tell me if you know someone who could use a visit of support – either monthly or occasionally.

The 2 ½ Bible Studies I lead remain fairly lively. Each group is such that a new face would fit right in at any time.
I help with some miscellaneous things, but the work described above – plus the rotation of preparing services and sermons - takes most of my time.

Observations:
It was great to see so many Zion people respond to the flood (preparation and post-flood) in Humboldt. And the teams that went to Spencer clearly made a difference. And the door offerings for our District's response to tornado victims, then flood victims, were a step in the right direction. I really appreciate the heart of all who respond to such needs – and to the needs of others within our church family.

The visits to shut-ins and hospitals gave me a chance to see Zion people thinking about others – such as cards sent by individuals and the Kindness Team. And comments that this or that person had come to see them. I like that!
It's important to look more and more for ways to help those outside our walls. Zion has done a good job keeping its facility in good condition. At the same time, Christ calls us to look OUTWARD too. One possible ministry we could support more is this county's response to human trafficking. Mark and Gini Malanaphy – and others in the community – are making a great effort on this. But it takes a bigger effort for such a big issue. Is God giving us an opportunity to make a difference for people suffering in a big way? Zion has a new, special, supervised checking account to help pay expenses involved. Please contact me, Pastor Hansen, if you have questions or interest in being involved financially, by giving time, or in any other way.

Of course, we could improve our financial support for foreign missionaries and for outreach done by/within our District. Every District Pastors Conference reveals various such ministries/serving being done that make a big difference for others. We ALL do well to pray for all such ministries – and to pray for wisdom in how we – individually and as a church family – might do more work OF the church (Christ's body), as well as ON the church (this building).

WORSHIP SCHEDULE AT ZION LUTHERAN CHURCH

Sunday Morning Worship ------ 10:00 a.m.
Contemporary Service 1st Sunday of the Month (typically)
Sunday School ---------- 8:45 a.m.
Adult Bible Study ---------- 8:45 a.m.
Saturday Evening Worship ----- 6:00 p.m.

Zion congregation was organized in 1884 in Beaver Township, Humboldt. Our congregation joined the Lutheran Church - Missouri Synod in 1930. The present sanctuary was dedicated in August of 1971. The addition of the new fellowship hall and classroom space was dedicated on November 11, 2001.

The governing body of the congregation is the Congregational Meeting with most of the regular decisions delegated to the Church Council which meets monthly. The Annual Congregational Meeting is held in January, unless otherwise needed. The quorum for a Congregational Meeting is 20 members present. All communicant members of Zion 18 years of age and older are voting members. The election of officers will take place before and after services on the second Sunday and previous Saturday in December.

Holy Communion is celebrated on the first and third Sunday of each month with distribution of both common cup and individual glass. Holy Communion is celebrated on the Saturdays preceding the first and third Sunday of each month with distribution by the individual glass. Ash Wednesday and Midweek Lent and Advent services are held on Wednesday evenings beginning at 7:15 p.m.

Subscription to The Lutheran Witness, the official publication of the LC-MS, is made available to all who indicate they would like to receive this publication. Members are encouraged to pay the subscription rate to help defray the cost to the congregation, this is not necessary to receive it. The current cost of a subscription is $28.25. If you are moving and have received the Lutheran Witness, please notify the church office of your change of address so that your subscription address can also be changed.

USHERS

Lance Olson has been appointed Head Usher for 2025. Dean Schnetzer is the assigned elder liaison. A reminder e-mail will be sent to you just prior to your appointed usher schedule and a description of the duties will be sent to the head ushers. **IF YOU ARE UNABLE TO USHER DURING YOUR SCHEDULED TIME, FIND SOMEONE TO REPLACE OR SWITCH SCHEDULES. LET THE HEAD USHER OF YOUR MONTH KNOW ABOUT THIS CHANGE IN SCHEDULE.**

WHEN YOU ARE ILL

1. Notify the pastor before you leave for the hospital and just as soon as you return home.
2. If you are ill at home and wish the pastor to call, notify him.
3. Whenever prayers of intercession or thanksgiving are desired, please request them, as at the birth of a child or in case of an illness or recovery.
4. Give names of new people moving into the area to the pastor or a member of the Evangelism Board.

COMMUNION

1. If anyone has relatives or friends visiting and they would like to partake of communion, please speak with the pastor before the service. (Please remember that we, as a member of the Lutheran Church Missouri Synod, practice "closed" communion.)
2. Please fill out a communion card before communing as this is our way of keeping records at church. They are on the table in the Narthex.
   If you forget to fill out a card before the service, please do so following worship.

MOVING

1. When moving away, please inform the pastor. He can help you find a Lutheran Church in your area so that you can attend its services.
2. When you have moved, write or call the pastor for a transfer to the newly found church.
3. Ask the pastor for a guest communion card if you plan to be gone less than a year.
4. Please leave a change of address in the church office as there is a small fee for address corrections.

PRAYER CHAIN

Our gracious God has given us the beautiful invitation to offer our prayers to Him. Paul writes to young Timothy, "I URGE ... THAT REQUESTS, PRAYERS, INTERCESSION AND THANKSGIVING BE MADE FOR EVERYONE." Paul writes to the church at Philippi, "DO NOT BE ANXIOUS ABOUT ANYTHING, BUT IN EVERYTHING, BY PRAYER AND PETITION, WITH THANKSGIVING, PRESENT YOUR REQUESTS TO GOD."

Zion's E-Mail Prayer Chain continues to be an important part of the congregation's ministry. Members and non-members can submit prayer requests to the Pastor or the Church Office by phone, e-mail or in person. The prayer requests will be passed on through the Prayer Chain by way of e-mail. Prayers may be for members of Zion as well as non-members. If you would like to be added to the Prayer Chain, please contact the church office for more information.

ZION'S E-MAIL PRAYER CHAIN MEMBERS

Marv & Bev Allbaugh
Paul & Marian Anderson
Jim Arndt
Shirley Bakken
Jennifer Berte
Nancy Blair
Jana Bratland
Leonard & Pam Bremer
Ruth Buddenhagen
Lodyce Buhr
Kerry & Keri Burmeister
Carol Christiansen
Cliff & Linda Coon
Pam Davis
Roger & Donna Day
Linn DeWinter
Tracy Dickey
Pastor Aaron & Lindy Flatau
Gary & Susan Flurer
Rachel Flurey
Gayle Fokken
Amy Frehse
Rachel Frieden

Doris Gillespie
Gary & Kathy Gonnerman
Renee Graaf
Jim & Judy Gronbach
Bruce & Linda Gunderson
Rosemary Hamilton
Pastor Mark & Lynelle Hansen
Louise Hauck-Chinn
Roger Heiter
Dana & Dee Hesse
Marlys Johnson
LeRoy & Jan Jorgensen
Ruth Kellner
Bert Kirchhoff
John & Lori Kollmorgen
Julie Kollmorgen
Brent & Sue Kuehnast
Daryl & Sharon Kuehnast
Don & Marilyn Kuehnast
Wayne & Diane Lehman
Kevin & Marilyn Lehrman
Cayleigh McBee
Tim & Brenda McCartan
Gary & Cheryl Miller
Marcus & June Mundt
Angela Naeve
Amy Nostrom
Molly Peaton
Pearl Pedersen
Rick & Jodi Pedersen
Preston & Jadie Peterson
Gary & Sonja Peyton
Pastor Jerry & Barb Raether
Arloa Rapple
Larry & Jina Rasmussen
Tom & Marci Reimers
Dennis & Janis Shekey
Lee Smith
Rick & Lori Stein
Kent & Dee Stern
Ron & Mary Stolle
Don & Sharon Tammen
Travis & Brandi Tammen
Lucy Thorson
Dave & Joni Torkelson
Mardelle Vandevanter
Diane Vodraska
Dick & Bev Wilcox
DCE Thomas & Lisa Wilson
Michele Wright
Barb Zabel
Bev Zinnel
Kevin & Carole Zinnel

2025 OFFICERS FOR ZION LUTHERAN CHURCH

President	Kent Stern (1)
Vice President	Rick Pedersen (1)
Secretary	Marilyn Kuehnast (1)
Treasurer	Tim McCartan (2)
Financial Secretary	Vivian Gronbach (1)
Assistant Financial Secretary	Marian Anderson (1)
Elders	Kevin Zinnel (1)
	Jim Arndt (1)
	Paul Anderson (1)
	Dean Schnetzer (1)
	Mike DeLanoit (2)
	Jim Gronbach (2)
	Jeff Lane (2)
	Bruce Reimers (2)
	Al Hubrich (3)
	Tom Johnson (3)
	Joe Olson (3)
	Jacob Parle (3)
Trustees	Adam Parle (1)
	Will Clough (2)
	Zach Kollmorgen (2)
	Shane Dickey (3)
	Dave Wilhelm (3)
Stewardship	Cliff Coon (1)
	Al Hubrich (1)
	Taylor Petersen (2)
	Gary Peyton (2)
	Diane Arndt (3)
	Jodi Pedersen (3)
Education	Kayla Newton (1)
	Dee Stern (1)
	Darla Opheim (2)
	Barb Zabel (2)
	Nancy Blair (3)
	Brianne Haukoos (3)
	Kosett Petersen (3)
Evangelism	Tammy Kuehnast (1)
	Carole Zinnel (1)
	Amber Townsend (2)
	Lynette Christensen (3)
	Diane Opheim (3)
	Jina Rasmussen (3)
	Abby Wickre (3)
Historian	Donna M. Day
	Kerry Anderson
Nominating Committee	Randy Moench (1)
	Mike Blair (2)
	Keri Burmeister (3)

Auditing Committee ---------- Carol Christiansen (1)
Jana Bratland (2)
David Boswell (3)
Cemetery Committee ---------- Jeff Kirchhoff (1)
Lonnie Kirchhoff (2)
Daryl Kuehnast (3)
Dave Torkelson (4)
Gary Kuehnast (5)
Head Usher ---------- Lance Olson
Endowment Fund Committee ---------- Gary Peyton
Ron Stolle
Dawn Parle
Kerry Burmeister
Carole Zinnel
Kent Stern
Tim McCartan

The Church Council, which consists of the elected officers of the congregation and the Board and Committee Chairman or their representatives, meet on the second Monday of each month or as requested by the President or the Pastor. The various committees meet monthly or as requested by the committee chairman (those with one year of tenure left) or the Pastor. (The number in parentheses above indicates tenure.)

