

# CONGREGATIONAL ANNUAL REPORT

Year Ending December 2024

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# SAINT JOHN LUTHERAN CHURCH

## Congregational Council And Appointed Positions

<b>Name</b>	<b>2024 Position</b>	<b>Term Expires</b>
JoEllen Poll	President	January 2025 (2nd term)
Daniel Braet	Vice President	January 2025 (2nd term)
Jo Ernst	Treasurer	January 2025 (2nd term)
Joannie Kilburg	Council Member	January 2026 (2nd term)
Shannon Abbott	Council Member	January 2026 (2nd term)
Marla Mootz	Council Member	January 2026 (1st term)

## Pastoral Leadership & Staff

The Reverend Paul Gammel	Pastor
Ann Skoff	Office Administrator
Kathy Ohlert	Church Custodian
Jessica Bormann	Retreat Center Lodge Custodian

## Mission Statement

**Growing and Responding Every Day as Disciples of Jesus**

## A MESSAGE FROM PRESIDING BISHOP ELISABETH EATON

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



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

I am so grateful for you, dear church. Your generosity to each of these three expressions of the church — your congregation, your synod and the churchwide organization — has bolstered the church's ability to share the message of God's love to people who are longing for it. Through your financial resources, your time volunteering and accompanying others, and your voices, you've helped carry this message of God's majestic love. Thank you, dear church. As we look ahead to the coming year, I encourage you to stand steadfast in God's promises, sure of God's love and goodness.

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

## OPENING LITANY

**Responses: P: Pastor C: All**

- P:** Confident in God's generosity and gathered into one by the Holy Spirit, let us praise God and give God thanks.
- P:** O God, we praise you and give you thanks for this day, for life, and for all the blessings we have received.
- C:** **You are good, and your mercy and love endures forever.**
- P:** We give you thanks for the Church throughout the world and especially the Evangelical Lutheran Church in America. Unite your church as one in proclaiming the truth of your unconditional love and forgiveness for all people. Gracious God: **C: you are good, and your mercy and love endures forever.**
- P:** We give you thanks for this congregation. Continue to help us to be passionate in following the teachings of Jesus Christ. Open our hearts and lead us to be an inclusive community that welcomes and accepts all people. Gracious God: **C: you are good, and your mercy and love endures forever.**
- P:** We give you thanks that you have blessed this congregation with members and participating partners who are committed to growing in their faith and supporting the mission and ministries of this church. Gracious God: **C: you are good, and your mercy and love endures forever.**
- P:** We give you thanks for the council members and all others who provide leadership. As we begin a new year, provide a clear vision for our congregation and grant us your wisdom to discern what is right for our future. Gracious God: **C: you are good, and your mercy and love endures forever.**
- P:** Good and loving God, be present with us in our annual meeting. Guide us to make good decisions on behalf of Saint John Lutheran so that the work of your kingdom can be accomplished through within this community and beyond. All this we pray in the name of Jesus Christ.  
**C. Amen.**

# AGENDA FOR ANNUAL CONGREGATIONAL MEETING

JANUARY 26, 2025

**Needed for a Quorum: 19 voting members** (10% of eligible Voting Members per the constitution. A voting member is defined as a confirmed member with a record of giving and having communion at least once within the year).

## Call To Order

**Opening Litany** - led by Pastor Paul

## Acceptance of Agenda

### Approval of Minutes

- 1) Annual Meeting - January 28, 2024
- 2) Special Congregational Meeting— July 14, 2024
  - a. Replacement of garage roof

## Acceptance of Financial Reports

## Acceptance of Financial Secretary's Report

### Acceptance of Reports

- 1) Pastor's
- 2) President's
- 3) Ministry Teams'

## Old Business

- 1) Update on Repair and Resurface the Front Outside Steps to the Church
- 2) Update on Parsonage Improvement
- 3) Update on Replacement of Garage Roof  
Work completed in October 2024 for the amount of \$5,500

## New Business

- 1) Recommendation 1: Selection of Council Members
- 2) Recommendation 2: Selection of Nominating Committee for 2025
- 3) Recommendation 3: Selection of Synod Assembly Representatives for 2025
- 4) Recommendation 4: Approval of Mission Support to the Synod for 2025
- 5) Recommendation 5: Approval of 2025 Mission Budget
- 6) Recommendation 6: Approval of Covering Any Deficit in General Expenses - 2025
- 7) Recommendation 7: Approval of Cemetery Committee Members
- 8) Recommendation 8: Approval of the 2025 Cemetery Budget

## Recognitions and Thank You

Ann Skoff's 25<sup>th</sup> Anniversary of Service  
Council Members whose terms end – JoEllen Poll, Daniel Braet, Jo Ernst

## Adjournment

## Closing Prayer and Lord's Prayer

# MINUTES OF ANNUAL CONGREGATIONAL MEETING

JANUARY 28, 2024

**Meeting called to order** at 11:33 am with 26 voting members present.

**Opening Devotion** led by Pastor Paul Gammelín.

**Agenda**—MSC to approve.

**Approval of Minutes** Motion made, Seconded, and Carried (MSC) to approve the Annual Congregational Meeting minutes of January 28, 2023. MSC to approve the Special Congregational Meeting minutes of June 25, 2023.

## **Acceptance of Reports -**

MSC to accept the Financial Reports.

MSC to accept the Financial Secretary's Report.

MSC to accept the Pastor's report and Congregational Profile Report.

MSC to accept the President's Report and Ministry Teams' Reports.

## **OLD BUSINESS**

### Repair & Resurface the Front Exterior Steps to the Church

Mark Guenther, of the Building Committee, informed the group that the work was to be done in September of 2023 and was not. Mark will seek new bids in March.

## **NEW BUSINESS**

### Recommendation 1: Council Members

To affirm the calling of Shannon Abbott, Joannie Kilburg, and Marla Mootz to serve on the church council for a two-year term beginning February 2024 through the end of the annual meeting in January 2026.

### Recommendation 2: Selection of Nomination Committee

MSC to approve the following members to serve on the 2024 Nominating Team: Deb Giesemann, Ryan Humphrey, and Diane Dempewolf.

### Recommendation 3: Selection of Synod Assembly Representatives

No volunteers came forward. The council will appoint someone.

### Recommendation 4: Improvements and Repairs to Parsonage

MSC by unanimous vote to approve the expenditure up to \$30,000 for improvements and repairs to the parsonage. The funding for this expenditure will come from the Saint John Trust: Parsonage Maintenance/Improvement Fund or any designated gifts.

### Recommendation 5: Caring for our Neighbors

MSC to have the church council establish a ministry team known as "Local and Global Outreach" that would be responsible for advocating for the local and ELCA programs that meet the needs of the poor; and to provide a yearly financial support for the local food programs (Bellevue Bread Basket and Community Cupboard). This support will come from 10% of the income we receive from the farm rental at Saint John Retreat Center. The 10% will be allocated – 60% to ELCA World Hunger and 40% to local food programs.

Recommendation 6: Closing of the Designated—Television Fund

MSC by unanimous vote to approve the closing of the Designated - Television Fund in the Saint John Trust and transferring the balance of that fund to the Non-Designated Fund within the Trust.

Recommendation 7: Mission Support to the Synod

MSC to approve that we continue to be a tithing congregation that gives 10% of its general offerings to the Southeastern Iowa Synod as our 2024 Mission Support offering.

Recommendation 8: 2024 Mission Budget

MSC to approve the 2024 Proposed Mission Budget as printed in this report for the year beginning January 1, 2024, through December 31, 2024.

Recommendation 9: Covering the Possible Deficit in General Expenses

MSC to give the authority to the council to direct the release of funds, as needed, from the Reserve Fund in the Designated Funds Account, and if additional amount is needed from the Saint John Trust - Non-designated Fund so that the general operating expenses that were approved within the 2024 Mission Budget may be paid in a timely manner; and that the total amount authorized is not to exceed \$8,000 for the year.

Recommendation 10: Cemetery Committee

MSC to approve Todd Giesemann, Lorrie Both, Karen Osar, Mark Guenther, Marty Ploessl, and Jim Eggers to serve on the Cemetery Committee for 2024.

Recommendation 11: 2024 Cemetery Plot Fees

MSC to approve the increase of the price for a cemetery plot beginning February 1, 2024, from \$650 to \$700 for members/participating partners and \$950 to \$1,000 for nonmembers; along with increasing the administrative fees from \$100 to \$125.

Recommendation 11: 2024 Cemetery Budget

MSC to approve the 2024 Cemetery Budget as printed in this report for the year beginning January 1, 2024 through December 31, 2024.

Meeting adjourned at 12:30 pm. Closed with prayer.

Respectfully submitted,  
Ann Skoff  
Office Administrator

The meeting was attended by the following 30 voting members:

- |                |                 |                    |
|----------------|-----------------|--------------------|
| Jace Ohlert    | Diane Dempewolf | Deb Giesemann      |
| Rich Norpel    | Sue Bevan       | Deb Hutchcroft     |
| Diane Norpel   | Fran Feuerbach  | Pastor Paul Gammel |
| Diane Carson   | Gary Feuerbach  | Kathy Ohlert       |
| Ann Skoff      | Beth Rogge      | Joannie Kilburg    |
| Linda Nudd     | Mark Rogge      | Ryan Humphey       |
| Julie Kirk     | Sara Guenther   | Daniel Braet       |
| Todd Giesemann | Mark Guenther   | Shannon Abbott     |
| Barry Nudd     | Terry Dempewolf | JoEllen Poll       |
| Marty Ploessl  | Laural Ploessl  | Jo Ernst           |

## **Special Congregation Meeting July 14, 2024**

Meeting was called to order by the president, JoEllen Poll, following the 10:00 worship service.

Recommendation: The council recommends that the members approved the expenditure up to \$7,000 for the purpose of re-shingling the parsonage garage. The funding is to come from Saint John Trust – Non designated Fund.

Second received and no discussion followed.

Recommendation passed by a unanimous voice vote.

MSC for adjournment.