ZION'S STAFF

Senior Pastor Aaron G. Flatau
Pastor Mark Hansen
DCE – Thomas Wilson
Custodian – Cliff Coon
Church Office Manager - Bev Zinnel
Secretarial Help – Nancy Blair
Church Organists – Nancy Blair,
Kerry Burmeister, Jadie Peterson
Adult Choir Director - Mike Blair
Adult Choir Accompanist - Nancy Blair
Librarian – Tammy Kuehnast

ALTAR FLOWERS

Flowers for the Sanctuary for worship services may be furnished by any member of the congregation. A flower chart is posted across the hall from the church office. You will be called just prior to the date which you selected as a reminder. The florists in Humboldt are Wempen Floral (332-2226) and Floral Creations (332-4604). You may wish to furnish flowers from your own garden or from another florist. During the season of Lent, the church will furnish two purple Chrysanthemum plants if no one has signed up for flowers for a week.

BAPTIZED MEMBERSHIP

January 1, 2024 ----	1,199
January 1, 2025 ----	1,233

COMMUNICANT MEMBERSHIP

January 1, 2024 ------	888
January 1, 2025 ------	902

COMMUNICANT GAINS IN 2024 ------	27
By Transfer ----	3
By Release ----	4
By Profession of Faith ----	6
By Junior Confirmation ----	14

COMMUNICANT LOSSES IN 2024 ------	13
By Transfer ----	1
By Release ----	3
By Death ----	9

WORSHIP ACTIVITY AT ZION DURING 2024

Regular Worship Services ----------	105
Special Midweek Worship Services ----------	27
Total Communing in 2024 ----------	4,402

STEWARDSHIP STATISTICS

Total Deposits in 2023 ----------	$519,363.57
Total Deposits in 2024 ----------	$606,080.72
Total Income by Organizations in 2023 ----------	$13,770.54*
Total Income by Organizations in 2024 ----------	$13,196.52*
Total Giving in 2023 ----------	$509,363.57
Total Giving in 2024 ----------	$581,080.72
Total for Missions in 2023 ----------	$37,400.00
Total for Missions in 2024 ----------	$36,200.00

($1,200 of the 2024 budgeted amount was paid in January 2025)

* This includes KHBT Lutheran Hour, Library, Adult Choir, Sowers for Jesus, and LWML (Does not include Jr. LYC and LYC)

2025 MEMBERSHIP CHANGES

GAINS:

By Transfer In
Adam Haukap from Emmanuel Lutheran Church, Lake View, Iowa
Tim & Alyssa Reekers, Maverick and Lincoln from St. Paul Lutheran Church, Fort Dodge, Iowa

By Profession Of Faith
Jason Lamaak
Jean Jensen
Jillian Kerecz
Alex Nelson
Rich Shimon
Anita Fagen-Miller

BY Release In
Holly Applegate from Faith Lutheran Church, Palmer, Iowa
Anthony Stone II from Our Saviour's Lutheran Church, Humboldt, Iowa
Mark & Gini Malanaphy from Resurrection Lutheran Church, Cairo, New York

By Junior Confirmation
Salem Marie Bonnstetter
Ashlynn Marie DeLanoit
Carter Michael Fischer
Aubry Lynn Fisher
Avery Marie Fisher
Andrew Aaron Flatau
Landon Michael Hilton
Tate James Kirchhoff
Trevor Michael John Roberts
Mia Marly Sorensen
Morgan Elizabeth Townsend
Allisyn Ann Wood
Lincoln Owen Zinnel
Brayden Owen Dahl

By Adult Baptism
Robert Kent Schulze
Chase Alan Hamilton
Dana Christine Hamilton

By Baptism
George Marvin Clough
Jacob Arnold Torkelson
Collins Anne Nelson
Nash Lee Bergemann
Colter Paul Smith
Lottie Jade Kollmorgen
Braxton Todd Applegate
Ashlynn Marie DeLanoit

By Baptism Continued
Savannah Lynn DeLanoit
Brandee Ann Williams
Roman Grey Hensley
Hayden Jeffrey Westre
Brayden Owen Dahl
Parker James Dahl
Graysie Jo Dahl
Lylah Carolyn Louann Anderson
Joselyn Grace Pederson
Lilian Rae Beth Monson
Aaliyah Blair Hamirani
Kamilah Blair Hamirani
Alistair Roger Kraft-Petersen
Hayes Loyd Edge
TaLaya D'Nae Williams
Ivorie Kay Kollmorgen
Dempsey Dean Hamilton
Arya Layne Houston
Emberly Mae Halvorson
Lucia Olive Stern

LOSSES:

By Transfer Out
Mason Waddell to Prince of Peace Lutheran Church, Fort Dodge, Iowa

By Release Out
Alexander Zinnel to Lutheran Church of Hope, West Des Moines, Iowa
Tre' Rutz and son Bo to Lutheran Church of Hope, West Des Moines, Iowa
Mackenzie (Ross) Kuyper to First Congregational UCC, Iowa Falls, Iowa

By Death
Ann Marie Wood
Virgil L. Williams
Timothy Neal Wredt
Jacquelin "Jackie" Louise Schulze
Donald Delaine Waderich
Marian J. Williams
Bernard "Bernie" Floyd Miller
Fred Richard Arndt
Janet Rae Cirks

OFFICIAL ACTS

ADULT BAPTISMS

Robert Kent Schulze ---------- May 4, 2024
Chase Alan Hamilton ---------- November 9, 2024
Dana Christine Hamilton ---------- November 9, 2024

BAPTISMS

George Marvin Clough ---------- February 4, 2024
Jacob Arnold Torkelson ---------- February 11, 2024
Collins Anne Nelson ---------- February 17, 2024
Nash Lee Bergemann ---------- March 2, 2024
Colter Paul Smith ---------- March 9, 2024
Lottie Jade Kollmorgen ---------- March 10, 2024
Braxton Todd Applegate ---------- March 16, 2024
Ashlynn Marie DeLanoit ---------- April 20, 2024
Savannah Lynn DeLanoit ---------- April 20, 2024
Brandee Ann Williams ---------- April 28, 2024
Roman Grey Hensley ---------- June 2, 2024
Hayden Jeffrey Westre ---------- June 23, 2024
Brayden Owen Dahl ---------- June 30, 2024
Parker James Dahl ---------- June 30, 2024
Graysie Jo Dahl ---------- June 30, 2024
Lylah Carolyn Louann Anderson ---------- July 13, 2024
Joselyn Grace Pederson ---------- July 20, 2024
Lilian Rae Beth Monson ---------- July 28, 2024
Aaliyah Blair Hamirani ---------- August 10, 2024
Kamilah Blair Hamirani ---------- August 10, 2024
Alistair Roger Kraft-Petersen ---------- August 11, 2024
Hayes Loyd Edge ---------- September 14, 2024
TaLaya D'Nae Williams ---------- September 27, 2024
Ivorie Kay Kollmorgen ---------- November 3, 2024
Dempsey Dean Hamilton ---------- November 9, 2024
Arya Layne Houston ---------- November 10, 2024
Emberly Mae Halvorson ---------- November 17, 2024
Lucia Olive Stern ---------- December 14, 2024

WEDDINGS

January 27, 2024 – Clint Allan Foth & Ashley Nichole Gochenouer
July 20, 2024 – Levi Russell Naeve & Claire Sienne Varangkounh
July 27, 2024 – Blake Micheal Klinger & Heidi Lynn Anderson
August 10, 2014 – Jason John Lamaak & Maxine Ann Hoefer
October 26, 2024 – Dakota Lynn Bradley & Alexi Nicholle Kunert
November 2, 2024 – Corey Ray Gibson & Jenna Rae Habben
at River Valley Orchards & Winery, Humboldt, Iowa
December 31, 2024 – Keagen Philip Rasmussen & Kayli Lizabeth Ohm

CONFIRMATION

14 Junior

JUNIOR CONFIRMATION – May 5, 2024

Salem Marie Bonnstetter
Ashlynn Marie DeLanoit
Carter Michael Fischer
Aubry Lynn Fisher
Avery Marie Fisher
Andrew Aaron Flatau
Landon Michael Hilton
Tate James Kirchhoff
Trevor Michael John Roberts
Mia Marly Sorensen
Morgan Elizabeth Townsend
Allisyn Ann Wood
Lincoln Owen Zinnel

JUNIOR CONFIRMATION – August 4, 2024

Brayden Owen Dahl

DEATHS

Ann Marie Wood – February 24, 2024 (Died)
February 27, 2024 (Funeral)

Virgil L. Williams – March 6, 2024 (Died)
March 9, 2024 (Funeral)

Timothy Neal Wredt – March 14, 2024 (Died)
March 18, 2024 (Funeral)
(At Lu Verne Township Cemetery, Lu Verne, Iowa by Pastor Aaron)