# FINANCIAL REPORTS

## GENERAL FUND

Beginning Balance—January 1, 2024	\$13,661.23
Total Receipts.....	\$188,629.78
Total Disbursements.....	- <u>191,045.61</u>
Ending Balance—December 31, 2024.....	\$11,245.40

### **Budgeted Receipts**

General Offerings.....	\$153,427.46
Eucharisteo Grant .....	4,900.00
Perpetual Offering Fund .....	2,000.00
Farmland Rent .....	12,000.00
Lodge Rentals .....	2,175.00
Gifts Received .....	750.00
Funerals .....	850.00
Weddings .....	0.00
Building Use .....	125.00
Interest Earned & Misc. ....	32.22
Cemetery Custodial.....	6,000.00
World Hunger/Disaster Relief .....	370.10
Transferred from Designated.....	<u>6,000.00</u>
<b>Total Receipts.....</b>	<b>\$188,629.78</b>

### **Budgeted Disbursements**

Building & Property Ministry.....	\$17,509.59
ELCA Mission Ministry.....	16,202.85
Parish Admin. Ministry .....	65,365.92
Pastoral Ministry .....	84,193.68
Retreat Center Ministry.....	5,628.06
Worship & Music Ministry .....	<u>2,145.51</u>
<b>Total Disbursements.....</b>	<b>\$191,045.61</b>

*(Detailed breakdown of budgeted disbursements can be found within the proposed budget.)*



## DESIGNATED FUNDS

Beginning Balance—January 1, 2024 .....	\$91,517.47
Total Receipts .....	42,428.18
Total Disbursements .....	- <u>31,833.65</u>
Ending Balance—December 31, 2024 .....	\$102,112.00

<b><u>Building Improvements</u></b>	\$335.66	<b><u>Christmas Star</u></b>	\$965.72
Receipts	\$512.00	Receipts	\$3,515.00
Disbursements	<u>-\$667.68</u>	Disbursements	<u>-\$503.27</u>
Current Balance	<b>\$179.98</b>	Current Balance	<b>\$3,977.45</b>

<b><u>Donations Beyond Us</u></b>	\$1,136.14	<b><u>Education Ministry</u></b>	\$2,014.54
Receipts	\$1,373.03	Receipts	\$3,545.00
Disbursements	<u>-\$650.00</u>	Disbursements	<u>-\$967.03</u>
Current Balance	<b>\$1,859.17</b>	Current Balance	<b>\$4,592.51</b>

<b><u>EWALU Scholarships</u></b>	\$1,673.39	<b><u>Flower Fund</u></b>	\$419.25
Receipts	\$0.00	Receipts	\$100.00
Disbursements	<u>\$0.00</u>	Disbursements	<u>-\$100.00</u>
Current Balance	<b>\$1,673.39</b>	Current Balance	<b>\$419.25</b>

<b><u>Funeral/Kitchen Fund</u></b>	\$9,878.28	<b><u>Local/Global Outreach Comm.</u></b>	\$0.00
Receipts	\$0.00	Receipts	\$2,786.89
Disbursements	<u>-\$94.56</u>	Disbursements	<u>-\$2,322.76</u>
Current Balance	<b>\$9,783.72</b>	Current Balance	<b>\$464.13</b>

<b><u>Good Samaritan Fund</u></b>	\$409.39	<b><u>Lodge/Retreat Center</u></b>	\$10,021.38
Receipts	\$1,052.79	Receipts	\$0.00
Disbursements	<u>\$0.00</u>	Disbursements	<u>-\$1,491.77</u>
Current Balance	<b>\$1,462.18</b>	Current Balance	<b>\$8,529.61</b>

<b><u>Memorials - Non-designated</u></b>	\$7,397.40	<b><u>Men's Group</u></b>	\$749.05
Receipts	\$115.00	Receipts	\$0.00
Disbursements	<u>\$0.00</u>	Disbursements	<u>-\$749.05</u>
Current Balance	<b>\$7,512.40</b>	Current Balance	<b>\$0.00</b>

<b><u>Music &amp; Chimes</u></b>	\$1,328.70	<b><u>Office Equipment</u></b>	\$10,544.11
Receipts	\$0.00	Receipts	\$0.00
Disbursements	<u>\$0.00</u>	Disbursements	<u>-\$1,258.11</u>
Current Balance	<b>\$1,328.70</b>	Current Balance	<b>\$9,286.00</b>

<b><u>Payroll Taxes</u></b>	\$1,500.00	<b><u>Prayer Shawl Ministry</u></b>	\$125.89
Receipts:	\$9,808.27	Receipts	\$500.00
Disbursements	<u>-\$9,644.51</u>	Disbursements	<u>\$0.00</u>
Current Balance:	<b>\$1,663.76</b>	Current Balance	<b>\$625.89</b>