Jacquelin "Jackie" Louise Schulze – April 28, 2024 (Died)
May 3, 2024 (Funeral)

Donald Delaine Waderich – May 29, 2024 (Died)
June 3, 2024 (Funeral)

Marian J. Williams – June 10, 2024 (Died)
June 14, 2024 (Funeral)

Barbara Ellen Cole (Non-Member) – July 25, 2024 (Died)
August 2, 2023 (Funeral)
(At Lentz Funeral Home, Humboldt, Iowa by Pastor Aaron)

Ernest "Ernie" Dwane Kirchhof (Non-Member) – February 17, 2024 (Died)
September 10, 2024 (Graveside)
(At Union Cemetery, Humboldt, Iowa by Pastor Aaron)

Bernard "Bernie" Floyd Miller – September 29, 2024 (Died)
October 2, 2024 (Funeral)

Lori Jolene (Binger) Petersen (Non-Member) – April 5, 2024 (Died)
October 17, 2024 (Graveside)
(At Union Cemetery, Humboldt, Iowa by Pastor Aaron)

Fred Richard Arndt – October 22, 2024 (Died)
October 29, 2024 (Funeral)

Janet Rae Cirks – November 11, 2024 (Died)
November 16, 2024 (Funeral)
(At Mason-Lindhart Funeral Home, Humboldt, Iowa by Pastor Jerry K. Raether)

Don Duarte (Non-Member) – November 11, 2018 (Died)
November 9, 2024 (Graveside)
(At Union Cemetery, Livermore, Iowa by Pastor Aaron)

Beverly Ann Duarte (Non-Member) – July 9, 2022 (Died)
November 9, 2024 (Graveside)
(At Union Cemetery, Livermore, Iowa by Pastor Aaron)

DEATHS CONTINUED

Erik Christopher Swanson (Inactive Member) – October 7, 2024 (Died)
November 9, 2024 (Funeral)
(At Mason-Lindhart Funeral Home, Humboldt)

BOARD OF ELDERS 2024 ANNUAL REPORT

Board of Elders Report for 2024:
* Continued to assist pastors for services, communion, baptisms, and other events as needed. Set service times throughout the year.

* Continued work on membership list for delinquent members and those that have moved to see if they have a church home and have not transferred their membership yet. This also involved a membership letter with a time and talent survey being given to all members of the congregation. The results of the survey responses have been compiled with discussion had on responses.

* Had discussions on the Church budget situation.

* Had discussions on how to greet visitors and potential new members to help them feel welcomed.

* Continued having the outdoor service with the Elders providing breakfast. Also served a Lenten meal and pies on Thanksgiving Eve.

Respectfully submitted,
Joe Olson

BOARD OF TRUSTEES 2024 ANNUAL REPORT

The basic objectives of this Board are the proper maintenance and repair of church property, the representation of the congregation in all legal matters, and the general protection of the congregation against loss or damage of whatever nature.

The Trustees review and approve bills and submit them to the treasurer for payment.

The 2024 Board included: Will Clough, Zach Kollmorgen, Marvin Meyer, Adam Parle.

2024 Projects:
- Fixed drywall in fellowship hall
- Fixed lights in parking lot
- Fixed flag poles
- Replaced lights in church
- Started to repair carport

2025 Projects to do:
- Finish Carport

Respectfully submitted,
Adam Parle

BOARD FOR STEWARDSHIP ANNUAL REPORT

The By-laws state that the Board for Stewardship shall consist of at least six members; each will be elected for a three year term, including the Board Chairman, selected by the Board - each will serve for three years. The 2024 Board included the following: Gary Peyton, Cliff Coon, Al Hubrich, Jodi Pedersen, Taylor Pedersen, and Joel Rutz. The substitutes are Kevin Grebner and Marcus Mundt. In 2025 Diane Arndt will join the Board.

The basic objectives of this board are to initiate programs for the development of good stewardship attitudes in the members of the congregation in regard to time, talents and treasures, to provide for the training and utilization of members of the congregation for the work of Christ's Kingdom, and to ensure the financial stability of the congregation and its work through a developed program of dedicated, proportionate, first - fruits giving.

The Board for Stewardship presented the annual thank offering, "Harvest Home" to the congregation in November. The Harvest Home offering was $25,660. Harvest Home grain sales offering was $15,736.12.

The Board for Stewardship assisted with the counting of the offerings on Sunday and from the mid-week services that were held.

We thank and praise the Lord of the Church for the gifts given to the members of Zion and for moving our hearts to be good stewards not only of our material blessings but the special gift that we have received. Stewardship is the management of all of God's gifts- spiritual and material. May we continue to be wise stewards.

ZION LUTHERAN CONTRIBUTIONS FOR 2024

$0	=	75
$1 - $50	=	13
$51 - $100	=	13
$101 - $300	=	24
$301 - $500	=	17
$501 - $700	=	20
$701 - $1,000	=	11
$1,001 - $3,000	=	64
$3,001 - $5,000	=	19
$5,001 - $7,000	=	12
$7,001 – 10,000	=	8
$10,001 - $15,000	=	5
$15,001 - $28,000	=	3

In 2024 160 sets of offering envelopes were issued and 124 offering numbers without envelopes were issued.

ZION LUTHERAN CHURCH ENDOWMENT FUND

The Zion Lutheran Church Endowment fund was formed in 1997. The purpose of the fund is to receive gifts and bequests and to use them for the mission and ministry of Zion Ev. Lutheran Church.

Committee Members for 2025:

Chairman	Gary Peyton
Financial Secretary	Ron Stolle
Secretary	Dawn Parle
Members	Kerry Burmeister, Carole Zinnel
Ex-officio Members:	Kent Stern, Tim McCartan

The Endowment principle always remains the same. Interest generated from the endowment can be used to help fund things that would fall outside of the normal church operating expenses.

We have added a second Endowment fund. This fund will operate the same way. The principle will always remain the same. Interest generated from this fund will go directly into the church operating fund to be used for normal operations.

ENDOWMENT FUND FINANCIAL REPORT

Value of Endowment Fund 1/1/24	$ 80,681.05
Value of Endowment Fund 12/31/24	$ 81,342.89

ENDOWMENT FUND CHECK BOOK INCOME AND EXPENSES 2024	
Beginning Balance 1/1/2024	$ 2,798.59
Income	4,078.34
Expenses:	
Judy Gronbach	500.00
River Valley Orchard	3,564.00
Total Expenses	($ 4,064.00)
Ending Balance Check Book 12/31/24	$ 2,812.93

Zion's Board of Education is responsible for the Christian nurture of children, youth, and adults in the congregation, and through them to the community. The 2024 Board members include Darla Opheim, Barb Zabel, Kaya Newton, Dee Stern, Brianne Haukoos, and Amber Townsend.

Do-Nut Forget Day – January 7th:
2024 started out with a cold Sunday, and our annual "Do-Nut Forget" Sunday. On this Sunday we entice the Sunday School children to come back from the Christmas break and share a donut and juice with us.

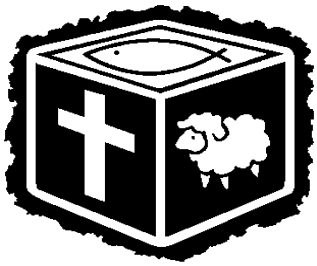
Intergenerational Sunday School Service – April 28th:
In April our Sunday School youth and adults in the congregation gathered to assemble over 100 hygiene bags to be distributed to the Humboldt Community Schools F.U.E.L. program.

Confirmation Sunday – May 5th:
On Sunday, May 5th Zion held their Confirmation Sunday. During the education hour the Confirmands went through their public questioning. Four Elders and Pastor Aaron oversaw the questioning. During the worship service we confirmed the following youth: Salem Bonnstetter, Ashlynn DeLanoit, Carter Fischer, Aubry Fisher, Avery Fisher, Andrew Flatau, Landon Hilton, Tate Kirchhoff, Trevor Roberts, Mia Sorensen, Morgan Townsend, Ally Wood, and Lincoln Zinnel.

Zion also confirmed Brayden Dahl through individual instruction on August 4th.

Vacation Bible School- June 3rd – 6th:
We were able to have another great VBS in 2024. The theme for this year's VBS was "Solid Rock". Darla Opheim, Angela Naeve and DCE Thomas organized this program. We had 110 youth registered, with an average daily attendance was 99. This year's VBS offering was taken to support efforts in Greenfield, Iowa following the devastating tornados. Through daily offerings, program offering and matching offering we were able to contribute to Greenfield $2,655. Thanks to all who helped make this a success.

Rally Day – September 8th:
We kicked off our Sunday School Ministry in the fall on Sunday September 8th with our "Rally Day". This year's theme was "Sticky Faith". Looking at how we can disciple to others to help faith stick, through the way we interact with them, through the Spiritual Conversations that we have with others. We discussed how we need the entire Gospel and not the "Red Bull" version of the Gospel.



ZION LUTHERAN SUNDAY SCHOOL

Sunday School 2023/2024 – 2024/2025:

Numbers:
We ended the 2023-2024 Sunday School year with a weekly average of 47 youth, or about 47% of registered youth were attending Sunday School. For the fall of the 2024-2025 Sunday School year we were averaging 42 weekly, or about 52% of students registered.

In the previous years we were averaging close to 40% by the end of the year. So having 47% and currently sitting at 52% we are happy to see an increase.