<b><u>Reserve Fund</u></b>	\$19,207.78	<b><u>Scholarship - Kate Bowman</u></b>	\$670.00
Receipts	\$9,183.62	Receipts	\$0.00
Disbursements	<u>-\$10,150.21</u>	Disbursements	<u>-\$400.00</u>
Current Balance	<b>\$18,241.19</b>	Current Balance	<b>\$270.00</b>
<b><u>Scholarship - Bud Knake</u></b>	\$692.55	<b><u>Scholarship - Memorial Fund</u></b>	\$1,151.51
Receipts	\$0.00	Receipts	\$0.00
Disbursements	<u>\$0.00</u>	Disbursements	<u>\$0.00</u>
Current Balance	<b>\$692.55</b>	Current Balance	<b>\$1,151.51</b>
<b><u>Scholarship - Wallace</u></b>	\$972.00	<b><u>Senior Quilts</u></b>	\$640.89
Receipts	\$0.00	Receipts	\$700.00
Disbursements	<u>-\$400.00</u>	Disbursements	<u>-\$612.99</u>
Current Balance	<b>\$572.00</b>	Current Balance	<b>\$727.90</b>
<b><u>TV/Worship Technology</u></b>	\$12,855.21	<b><u>Thanksgiving Dinner</u></b>	\$613.54
Receipts	\$1,020.00	Receipts	\$2,290.00
Disbursements	<u>-\$860.89</u>	Disbursements	<u>-\$1,888.64</u>
Current Balance	<b>\$13,014.32</b>	Current Balance	<b>\$1,014.90</b>
<b><u>Thrivent Choice Receipts</u></b>	\$2,263.07	<b><u>Vacation Bible School</u></b>	\$2,030.75
Receipts	\$949.00	Receipts	\$4,075.00
Disbursements	<u>-\$500.00</u>	Disbursements	<u>-\$704.95</u>
Current Balance	<b>\$2,712.07</b>	Current Balance	<b>\$5,400.80</b>
<b><u>Youth Bible Fund</u></b>	\$1,921.27		
Receipts	\$3,810.00		
Disbursements	<u>-\$774.65</u>		
Current Balance	<b>\$4,956.62</b>		

**BREAKDOWN OF DESIGNATED FUNDS FINANCIAL ACCOUNTS:**

Checking Account:

Bellevue State Bank \$26,725.36 (0.15% interest)

Certificates of Deposit:

#5233 21,361.74 *Matures 10/3/25 (4.25% interest)*  
 #3867 26,320.70 *Matures 10/19/25 (4.87% interest)*  
 #3211 26,632.42 *Matures 4/19/25 (4.3% interest)*  
 #4028 0.00 *Closed 90-day CD. Earned \$265.81 interest*

Investments:

Concourse Financial 1,071.78

**TOTAL: \$102,112.00**

# CEMETERY ASSOCIATION

Submitted by Lorrie Both

## CHECKING ACCOUNT

Beginning Balance —January 1, 2024 .....	\$16,385.79
Total Receipts .....	\$12,733.42
Total Disbursements .....	- <u>7,723.16</u>
Ending Balance—December 31, 2024 .....	\$21,396.05

### Receipts

Lot Sales .....	\$4,100.00
Registration Fees .....	750.00
Interest & Dividends	
BSB Checking Account.....	8.42
BSB Stock Dividends .....	<u>7,875.00</u>
Total Receipts .....	\$12,733.42

### Disbursements

Custodial Care .....	\$6,459.00
Bank Fees.....	20.00
Repairs & Maintenance .....	772.65
Supplies .....	<u>471.51</u>
Total Disbursements .....	\$7,723.16

## SUMMARY OF CEMETERY FINANCIAL ACCOUNTS

**Checking Account** .....\$21,396.05

### **Certificates of Deposit**

Bellevue State Bank—#1829 .....	\$14,605.83
Bellevue State Bank—#2379 .....	24,578.43
Bellevue State Bank—#2380 .....	2,754.70
Bellevue State Bank—#2588 .....	<u>3,037.17</u>
Total Certificates of Deposit .....	\$44,976.13

### **Shares of Stock**

    15 shares Bellevue State Bank Stock @ \$9,612.00 ..... \$144,180.00

**Total Value of Accounts s as of 12/31/24** .....**\$210,552.18**

Total Value of Accounts as of 12/31/23.....\$197,444.02

The total gain in Accounts for 2024 was..... \$13,108.16

**WOMEN OF SAINT JOHN**

SUBMITTED BY EUNICE SCHLADEZKY

Beginning Balance—January 1, 2024 .....	\$1,008.08
Total Receipts .....	\$0.00
Total Disbursements .....	- <u>160.00</u>
Ending Balance—December 31, 2024 .....	\$848.08

**Receipts**

**Total Receipts..... \$0.00**

**Disbursements**

    Women of the ELCA Cluster Dues ..... \$100.00

    Cash for Driver to deliver LWR quilts and school kits..... 60.00

**Total Disbursements ..... \$160.00**

# SAINT JOHN YOUTH MINISTRY ACCOUNT

Bellevue State Bank  
Submitted by: Pastor Paul

## Checking Account

Beginning Balance - January 1, 2024 .....	\$10,211.87
Receipts .....	\$5,231.11
Less Disbursements .....	- <u>\$4,748.20</u>
Ending Balance - December 31, 2024 .....	\$10,694.78