SUNDAY SCHOOL STAFF FOR 2024-2025

Beginners One & Two – Brianne Haukoos
Kindergarten & Prep – Vivian Gronbach
1st & 2nd Grade – Molly Peaton
3rd & 4th Grade – Amber Townsend
5th & 6th Grade – Abby Wickre and Emily Knight
7th & 8th – Tammy Kuehnast
Music – Nancy Blair and Angela Naeve
Superintendent – Dee Stern
Substitutes – Kayla Newton
Christmas Program – Nancy Blair
Cradle Roll Coordinator - Joni Torkelson

Faith Buddies:
In the fall of 2024, the Board of Education implemented "Faith Buddies" in the Sunday School classes. In "Faith Buddies", the 5th, 6th, 7th, and 8th grade students are matched with 1 or more students in the lower grades. Each month we designate a "Faith Buddies" Sunday, where the older students attend Sunday School with the younger students and assist with their learning during class, help with any crafts, and sit with them during music.

Youth Choir:
Part of our Sunday School time each week is Music. All classes come together and learn songs about Jesus and this year have been learning some of the contemporary Sunday songs. For the 2023-2024 year the Youth Choir sang during service on February 25th, and April 28th. This fall for the 2024-2025 year the youth sang in service on October 27th. From the end of October until the Christmas Program the students focus on the music for their program.

Confirmation Fall of 2024

This fall we kicked off the second year of our new instruction structure for confirmation. The 6th Grade class, taught by Pastor Hansen, focuses on the Bible. 7th and 8th Grade classes, taught by DCE Thomas Wilson, together are working through the Catechism. The parts being covered this year are: Worship, Daily Prayers, Life in the Congregation, Stewardship, Duties, Office of the Keys, and the Ten Commandments.

6th Grade Confirmation Class:

Josie Christopher, Farrah Dunphy, Korie Emick, Serena Hoefer, Elsie Peters, Cooper Peters, Brynlie Peterson, Kohen Place, Isabel Russell, Berkley Steward, Ellen Townsend

7th Grade Confirmation Class:

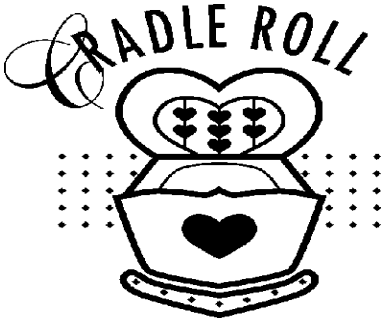
Andy Armitage, Jerrod Diedrick, Mollie Emick, Arianna Fischer, Tiptyn Kirchhoff, Ella Lawrence, Spencer Olson, Cruz Schott

8th Grade Confirmation Class:

Brayleigh Angstrom, Noah Elman, Kesley Emick, Gabriel Hoefer, Parker Jensen, Alyssa Lange, Weston Paul (Thor Lutheran Church), Brenna Vik

Trunk-Or-Treat – October 27th:
The Board of Education hosted their annual Trunk-Or-Treat on Sunday, October 27th in the west parking lot. We had roughly 16 trunks for the event that served about 160 youth. In addition to the trunks, families were able to decorate a cookie and play games in the fellowship hall.

Christmas Program – December 15th:
This year's Christmas Program, "Light a Candle", was presented on Sunday, December 15th @ 4:00 PM. Youth from our 3 year old class to 8th grade took part in this program. This year's program was heavy on the need for the older youth, but also incorporated the nativity. We had a great program directed by Nancy Blair and assisted by our Sunday School teachers.



Children listed are those from baptism to three years of age. When the child is baptized they receive a packet of information. Also, they will receive letters periodically until they start Sunday school at age three. A Cradle Roll Memorial was established in 1992 by the Harold Reimers family in memory of his mother, Anna Reimers. Each child has their name written on a wooden cut-out lamb when they are baptized and it is placed in an enclosed case in the nursery. Upon starting Sunday School, the child will receive this lamb.

CHILDREN BORN IN 2022

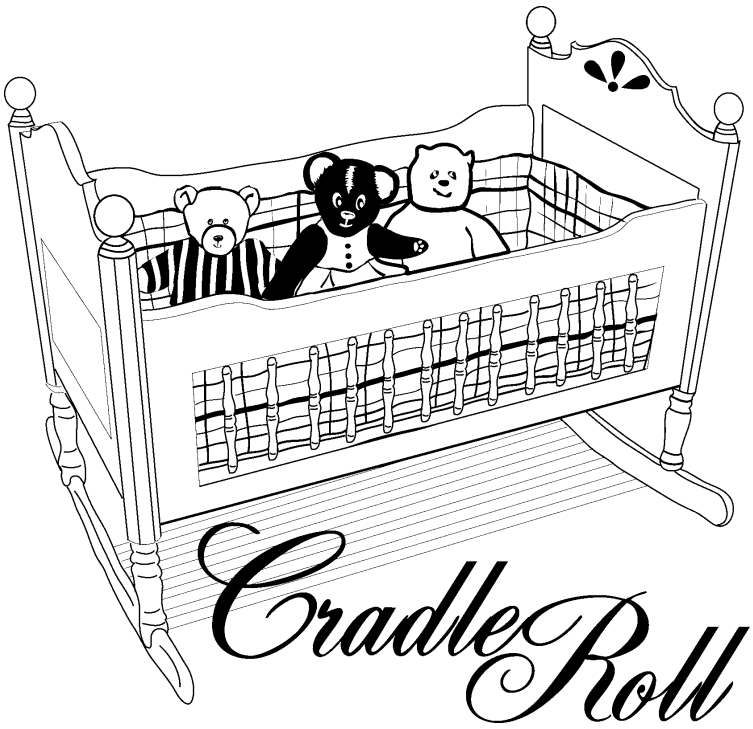
Asher Leo Fischer	2/14/22
Avril Kay Fischer	2/14/22
Owen James Reimers	2/15/22
Vincent Allen Wilson	2/23/22
Laramie Lynn Carlson	3/18/22
Kellan Marcus Foth	5/24/22
Ryer Alma Jane Anderson	6/03/22
Athena Rose Laing	6/14/22
Hattie Mae Smith	6/27/22
Kruz Anthony Stone	6/27/22
Adeline Eve Bockelmann	8/17/22
Nash Lee Bergemann	9/07/22
Audrey Elisabeth Jane Vitzthum	9/07/22
Charlotte Annabelle Lamaak	9/20/22
Kais McCoy Deer	9/23/22
Rory Rusch Pierotti	10/04/22
Wilhelmina Marie Jacobson	12/13/22

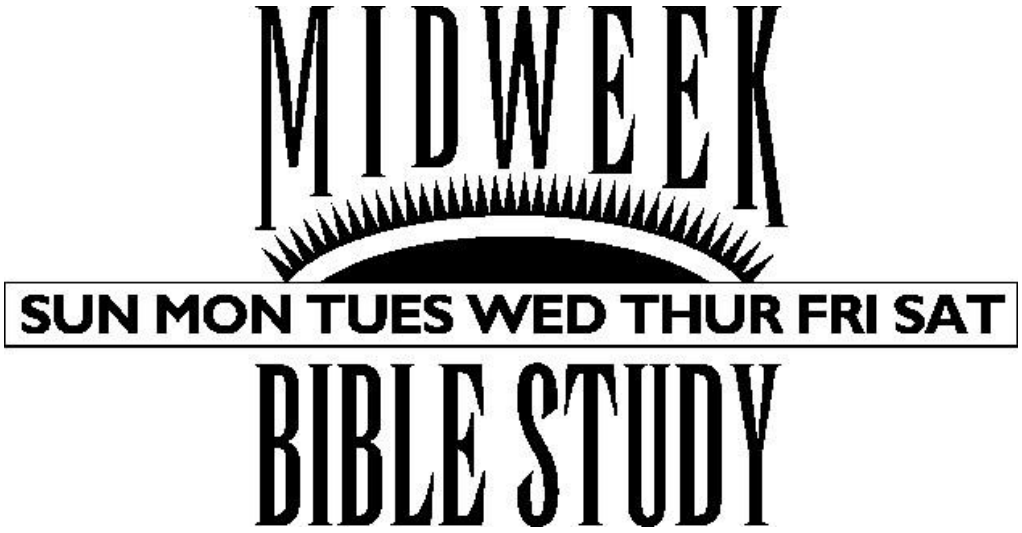
CHILDREN BORN IN 2023

Hayden Jeffrey Westre	2/13/23
Alaric Richard Kraft-Petersen	2/28/23
Colter Paul Smith	4/03/23
Ada Lou Ann Edwards	6/27/23
Reagan Kay Pedersen	7/03/23
Jameson Jeffrey McCullough	7/06/23
Grayson Michael Brainard	8/05/23
Emma Jean Larsen	9/27/23
Layton Michael Cook	10/13/23
Collins Anne Nelson	11/13/23
Jacob Arnold Torkelson	11/17/23
George Marvin Clough	11/21/23

CHILDREN BORN IN 2024

Roman Grey Hensley ----------	1/04/24
Braxton Todd Applegate ----------	1/12/24
Lottie Jade Kollmorgen ----------	1/16/24
Aaliyah Blair Hamirani ----------	1/31/24
Kamilah Blair Hamirani ----------	1/31/24
Joselyn Grace Pederson ----------	3/03/24
Dempsey Dean Hamilton ----------	3/22/24
Lilian Rae Beth Monson ----------	4/17/24
Lylah Carolyn Louann Anderson ----	5/21/24
Alistair Roger Kraft-Petersen ----	6/23/24
Hayes Loyd Edge ----------	7/22/24
Ivorie Kay Kollmorgen ----------	7/24/24
Emberly Mae Halvorson ----------	8/02/24
Arya Layne Houston ----------	8/29/24
Lucia Olive Stern ----------	9/25/24





EDUCATIONAL OPPORTUNITIES AT ZION

There were a number of opportunities to grow in our faith during the past year. The Bible Studies were led by the pastors and lay members of the congregation.

Following is a list of some of the Bible Studies held in 2024:

ADULT BIBLE CLASS is held every Sunday morning at 8:45 a.m. during the Sunday School hour. Pastor Hansen led this Bible Study in the Chapel.

TUESDAY MORNING BIBLE STUDY met on Tuesday mornings at 9:00 a.m. in the Chapel. Pastor Hansen led this Bible Study.

LADIES BIBLE STUDY met on Wednesday mornings at 10:00 a.m. in the Narthex. Pastor Hansen led the Bible Study.

WOMEN'S BIBLE STUDY: The Tuesday evening Bible Study was led by Judy Gronbach and the Wednesday morning Bible Study was led by Angela Naeve They met on Tuesday evenings (at 6:30 p.m.) and Wednesday mornings (9:15 a.m.) in the Chapel.

Wednesday Night Bible Study: Last September we started a Wednesday evening Bible Study at 6:00 p.m. This Bible study is intended to allow anyone in the congregation, but especially confirmation parents the opportunity to learn more about the Bible. It is a topical series including a new topic each week. The series continues into 2025. Feel free to join us. Pastor Aaron leads this Bible Study in the Sanctuary.

LUTHERAN YOUTH FOR CHRIST (LYC)

LYC (High School) / Jr. LYC (Junior High Youth: 5th-8th grade)

LYC Meeting Times: The High School LYC youth group meets twice a month, usually the 1st and 3rd Sunday of the month. They meet from 6:00 – 7:30 PM in the fellowship hall and the LYC youth room. Each meeting starts with a meal, then a devotion/Bible study, and ends with a game.

Jr. LYC Meeting Times: Jr. LYC youth group meets every Wednesday following Confirmation class at :700 PM, it runs until 8:15 PM. We take a break when Advent Services and Lenten Services are being held. Each night the youth work through a devotion/ Bible study followed by large group games.

Chili Cook-off and Feed – January 14th:
2024 started off with the LYC inaugural "Chili Cook-off and Feed", held on Sunday, January 14th. Competitors were able to go head to head in the chili competition, attendees of the fundraiser were able to sample the competitor's chili and vote for their favorite, while also being able to enjoy some more chili or chicken noodle soup along with desserts. Money raised went to help offset expenses for LYC.

LYC Prepares for Passion Play – March 29th:
From a discussion of Pastor Aaron and DCE Thomas about how we can incorporate the feeling of the Christmas Live Nativity into the Easter season came the LYC Passion Play. In 2024 members of LYC and the congregation came together to present the Zion Passion Play on Good Friday.

Easter Sunrise Service and Breakfast – March 31st:
To end the Easter season, LYC youth participated in the Easter Sunrise service, along with parents participating in the Easter Processional. LYC families continued the tradition of serving the Easter Breakfast.

Kick off Meeting – August 25th:
A Kick-off meeting and BBQ were held on Sunday, August 25th for the LYC and Jr.LYC students and families. Discussed upcoming schedules and meeting times.

Jr LYC Starts Up – September 4th:
The First Jr.LYC for the 2024-2025 year was held on September 4th. WE had roughly 20 junior high aged youth from 5th – 8th grade in attendance. Our devotional time was spent speaking about "New Beginnings"

LYC Settles In – September 15th:
The LYC, high school youth group, began their year on Sunday, September 15th. The night began as always with a meal, followed by the devotion/ Bible Study, and ended with a game. The theme of the fall Bible Study was "Endure", this study is part of the 2025 LCMS Youth Gathering.

Youth Assist with Trunk-or-Treat – October 27th:
We had a great turn out of both Jr. LYC and LYC youth for our annual Trunk-or-Treat on October 27th. Jr. LYC's trunk was "Frutis of the Spirit", and they handed out packages of fruit snacks. Our LYC group's theme was "In combat for Christ", and they used our nerf guns and targets for their "trunk".

LYC Senior Celebration – November 3rd:
The LYC youth continued their tradition of the "Thanksgiving Meal" this year. With so many scheduling conflicts the past few years it was decided to move the meal to the first Sunday in November. Being it is so early "Thanksgiving" didn't seem to fit anymore, so we decided to rename the meal the "Senior Celebration". We had many youth here to serve close to 70 adults. After the meal those in attendance had a great time with some trivia and prizes!

Trinity Hawarden Benefit – November 10th:
Following the devastating floods in the Northwest Iowa are that impacted Spencer and Cherokee area, members of the Zion LWML met with DCE Thomas about combining to have a fundraiser/ benefit for those impacted. DCE Thomas knew of the small congregation at Trinity Lutheran Church in Hawarden Iowa that lost everything in their basement of the church and in their parsonage. On November 10th, the Zion LWML, Jr. LYC and LYC hosted a meal and silent auction for Trinity. We were excited to have raised and gifted Trinity Hawarden over $5,500 from our fundraiser. Thank you to everyone that contributed!

Jr. LYC Christmas Party – December 8th:
After some busy few months, it was great to meet with the Jr. LYC youth at Sundance Lanes for their Bowling Night/Christmas Party. We had around 16 youth attend to bowl, eat lots of pizza, play Bowling BINGO, and win lots of prizes!

LYC Christmas Party – December 15th:
To finish off the 2024 year we had a great time on Sunday, December 15th at the LYC annual Christmas Party. After the meal and devotion, we had a game of building "gingerbread houses" out of DOTS (candy) and toothpicks! Before we left, we took pictures of those that wore their ugliest sweater/sweatshirt. Pictures were posted on Facebook and we accepted votes for the ugliest sweater. We had prizes for the 1st and 2nd place and a "Wilson Choice Award".

BOARD FOR EVANGELISM

Carole Zinnel, Diane Opheim, Jina Rasmussen, Tammy Kuehnast, Lynette Christensen, Abby Wickre, and Amber Townsend are the members of Evangelism for 2025.

This spring we served a Lenten meal and purchased Easter lilies for the Altar.

Our fall was busy with putting on a steak sandwich meal fundraiser in September and participating in Trunk or Treat in October.

December consisted of ordering and displaying poinsettias and decorating the church Sanctuary for Christmas. The nativity was brought out by the confirmation students during the first advent service, and hot chocolate and goodies were served by the Board afterwards. The live nativity was held at the Humboldt County Fairgrounds with a free will offering and a portion of the proceeds went to the Fairgrounds for the use of the building.

ZION'S KINDNESS TEAM REPORT

The team kept busy again in 2024. We are a team of 20 as we have added 4 new members.

We continue to purchase flowers for the altar, honoring our members 90 and above. We will honor 20 in 2025.

The greeting card ministry continues. We send to all anniversaries, approximately 90 birthdays, all the holidays, sympathy, thinking of you, and congrats!

February 11th we made and sold Black Forest Cakes and sponsored a Valentine Salad Bar. We were able to donate $2,000 to Camp Okoboji for handicap items needed by the water.

We delivered treats to our Seniors, and some shut-ins for all the holidays.

We hosted a Spring and a Fall Garage Sale. We paid $1,700 balance on the keyboard, which is a great addition.

In August we had the first annual Indoor Summer Picnic with Food, Bingo and Trivia. The guy's grilled burgers and we had over 20 salads and ice cream and brownies for dessert

We sponsored 2 families for Christmas and collected food for their Christmas too. At the last minute we were given 17 single older adults that needed a Christmas too!

We had a great year sharing and meeting our Kindness Goals.

If anyone is interested in joining us, or have any questions, please contact Bev in the office.

L.W.M.L. ANNUAL REPORT

NEW OFFICERS FOR 2025

Co-Chairs - Cheryl Miller, Amy Frehse
Secretary – Marlys Johnson
Treasurer – Marilyn Lehrman

Zion Lutheran Women's League (LWML) consists of all female communicant members of the congregation – high school graduate age and older. This group was organized to develop and maintain greater mission consciousness among women of the synod and fulfills a vibrant roll in Christ's commission to the church. A group of LWML members – Zion Kindness Team – send cards and other items to the senior members of the congregation and fundraisers. Another group of members – Sowers for Jesus - made quilts and lap robes for many people needing one.

LWML Sunday was held with a noisy money collection. The Mission Committee was busy collecting hats, mittens, and socks, among other projects during the year. Thirty-five boxes of goodies were sent to college students and military persons. Christmas boxes were also prepared this year.

Farnhamville LWML hosted the Spring Rally. Trinity-Deer Creek was the host for the Fall Rally. The meetings were well attended. The LWML district convention was held at Camp Okoboji in June with Cheryl Miller as delegate.

The group met at Lutheran Family Service in Fort Dodge in October for a luncheon and a talk given on the history of the adoptions process from the early days until the mid 1930's. It was good to spend quality time together with ladies from other groups of LWML members in our zone.

Because the Gemütlichkeit Dinner is no longer being held, it was voted on to have a "One hundred envelope challenge" for our missions' fundraiser which was successful. The missions donated to are: D/SAOC, Beacon of Hope Shelter, Camp Okoboji, Concordia Joint Seminary Fund, KJYL Radio, Lotus Project, Lutheran Family Service, Mission Central, F.U.E.L.-Humboldt Schools, and IDW Disaster Fund.

It was voted on at the December general meeting to have all LWML meetings during the day, as was done previously. All women past high school age are members of LWML and are always welcomed to participate.

LWML prayerfully hopes to continue to attain the aims of meeting their goals of Bible studies, Mission activities, helping others both physically and spiritually, and reaching out to those in need.