## Checking: Income

Pizza Suppers	
From Students .....	687.86
Donations .....	700.00
Lenten Soup Suppers	
Toward Mission Trips.....	759.10
Toward World Hunger.....	84.00
Student Registration Fees for Mission Trip .....	1050.00
Other Donations	
Youth Ministries .....	1890.00
Mission Trip .....	25.00
Saint John Trust -	
Mission Trip Support.....	00
CD - Travel Support.....	00
Other .....	<u>35.15</u>

**Total Receipts .....** **\$5,231.11**

## Checking: Disbursements

Mission Trip	
Registration Fee (2024) .....	2769.14
Van Rental.....	750.00
Gas.....	100.14
T-shirts .....	97.37
Lenten Soup Suppers	
ELCA World Hunger (from Lenten Soup Suppers).....	84.00
Rite of Confirmation	
Banquet, Pictures .....	33.92
Pizza Suppers	
(Ingredients needed to make the pizzas and pop) .....	913.63
Other .....	<u>00</u>

**Total Disbursements.....** **\$4,748.20**

## SAINT JOHN TRUST REPORT

### Brief History:

In 2004, the members of Saint John voted to establish the "Saint John Lutheran Trust" with investment monies that came from several estates, including the Schipper estate. The purpose of this Trust was to provide a better vehicle and discipline for managing our investment monies. Any disbursements from the Trust or changes to the Trust directives require a 'super majority'(75%) approval of the voting members present at a congregational meeting

The Saint John Trust does allow for additional gifts to be directed to all for "sub funds." These "sub funds" may be established upon the approval of the church council with consideration given to the donor's designation or upon the affirmative vote (super majority) of the congregation to a redistribution on the Trust assets.

At the 2014 annual meeting, the members approved the current designations for our Funds along with sub funds under the Fund.

At the 2022 Annual Congregational Meeting, the voting members decided to have the council oversee the Trust Fund instead of a financial committee. Further discussion was held at the annual meeting regarding investing some of the monies with Thrivent Financial.

### Summary of Activity in 2024:

The 2024 the Saint John Trust Fund showed significant gains. This was due to the church taking advantage of the high interest available on CD's; and the substantial growth of the funds invested with Thrivent Financial.

Per the 2024 Annual Congregational Meeting, \$7,000 of the Non-designated Funds was set aside to replace the garage roof. The work was completed in October at a cost of \$5,500.00.

In July, \$2,000 was drawn from the Restricted Funds/Perpetual Offering account. This was part of the net gains earned on that account.

## Saint John Trust Fund

Beginning Balance – January 1, 2024 .....	\$541,378.86
New Gifts or Additions .....	2,000.00
Interest Earned from CDs & Money Market .....	8,332.70
Interest Earned in 2023 from CDs** .....	4,715.71
Investment Gains/Losses* .....	12,419.99
Payment for Garage Roof .....	- 5,500.00
Funds drawn from Thrivent Financial .....	<u>- 2,000.00</u>
Ending Balance – December 31, 2024.....	\$561,347.26

\*Change in value of Thrivent Financial Investment

\*\* Did not receive notice of interest earned in 2023

### LISTING OF TRUST ASSETS

#### CHECKING/SAVINGS

Fidelity - Checking .....	2,834.22
Fidelity – Money Market (2.23%) .....	66,232.83
<b>Total Checking/Savings .....</b>	<b>\$69,067.05</b>

#### CERTIFICATE OF DEPOSIT

Fidelity CD – 389 (Matures 9/16/25 at 2.77%) .....	164,254.48
Fidelity CD – 325 (Matures 9/16/25 at 2.77%) .....	16,087.82
BSB CD – 2899 (Matures 4/18/25 at 4.8%).....	59,135.50
ELCA Mission Fund CD – 8199 (Mat. 7/21/27 at 4.184%) .....	<u>32,726.49</u>
<b>Total Certificate of Deposit .....</b>	<b>\$272,204.29</b>

#### STOCKS & OTHER INVESTMENTS

Thrivent Financial .....	182,347.92
[Original 2022 Investments = \$155,000.00 Additional 2023 & 2024 investments = 7,000.00]	
Riverview Development.....	<u>37,728.00</u>
[32 shares @ \$1,179.00]	
<b>Total Stocks &amp; Other .....</b>	<b>\$220,075.92</b>

**TOTAL VALUE OF TRUST ASSETS .....** **\$561,347.26**

**LISTING OF THE TRUST FUNDS and SUB-FUNDS**

**RESTRICTED FUNDS:** The principal of the sub-funds with this Restricted fund must remain invested. Interest earned is to be distributed for the purpose designated. The principle may be added to by additional gifts.