Secretary,
Marlys Johnson

Zion Lutheran Women's Missionary League Annual Financial Report 2024			
Marilyn Lehrman, Treasurer			
Balance January 1, 2024			$11,095.41
Receipts			
	Greeting Cards	$1,122.00	
	LWML Mites Received	$942.93	
	Monthly Offering Received	$348.00	
	Rotary Top 20 Banquet	$500.00	
	Lenten Supper- for Bibles	$300.00	
	Memorials Received	$50.00	
	2023 Charity Donations	$115.00	
	Tablecloth Rent	$77.00	
	Mission Fund Raisers	$3,776.70	
	Funerals Served for Year	$1,200.00	
	Bank Interest Earned	$0.23	
Total Receipts			$ 8,431.86
Expenses			
	2023 Ten Charities	$3,000.00	
	IWD LWML Mites	$1,546.38	
	Seminary Adopt a Student	$1,000.00	
	LWML IWD -Spanish Bibles	$268.21	
	Greeting Cards Purchased	$809.80	
	Rotary Top 20 Meal Expense	$58.55	
	Senior Class Gifts	$135.00	
	Senior Class Breakfast	$129.87	
	LWML IWD Zone Donation	$50.00	
	LWML Rally & Convention Offerings	$125.00	
	LWML IWD Convention Registrations	$498.00	
	Mission Project-Postage	$250.00	
	Banner Expenses	$300.00	
	LWML Quarterly Magazine	$120.00	
	LWML Sunday Bulletins	$41.28	
	Funeral Napkins	$71.65	
	Baptismal Napkins	$203.73	
	Printing-Bank Checks	$51.90	
	IWD LWML Memorials	$160.00	
	Kitchen Supplies (Kitchen fund)	$71.55	
Total Expenses			-$8,890.92
	Total Cash on Hand December 31, 2024		$10,636.35

LWML YEAR-END SUMMARY OF FUNDS

GENERAL FUND BALANCE as of December 31, 2024		$8,136.12
Kitchen Fund as of January 1, 2024	$4,491.23	
Receipts		
Bank Interest Earned	$0.23	
Funerals through 9-30-24	$900.00	
Total Receipts	$900.23	
Expenses		
Kitchen Supplies	$71.55	
Transfer funds to General fund	$2,819.68	
Total Expenses	$ (2,891.23)	
KITCHEN FUND BALANCE as of December 31, 2024		$2,500.23
TOTAL Cash on Hand as of December 31, 2024		$10,636.35

The following 10 charities will be receiving proceeds from the 2024 Missions Fund Raisers

Beacon of Hope Shelter, Fort Dodge, IA	Mission Central, Mapleton, IA
Camp Okoboji	Lotus Project, Vincent IA
LCMS Joint Seminary Fund	KJYL Kinship Radio
Lutheran Family Service	F.U.E.L. - Humboldt Schools
Domestic Sexual Assault Outreach Center	Iowa District West Disaster Fund

LWML
Lutheran Women *in Mission*

ZION LUTHERAN CHURCH CEMETERY COMMITTEE

The Zion Lutheran Church Cemetery is located approximately six miles southeast of Dakota City at the site where the country church was located. Rates for cemetery lots are as follows:

1/4 lot (1 grave)	$300.00
1/2 lot (2 graves)	$600.00
1 full lot (4 graves)	$1,200.00

FINANCIAL REPORT - Jeff Kirchhoff, Treasurer

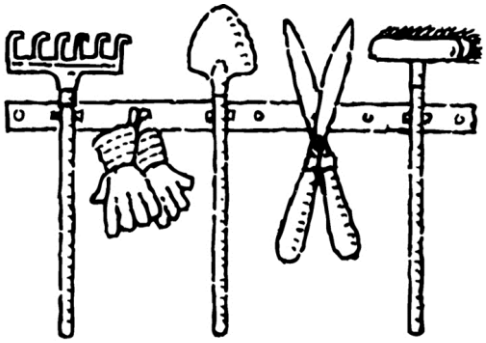
CHECKING ACCOUNT

Balance January 1, 2024		$ 684.01
Income:	Deposits from Savings	$4,000.00
	Total Income	**$4,000.00**
Expenses:	Martin Flag Company	$ 105.58
	Jeff Kirchhoff(mowing)	1,950.00
	Bank Charges	36.17
	Menards (fertilizer)	182.05
	Total Expenses	**$2,273.80**
Balance December 31, 2024		**$2,410.21**

SAVINGS ACCOUNT

Balance January 1, 2024		$5,017.21
Income:	Interest on Savings	$ 1.17
	Interest on CDs	239.46
	Donations	2,585.00
	Lot Sales	300.00
	Total Income	**$3,125.63**
Expenses:	Transfer to Checking	$4,000.00
	CD Penalty	38.51
	Total Expenses	**$4,038.51**
Balance December 31, 2024		**$4,104.33**

We have 2 CDs that total $12,577.93



Landscaping

ZION LUTHERAN CHURCH LANDSCAPE COMMITTEE 2024

The Landscape Committee continues to be the caretaker of the East, South and West sides of the church.

We trimmed, pruned, and pulled weeds in the spring and the fall. We added mulch to the East side of the church last spring. New planting was added around the fountain. The Ten Commandment Stone was placed on the East side of the church and the sidewalk from the East entrance to the church to the Vestry on the Southeast corner of the church was replaced.

The Landscape Committee includes: Fred & Monnie Steigleder, Joan Arnold, Marlys Johnson, Joyce Thompson, Al & Marge Hubrich, Mike & Barb Zabel, and LeRoy & Jan Jorgensen.

THE LUTHERAN HOUR

Proclaiming Christ since 1930

The Lutheran Hour is a radio broadcast on KHBT FM, Humboldt. Zion supports all Sunday Broadcasts by members sponsoring a Sunday for $32.00 this year (was $31.50 in 2024). Memorials are also given as well as donations to fund this in any amount. You may also give memorials or donate to the fund in any amount. Checks should be written to KHBT Lutheran Hour Broadcast and can be left in Louise Hauck-Chinn's mailbox, the church office, or in the collection plate.

Thank you for designating the Lutheran Hour Broadcasts as a memorial or a donation. It is a very important Ministry. Many say they enjoy it each Sunday.

KHBT LUTHERAN HOUR ACCOUNT

Balance on hand January 1, 2024 ----	$ 829.23
Sponsorships, Memorials, and Donations ----	2,332.50
Payments to KHBT Expenses ----	(1,638.00)
(In 2024 6 Sundays weren't sponsored.)	
Balance on hand January 1, 2025 ----	$1,523.73

Louise Hauck-Chinn, Coordinator

ADULT CHOIR 2024 ANNUAL REPORT

Sing joyfully to the Lord, all you lands;
serve the Lord with gladness;
come before Him with joyful song. Psalm 100:1

Zion Adult Choir does this every time we meet. We sing together with joy to add beauty to the worship services. Zion choir holds rehearsals on Wednesday at 5:15 p.m. and have a fun time of fellowship singing together to add special music to Sunday morning services. We are scheduled to sing twice monthly and for Passion Week and Christmas Services.

Confirmed members of Zion and adults who regularly attend Zion are invited and encouraged to participate in choir anytime throughout the year. Sadly we said farewell to a faithful choir member, Fred Arndt, this year; we are sure he has found his place in the tenor section of heaven's choir. Several past members returned to choir this fall, but we are still around 20 members. **This has been a concern for several years.** In a volunteer group, it's better to have more voices for when people are absent. Retiring for age is a real possibility in the near future. We have begun singing from the front because several singers no longer feel comfortable using the stairs to the balcony. ***We encourage ALL who enjoy singing to join us to continue this long tradition of music ministry at Zion. It is time to step up and use your talent!***

We appreciate your prayers, words of encouragement, and memorials to help this Zion ministry.

Mike Blair, Director

ZION'S ADULT CHOIR MEMBERS:

Soprano – Shirley Bakken, Nancy Blair, Donna Day, Marlys Johnson, Dawn Parle, Monnie Steigleder, and Bev Zinnel

Alto – Jenny Boswell, Keri Burmeister, Lynelle Hansen, Sandy Kirchhoff*, Marilyn Kuehnast, Morgan Parle, Jennifer Rolland, Laura Schaffer*, and Joyce Thompson*

Tenor – Fred Arndt Jr.*, Michael Blair, Tammy Kuehnast, and John Michelson

Bass – Kerry Burmeister, Bruce Gunderson, Pastor Mark Hansen, Jacob Parle, and Larry Plagmann*

Director - Mike Blair **Accompanist** - Nancy Blair

* Part of the year

ZION LUTHERAN CHOIR FINANCIAL REPORT 2024

Ending Balance 12/31/2023 ----------		$2,426.81
Credits:	Memorials donated through Zion 2023	$360.00
	Memorials donated through Zion 2024	$1,620.00
	Memorials directly to Zion Choir 2024	$100.00
	August 4, 2024 Fellowship Coffee	$177.00
		$2,257.00
Disbursements:	JW Pepper	$107.14
	Rieman Music	$885.90
	Reimbursement	$100.00
		$1,093.04
Debits for 2023:	None	
Ending Balance 12/31/2024 ----------		$3,590.77

Nancy Blair
Zion Lutheran Choir

ZION LIBRARY - 2024

Tammy Kuehnast, Librarian

The library supports the ministry of the congregation by providing inspirational materials for our daily use, educational materials for knowledge and faith growth and as a resource center. The library also serves as a place to spend quiet time reading, hold small committee meetings, and is used by the pastors for counseling members.

We encourage you to visit the library in 2025 and check out the materials available. Take advantage of this wonderful resource that Zion provides to help your faith grow.

Zion Library Financial Statement – 2024

Balance forward January 1, 2024	$	500.57
Debits		.00
Credits		.00
Balance on hand December 31, 2024	$	500.57

JR. LYC SCRIP CARD FUNDRAISER ANNUAL REPORT

This is the yearend report for Scrip cards. We made $2,853.00 from the sale of cards. We have $9,205.00 in cards on file as of December 31, 2024, with $5,829.78 in checking. We paid out $102.00 for Jr. LYC Bowling and $27.40 for checks. We would like to thank all of you who have bought cards over the years and especially those who buy monthly cards. It only takes a few moments to help build this account by buying cards before going to Hy-Vee or Fareway for groceries, to Millers Landing, Pasquale's, Caribbean Coffeehouse, and Unkies for your eating out needs. V & S is generous with giving us back 20% for all your necessities from their store. Floral Creations and Wempens are here for when you are buying Altar flowers or flowers for a loved one. Remember we will deliver to your work with just a phone call to Carole at 563-88-8776 or the church office.

QUILTERS - SOWERS FOR JESUS ANNUAL REPORT

Beginning Balance 1/1/2024	$	437.06
Deposits:		
Donations (from Lenten Supper)	$	150.00
		25.00
Interest		.16
Total Income:	$	175.16
Expenses:		
Dehumidifier	$	163.70
Dehumidifier Hose		10.58
Supplies (new cord & pedal for machine)		53.00
Total Expenses	$	(227.28)
Ending Balance 12/31/24	$	384.94

In the 2024 calendar year we gave away 131 quilts, lap robes, etc. to Orphan Grain Train, Beacon of Hope, Lotus, UDMO, and to individuals facing illness or hardships such as tornadoes and floods.

ZION'S NEW BANNERS ANNUAL REPORT

2024 has been a "Banner Year" for Zion. A profound "thank you" to our church members for gifts of money, memorials, and both the Evangelism Board for raising funds for Easter banners, hangers, and tassels and the LWML for donating funds to help cover the cost of hanging banners.

Marian Anderson presented the need for either cleaning the baptismal banner or replace it. This need gave us reason to go through older banners we had in storage and felt it was time to begin replacing some.

Donors who supported updating and/or replacing banners were Gary and Chery Miller, Wayne and Diane Lehman, and Jackie Schulze with cash donations. Once initiating the purchase of replacement banners, we received memorial gifts from Virgil and Marian Williams and after Jackie passing in April more memorial money came from her son and family.

We also received gifts of money and a storage unit for the new banners from Daryl and Sharon Kuehnast, who also donated the outdoor Winter flags.

Each banner has an inscription on the back who donated the banner set, who the banner is in memory of, plus the date 2024. In the new year 2025 Lent (purple), 4 Easter banners that will hang on the side walls of the sanctuary, and a red set for Pentecost will hang. The 4 Easter banners and hanging supplies were donated by the Evangelism Board steak dinner fundraiser held in September.

Thanks be to God!

"Teaching, Living, Sharing, and Serving Jesus Christ, God's Son, Our Savior"

CAMP OKOBOJI ANNUAL REPORT

Camp Okoboji – 1531 Edgewood Drive, Milford, IA 51351
Phone – 712-337-3325
Website – www.campokoboji.org

The Camp Auxiliary gave away 6 scholarships to youth in the 3rd through 12th grade. This is a full scholarship to attend Cub Week, Junior High Week, or Youth Week.

Cans for Camp were a big success again this year. THANK YOU, Zion members and friends. We sent $2,175.00 to Camp for essential needs, mattresses for the cabins. That is 4,350 cans and glass and plastic bottles.

The Quilt Auction was held on June 1st. It is an important event for the auxiliary to have funds for Camp to use for various projects or needs.

The Basket Auction at the annual meeting is another way to secure funds for the new playground, new picnic tables, items needed in the kitchen, etc.

The LWML District Convention was held at Camp in June and many various Camps throughout the summer.

The Camp sustained water damage to buildings following the significant weather event at the end of June. Many of the docks were damaged and had to be replaced.

Two Volunteer Weekends were planned during the year to get Camp ready for the busiest time in the summer and to winterize it for the colder months. Time and talent were shared by many doing many projects around Camp.

Many Omelet brunches were served and enjoyed from April to November once a month on Sundays. There were services at the Christian Life Center through the summer.

Check the bulletin boards for the latest activities at your Camp.

Your Camp Representatives,
Ron and Mary Stolle

2024 GENERAL FUND ANNUAL REPORT

Tim McCartan, Treasurer

RECEIPTS

Advent Offering	2,075.00
Ash Wednesday Offering	2,671.00
Ash Wednesday Supper – General Fund	447.00
Banner Donations	2,277.60
Baptism Banner Donation	150.00
Birthday (Debt Retirement)	266.00
Building	55.00
Carpet Fund	200.00
Carport Repairs	1,150.00
Cemetery Fund	100.00
Cemetery Fund – Morris Kirchhoff 60th Anni. Ordained	100.00
Christmas Offering	375.00
Commodity Sales Direct to Zion	16,659.87
Debt Retirement	23,350.00
Distribution Direct to Zion	46,904.82
Easter Offering	7,676.00
Endowment Fund Donations	431.67
Evangelism - Easter Lilies	220.00
Evangelism - Poinsettias	267.00
Evangelism – Live Nativity Donation	220.00
Fellowship Brunch	700.00
Fellowship Coffee – Building or Landscaping	194.00
Fellowship Coffee – Carport Repairs	119.00
Fellowship Coffee – Debt Retirement	150.00
Fellowship Coffee – Flood Relief	132.00
Fellowship Hall Rent	2,050.00
Fire Alarm Donations	15,400.00
Flood Relief Offering	1,409.00
Friend/Families IN Need (FIN) Fund	970.00
Good Friday Offering	1,475.00
Harvest Home	25,660.00
Harvest Home Commodity Sales Direct to Zion	15,736.12
Home	332,016.68
Initial Offering	222.00
Jr. LYC Donation	125.00
KHBT Lutheran Hour	516.50
Kindness Team – Garage Sale Proceeds	5,000.00
Kindness Team – Trinity Hawarden Fundraiser	480.00
Landscaping Donation	100.00
Lent Offering	3,744.01
Lenten Supper – Debt Retirement	258.00
Lenten Supper – General Fund	188.00
Lenten Supper – General Fund	289.00
Lutheran Family Service Donation	3.00
Lutheran Family Service SS Blue Bags & Offering	634.38
Lutheran Witness Sub.	316.00
LYC Donation	250.00
Maundy Thursday Offering	1,884.00
Memorials	4,310.00
New Video Camera Fund Donations	200.00

New Year's Eve Offering	20.00
Northland Auto Customer Donation	200.00
Plate	18,470.49
Refund – CPH	35.00
Reimbursement – 10 Commandment Plaque	75.00
Reimbursement – Copies/Bulletins	50.00
Reimbursement – DCE	200.00
Reimbursement – Jr. LYC	102.00
Reimbursement - LYC	1,785.53
Reimbursement – Visa	246.28
Reimbursement – Wedding Bulletins	57.07
Reimbursement – Women's Bible Study Material	1,421.75
Scholarship Fund Donations	33.00
Special Mission Fund	22.00
Special Mission Offering	1,768.00
Sunday School Offering	286.00
Sunday School Mission Fund	156.00
Thanksgiving Offering	1,725.00
Thrivent Choice Dollars	2,426.00
Trinity-Deer Creek	17,583.50
Trinity Hawarden Donation	20.00
Vacation Bible School Mission Offering	2,655.00
Vacation Bible School Donations	190.00
Vacation Bible School T-Shirts	551.00
Window Donations	900.00
TOTAL INCOME	**$571,106.27**

DISBURSEMENTS

Sharing the Gospel	$ 25,000.00
District Mission Project	7,500.00
LCMS World Mission	1,200.00
Lutheran Family Service	2,500.00
Families/Friends In Need	670.00
Pastor Aaron Flatau's salary	56,151.00
Housing	28,500.00
Car allowance	5,499.96
Concordia Plan: Health	30,756.96
Health Savings	2,000.00
Disability	1,904.64
Retirement	7,364.64
Accident Ins.	129.60
Life	86.25
Pastor Mark Hansen's salary	16,600.08
Housing	25,999.92
Concordia Plan: Health	6,479.16
Disability	1,228.56
- Retirement	4,750.20
DCE Thomas Wilson salary	45,207.96
Housing	21,999.96
Concordia Plan: Health	29,624.52
Health Savings	2,000.00
Disability	1,512.24
Retirement	5,847.12

Secretary's Salary	31,905.18
Secretary’s Disability	683.28
Secretary’s Retirement	2,642.16
Secretary’s Concordia Health	11,354.28
Health Savings	800.00
Janitor's Salary	22,758.00
Organist	4,070.00
SS, Med, - Employer	8,314.74
Bank Iowa Note Interest	1,916.66
Pulpit & Service Supplies	25,289.45
Computer	3,794.29
Vacation Bible School	2,365.73
Sunday School	4,172.34
Sunday School Rally Speaker	132.97
Sunday School Christmas Service	340.70
Sunday School Supplies	395.91
Scholarship Savings Budget	500.00
Evangelism	328.22
Stewardship	199.71
LYC	2,570.10
Jr. LYC	930.86
Bible Studies	629.84
Confirmation	3,672.62
Janitor Supplies	2,484.93
Maintenance & Repairs	8,951.55
Snow Removal	1,749.67
Lawn Care	3,703.90
Building Insurance	14,752.67
Workman’s Comp Insurance	2,479.64
Telephone - Office & Internet	1,880.31
Telephone - Cell Phones	4,331.92
Utilities (Water & Garbage)	1,665.65
Utilities (Electric & Gas)	11,415.39
Copier Maintenance	6,631.63
Miscellaneous	3,971.94
Conferences	35.00
Meals	101.80
Website	795.00
Reimbursed Expenses	29,113.27
TOTAL EXPENSES	**<$554,344.08>**

TREASURER RECAP

Thanks to the members of our congregation for making my duties as treasurer for the congregation a pleasant experience.