**Total Restricted Funds ..... \$163,363.18**

<b>RESTRICTED – Brinker/McClean Education Fund</b>	
Beginning Balance – January 1, 2024.....	\$21,377.02
<i>(Includes historic gift total of \$15,000)</i>	
New Gifts or Additions .....	0.00
Investment Gains/Losses .....	1,562.44
Funds Allocated for Use .....	<u>0.00</u>
Ending Balance.....	\$22,939.46

**Money invested with Thrivent Financial**

*The interest earned from Brinker/McClean Education Fund is to support the educational ministries such as ARK and Confirmation. The interest earned will be paid out to the Designated – Education Ministry of the Now Account. Withdrawals from this fund cannot be taken if the value of the fund is less than \$15,000.*

<b>RESTRICTED – Wallace Scholarship Fund</b>	
Beginning Balance – January 1,2024.....	\$32,079.51
<i>(Includes historic gift total of \$30,000)</i>	
New Gifts or Additions .....	0.00
Investment Gains/Losses .....	2,344.68
Funds Allocated for Use .....	<u>0.00</u>
Ending Balance .....	\$34,424.19

**Money invested with Thrivent Financial**

*The interest earned from Wallace Scholarship Fund is to support the awarding of a scholarship to an individual who applies and meets the qualifications for this scholarship. The pastor will recommend, and the council will approve, the recipient. The award will be sent directly to the institution. Withdrawals from this fund cannot be taken if the value of the fund is less than \$30,000.*

<b>RESTRICTED – Bud Knake Scholarship Fund</b>	
Beginning Balance – January 1,2024.....	\$29,933.41
New Gifts or Additions .....	0.00
Investment Gains/Losses .....	2,187.83
Funds Allocated for Use .....	<u>- 0.00</u>
Ending Balance .....	\$32,121.24

**Money invested with Thrivent Financial**

*The interest earned from Bud Knake Scholarship Fund is to support the awarding of a scholarship to individuals who are attending a trade school. Recipients must apply and meet the qualifications for this scholarship. The pastor will recommend, and the council will approve, the recipients. The award will be sent directly to the institution. Withdrawals from this fund cannot be taken if the value of the fund is less than \$28,000.*



<b>RESTRICTED – Perpetual Offering Fund</b>		
Beginning Balance – January 1,2024 .....		\$38,348.89
New Gifts or Additions .....	2,000.00	
Investment Gains/Losses .....	2,802.91	
Funds Allocated for Use .....	<u>- 2,000.00</u>	
Ending Balance .....		\$41,151.80

**Money invested with Thrivent Financial**

*The interest earned from Endowed Offering Fund is to support the expenses of the Mission Budget of the General Account. Withdrawals from this fund cannot be taken if the value of the fund is less than \$37,000.*

<b>RESTRICTED – ELCA Mission Fund</b>		
Beginning Balance – January 1,2024 .....		\$32,726.49
New Gifts or Additions .....	0.00	
Investment Gains/Losses .....	0.00	
Funds Allocated for Use .....	<u>0.00</u>	
Ending Balance.....		\$32,726.49

*The interest earned from ELCA Mission Fund is to support requests from non-profit organizations, benefits for individuals, or special projects that aid others within the Bellevue community or our synod. The interest earned will be paid out to the Designated – Donations Beyond Us Fund of the Now Account. The balance of this fund should not be less than \$30,000.*

**RESERVED FUNDS:** The monies allocated to these sub-funds have been approved for specific projects and available upon completion of the project and the directive of the council to release the approved amount to the General Fund for payment.

**Total Reserved Funds..... \$54,760.61**

<b>RESERVED – Parsonage Maintenance/Improvement Fund</b>		
Beginning Balance – January 1, 2024.....		\$47,760.61
New Gifts or Additions .....	0.00	
Funds Allocated for Use .....	<u>0.00</u>	
Ending Balance .....		\$47,760.61

<b>RESERVED – Front Exterior Church Steps</b>		
Beginning Balance – January 1, 2024.....		\$7,000.00
Funds Allocated for Use .....	0.00	
Funds Returned to 'Non-Designated' Account .....	<u>- 0.00</u>	
Ending Balance .....		\$7,000.00

*In 2023 the congregation approved spending, up to \$7,000, for covering front exterior church steps.*

<b>RESERVED – Garage Roof</b>		
Beginning Balance – January 1, 2024.....		\$0.00
Funds Allocated for Use .....	7,000.00	
Funds Paid to Chris's Carpentry Service.....	- 5,500.00	
Funds Returned to 'Non-Designated' Account .....	<u>- 1,500.00</u>	
Ending Balance .....		\$0.00

*In 2024 the congregation approved spending, up to \$7,000, for replacing the garage roof.*

**DESIGNATED FUNDS:** The monies allocated to these sub-funds have been approved for specific projects and available upon completion of the project and the directive of the council to release the approved amount to the General Fund for payment.

**Total Designated Funds..... \$158,124.05**

<b>DESIGNATED – Mission Trip Support Fund</b>	
Beginning Balance – January 1,2024 .....	\$48,189.10
New Gifts or Additions .....	0.00
Investment Gains/Losses .....	3,522.13
Funds Allocated for Use .....	<u>0.00</u>
Ending Balance .....	\$51,711.23

**Money invested with Thrivent Financial**

*The purpose of this sub-fund is to aid the mission trips taken by the youth. Interest earned from this sub-fund would be paid out to the Saint John Youth checking account.*

<b>DESIGNATED – Retreat Center Fund</b>	
Beginning Balance – January 1,2024 .....	\$101,727.59
New Gifts or Additions .....	0.00
Interest Earned .....	4,685.23
Funds Allocated for Use .....	<u>0.00</u>
Ending Balance .....	\$106,412.82

*The gifts received were designated by the donor for the sole purpose of the maintenance and improvements needed at Saint John Retreat Center. Distribution of approved monies from this fund cannot exceed \$5,000 in any given year unless the expenditure was approved by the congregation with a super majority vote.*

<b>DESIGNATED – Television Fund</b>	
Beginning Balance – January 1,2024 .....	\$5,000.00
New Gifts of Additions .....	0.00
Funds Moved to ‘Non-Designated’ .....	<u>- 5,000.00</u>
Ending Balance .....	\$0.00

*This sub-fund was established when the city was contemplating having us help with upgrading some cable equipment. By unanimous congregational vote, the sub-fund was closed in 2024 & money moved to ‘Non-designated’.*

**NON-DESIGNATED FUND:** The monies within this fund have not been designated for any specific project or ministries of the church. Distribution of this fund cannot exceed \$5,000.00 in any given year to cover the deficit in the approved Mission Budget for the operating expenses of the church.

**Total Non-Designated Fund ..... \$185,099.42**

<b>NON-DESIGNATED FUND</b>	
Beginning Balance – January 1,2024 .....	\$177,236.24
Television Fund Closed .....	5,000.00
Funds Allocated for Garage Roof .....	- 7,000.00
Funds Returned from Garage Roof Fund .....	1,500.00
Interest Earned .....	<u>8,363.18</u>
Ending Balance.....	\$185,099.42

## FINANCIAL SECRETARY'S REPORT

Offerings	2024	2023	2022
General Offerings	\$153,427.46	\$148,066.77	\$143,953.54
World Hunger/Disaster Relief	<u>370.10</u>	<u>626.70</u>	<u>\$619.81</u>
<b>Total</b>	\$153,797.56	\$148,693.47	\$144,573.35

### General Fund Recorded Contributions

Weekly Giving	Yearly Giving	2024 Confirmed Members	2023 Confirmed Members	2022 Confirmed Members
70.01 and above	\$3,641 and above	15	13	14
60.01—70.00	\$3,121 – \$3,640	2	2	2
50.01—60.00	\$2,601—\$3,120	9	9	3
40.01—50.00	\$2,081—\$2,600	11	6	9
35.01—40.00	\$1,821—\$2,080	5	7	9
30.01—35.00	\$1,561—\$1,820	10	9	8
25.01—30.00	\$1,301—\$1,560	6	3	6
20.01—25.00	\$1,041—\$1,300	18	16	19
15.01—20.00	\$781—\$1,040	10	9	9
10.01—15.00	\$521—\$780	17	17	13
5.01—10.01	\$261—\$520	22	24	25
2.01—5.00	\$105—\$260	20	18	14
.01—2.00	\$1—\$104	21	27	35
0.00	0.00	213	210	230
<b>Total Confirmed Members</b>		<b>379</b>	<b>377</b>	<b>396</b>

*Of the 213 confirmed members who do not have a record of giving, 64 (30%), are age 25 or younger, 25 (12%) do not live in Bellevue but retain their membership at Saint John, and 7 (4%) are shut-ins.*

## PASTOR'S REPORT

THE REVEREND PAUL W. GAMMELIN

Brothers and sisters in Christ: The grace of our Lord Jesus Christ, the love of God, and the communion of the Holy Spirit be with you all.

As I have written numerous times in my pastor's report, I share this again. I once heard that a "Pastor's Report" could be presented to the members of the congregation as the *Pastoral State of the Congregation* message in which the pastor shares his/her assessment of the congregation and presents a vision or agenda for the congregation. So, I offer this "2024 – *Pastoral State of the Congregation*."

"Like sands through the hourglass, so are the days of our lives." This was the opening to the soap opera "Days of Our Lives." For twenty-five years, the passage of time might be compared to the steady flow of sand through the hourglass of our lives here at Saint John Lutheran. I am truly grateful for the 25 years I have served this congregation as its pastor. In October, you celebrated with me the anniversary of our shared partnership in ministry. All I want to say is thank you very much for recognizing the 25 years of being your pastor! As I have said over the years, it is only by the grace of God that I have had this opportunity of serving the church as an ordained minister.

Looking back over the years, we have experienced many changes. Some changes were well received, while others took some time to accept and to recognize the benefits. One of the significant changes is with the Sacrament of Holy Communion. When I arrived at Saint John, it was your practice to have communion monthly and to receive it kneeling at the rail with the wine being poured into the little silver chalices. Today, we celebrate the sacrament every week using the continuous method of walking by the stations for bread and wine. (I know that some referred to it as a 'cattle call'.) Yes, we moved from wafers that got stuck on the roof of your mouth to unleavened bread. And perhaps the biggest change was allowing children of all ages to receive communion.