Tim McCartan, Treasurer

2024 Recap – General Fund

Beginning Balance January 1, 2024	$ 12,487.84
2024 Receipts	581,080.72
2024 Loan Proceeds	25,000.00
2024 Disbursements	(561,933.77)
2024 Loan Repayment	(35,000.00)
Ending Balance December 31, 2024	$ 21,635.29

Total Cash and Investments Summary at December 31, 2024

General Checking	$ 21,635.29
Edward Jones	299.01
Scholarship Savings	7,739.27
Endowment Fund Checking	2,812.93
Endowment Investments	81,342.89
TOTAL CASH AND INVESTMENTS at December 31, 2024	$113,829.40

Line of Credit Balance at December 31, 2024 $ 0.00

During 2024, Zion Lutheran Church borrowed $25,000 from the line of credit and repaid $35,000 on line of credit leaving a balance of $-0- at December 31, 2024

DEPOSITS – By Month 2024

General Checking Deposits

January	$ 27,443.77
February	40,524.19
March	48,188.17
April	68,940.66
May	53,274.91
June	43,785.29
July	48,764.70
August	50,026.23
September	44,334.11
October	39,883.71
November	66,922.55
December	73,992.43
Total Deposits	$606,080.72

Deposit and Withdrawal Comparison with Prior Year.

Deposits	2024	2023
Home	413,867.38	361,721.81
Harvest Home	41,396.12	25,513.00
Plate	18,470.49	5,974.00
Trinity Deer Creek	17,583.50	19,182.00
Loan Proceeds	25,000.00	10,000.00
Project Contributions	17,650.00	16,800.00
Fellowship Hall Rent	2,050.00	2,000.00
Other	70,063.23	96,972.76
	606,080.72	519,363.57
Withdrawals	(596,933.27)	(561,907.57)
	9,147.45	(42,544.00)
Beginning General Fund Balance	12,487.84	57,899.44
Ending General Fund Balance	21,635.29	15,355.44

MEMORIALS BY CATERGORY

DATE		AMOUNT
	ADULT CHOIR	
01/21/24	Beverly Blair	20.00
02/04/24	Beverly Blair	40.00
03/20/24	Virgil Williams	10.00
04/21/24	Lori (Binger) Petersen	20.00
05/05/24	Jackie Schulze	20.00
	Jackie Schulze	20.00
07/07/24	Marian Williams	10.00
11/10/24	Fred Arndt	40.00
	Fred Arndt	30.00
11/24/24	Fred Arndt	1,410.00
	TOTAL Adult Choir	**$ 1,620.00**
	BANNERS	
03/20/24	Virgil Williams	120.00
04/14/24	Virgil Williams	400.00
05/12/24	Jackie Schulze	25.00
	Jackie Schulze	20.00
05/19/24	Jackie Schulze	20.00
05/26/24	Jackie Schulze	715.00
06/09/24	Don Waderich	25.00
07/07/24	Jackie Schulze	20.00
	Marian Williams	480.00
10/06/24	Joy Englin	25.00
	Joy Englin	30.00
10/13/24	Bernie Miller	20.00
11/03/24	Margaret Hippen	10.00
11/10/24	Fred Arndt	50.00
	TOTAL Banners	**$ 1,960.00**
	CEMETERY	
05/12/24	Jackie Schulze	10.00
	Jackie Schulze	25.00
12/01/24	Fred Arndt	20.00
	TOTAL Cemetery	**$ 55.00**
	DEBT RETIRMENT	
11/10/24	Fred Arndt	20.00
	TOTAL Debt Retirement	**$ 20.00**
	FRIENDS/FAMILY IN NEED FUND	
01/21/24	Lyle Christensen	30.00
02/14/24	Lyle Christensen	25.00
	TOTAL FIN Fund	**$ 55.00**

	LANDSCAPING		
06/23/24	Eugene Jorgensen		10.00
	TOTAL Landscaping	**$**	**10.00**
	LUTHERAN WOMEN MISSIONARY LEAGUE		
05/26/24	Jackie Schulze		50.00
	TOTAL LWML	**$**	**50.00**
	MISSIONS		
03/20/24	Virgil Williams		20.00
	TOTAL Missions	**$**	**20.00**
	NEW VIDEO CAMERA		
03/03/24	Garald Schulze		20.00
	TOTAL New Video Camera	**$**	**20.00**
	NON-DESIGNATED		
04/21/24	Ann Wood		40.00
04/28/24	Audrey Olson		15.00
06/16/24	Travis Roberts		150.00
07/07/24	Don Waderich		50.00
08/25/24	Don Waderich		25.00
10/13/24	Bernie Miller		100.00
	Bernie Miller		20.00
11/10/24	Fred Arndt		20.00
	Fred Arndt		20.00
	Fred Arndt		10.00
	TOTAL Non-Designated	**$**	**450.00**
	VACATION BIBLE SCHOOL		
03/28/24	Tim Wredt		25.00
	Tim Wredt		25.00
	TOTAL VBS	**$**	**50.00**
	OVERALL TOTAL MEMORIALS	**$**	**4,310.00**

	Zion Lutheran Church Financial Secretary
	2024
	Marian Anderson
YTD	Fund Category
$352,568.91	Home
$9,115.70	Plate
$17,583.50	Trinity Deer Creek
$2,100.00	Fellowship Hall Rent
$216.00	Birthday Fund
$400.00	Improvement Fund
$150.00	Youth Ministry
$28,095.37	Debt Retirement
$41,596.12	Harvest Home - Harvest Home Commodity
$456.00	Donations - General
$212.00	Initial Offering
$316.00	Lutheran Witness
$100.00	Zion Cemetery Fund
$970.00	F.I.N. (Families In Need)
$1,950.00	Renovations
$741.00	VBS
$286.00	Sunday School - Missions -College Care
$3,610.00	General Fund - Church Coffee, Meal
$200.00	New Camera System
$637.38	Lutheran Family Service (SS Christmas Program)
$15,400.00	Fire Alarm
$516.50	KHBT - Lutheran Hour
$431.67	Endowment
$5,852.00	(Greenfield Disaster-Immanuel Luth- Flood)
$75.00	10 Commandments
$1,514.60	Banners - Baptism Banner
$5,480.00	Kindness Team - Garage Sale
	Reimbursements
$407.07	copies / bulletins / postage / Misc.
$169.75	Bibles / books / videos
$1,252.00	Bible Study material
$557.00	Poinsettias - Easter Lilies
$690.24	Jr LYC - LYC Expense Reimbursement
$0.00	Confirmation Banquet (Endowment Fund)
$35.00	Refund from Concordia Publishing
$246.28	Pastor Hansen - Pastor Flatau
$1,197.29	LYC Expense Reimbursement
$0.00	Endowment Reimbursement
$4,410.00	Memorials
$499,538.38	TOTAL

2025 BUDGET FOR ZION LUTHERAN CHURCH

1. SHARING THE GOSPEL	
a. Missions	$10,000
b. Mission Support	1,200
2. CARING FOR OTHERS	
a. Building/Administration UDMO/FP	500
3. THOSE WHO SERVE	
a. Pastor's Salary	47,151
Housing	28,500
Offset	6,000
Utilities	3,000
Car	5,500
Health	30,756
Health Savings Account	2,000
Disability	1,400
Retirement	5,500
Accident	140
b. DCE	40,208
Housing	22,000
Offset	5,000
Mileage	1,000
Health	29,625
Health Savings Account	2,000
Disability	1,400
Retirement	5,255
c. Pastoral Help – Pastor Mark Hansen	28,600
Housing	26,000
Health	6,000
Health C	380
Disability	800
Retirement	3,200
d. Secretary's Salary	30,369
Secretary Health	10,884
Secretary Health Savings Account	800
Secretary Disability	625
Secretary Retirement	2,418
Secretarial Help	500
e. Janitor's Salary	21,708
f. SS, Med - Employer	4,000
g. Organist	5,830
h. Choir Director	700
i. Guest Speakers	1,000

4. ADMINISTRATION

a. Vacation Bible School	1,500
b. Pulpit & Service Supplies	19,000
c. Sunday School	2,500
d. Sunday School Christmas Service	200
e. Sunday School Supplies	400
f. Evangelism	2,000
g. Library	100
h. LYC	2,000
i. Jr. LYC	2,000
j. Conferences	1,000
k. Meals / Banquets	300
l. Bible Study Material	1,000
m. Confirmation Material	1,500
n. Rally Sunday Speaker	3,000

5. CARING FOR GOD'S HOUSE

a. Janitorial Supplies	2,000
b. Maintenance & Repair	10,000
c. Snow Removal	3,000
d. Lawn Care (spray & fertilize)	1,500
e. Landscaping	1,000
f. Building Insurance	14,596
g. Workman's Comp. Insurance	2,520
h. Telephone – Office	1,900
i. Telephone – Cell	4,500
j. Water & Garbage	2,000
k. Electricity & Gas	15,000
l. Copier Maintenance	6,500
m. Equipment Note Principal and Interest	13,700

6. OTHERS

a. Operating Bank Note – Principle	10,000
b. Operating Bank Note – Interest	3,000
c. Website	1,200
TOTAL	$520,865