Another significant change came in our youth educational ministry. Sunday School before church was the practice for decades. But with the declining numbers of children attending on Sunday morning, we moved the Elementary Christian Education to Friday after school and called it "ARK." From ARK's beginning, we had experienced on a weekly average as high as 75 youth (K – 5<sup>th</sup> grade) to our current number of 57; and what we discovered is that approximately 30-40% of the youth attending are not from our church. Hence, we truly have an outreaching ministry in the community.

There have been many more changes such as the acquisition of the Saint John Retreat, the decline in the number of women circles, the retirement of our long-time, dedicated organists that has moved us to depending on recorded music for worship, and the after effects of a pandemic that caused the church to cancel in-person worship for several months that included Easter.

"Like sands through the hourglass, so are the days of our congregation." Even with all the changes, large and small, we continued to move through them by the grace of God and be guided by the Holy Spirit. Amid the changes, we have experienced God who continues to bless us in unexpected ways – whose love flows steadily into our lives. We may not know what lies ahead for Saint John, but the one thing I am sure about is God will be with us always.

As I mentioned earlier, the pastor's report should provide a sense of vision for our church. I am encouraged with all the families we now have worshiping with us. And at the same time, I lament the absence of many once faithful families/individuals who participated in worship and other ministries of the church. My vision (dream) for Saint John would be a continual growth in our worship brought about by the returning of members who have strayed (or stayed) away, and the addition of more new families/individuals.

One of my laments is in music within worship. Although we have been able to navigate through this time of no musicians, I have a vision (dream) of resurrecting a choir and a full-time musician for at least the Sunday service and special services. But that vision of a choir can only be realized when individuals step forth to direct and sing. And while dreaming, could we resurrect a chime choir. Music is so important to praising our Lord.

Another sign of a stable and growing congregation is the generous support of the members and participating partners. We truly have been blessed over the years, especially during the time of the pandemic when we did not have in-person worship. We have been blessed with individuals who have remembered their beloved church in their estate planning. It would be my hope that more of us would follow their lead.

“Like sands through the hourglass, so are the days of our lives.” Saint John has been blessed to have Ann Skoff, our Office Administrator, who also has served this congregation for 25 years. Her skills in office management, including financial management, have provided this congregation with stability within the office. Many may not know or realize that her position is an extension of the pastoral ministry. She provides endless hours of listening to those who call in and releases the pastor to be available for other ministry responsibilities. And so, **I want to thank Ann for her 25 years of faithful and dedicated service and for her partnership with me in serving this church.**

“Like sands through the hourglass, so are the days of my serving as your pastor.” With Diane and I purchasing a house, I have leaped over the first hurdle toward my retirement. I now don’t have to think about where I will live upon my retirement. Bellevue is a wonderful community. But let me share this with you. I have no date set to retire, even though I am 75+. Now that might be good news for some and bad news for others. I know that my time is drawing near. But I have always contended that if I have the energy to serve as your pastor, and more importantly, if you see that I’m meeting the pastoral needs of this congregation, we will journey on in a shared ministry. The vision of shared ministry needs to be one where the pastor isn’t responsible to do everything. Yes, that means I need to let go, and others need to step up.

I have been blessed to be a partner of this church that has been, is, and will be a blessing for the Bellevue community and beyond. The future of Saint John looks bright like a beacon shining in a church world.

May God continue to bless Saint John Lutheran  
and all its members and participating partners!  
May God bless the Church on earth and unite us as one in Christ!

## PASTORAL ACTS & RITES

### BAPTISMS

Sage Thomas Koranda.....	September 29, 2024
Kallan Craig Schuster.....	November 3, 2024
Bryden Andrew Sieverding.....	December 29, 2024

### RITE OF CONFIRMATION—OCTOBER 27, 2024

Liam Joseph Eichhorn  
Kylie Rose Ernst

Brennan Robert Ries  
Makaila Catherine Scheckel

### MARRIAGES

Diane Carson & Pastor Paul Gammelín.....	June 1
Demi Prichard & Cody Husemann.....	August 15

### FUNERALS

Jennifer Ellen (Reistroffer) Back ( <i>died 12/29/23</i> ).....	January 3
Linda (Herrig) Martens ( <i>died 12/30/23</i> ).....	January 17
Linda Marie (Kress) Hertenstein ( <i>died 1/11/24</i> ).....	January 27
Delbert “Delbie” Klemme ( <i>died 3/16/24</i> ).....	March 22
Linda M. (Stanek) Ries ( <i>died 4/9/24</i> ).....	April 15
Michael A.Roth ( <i>died 5/26/24</i> ).....	May 31
Bobby F. Tennant ( <i>died 7/9/24</i> ).....	July 14
Verrena E. (Giesemann) Dagitz-Stein ( <i>died 8/24/24</i> ).....	August 28
James F. Reuss ( <i>died 8/27/24</i> ).....	August 30
James A. Keil ( <i>died 9/9/24</i> ).....	September 9
Rosetta ‘Rosie’ Ruby (Malmberg) Williams ( <i>died 10/21/24</i> ).....	November 2

## CONGREGATIONAL PROFILE

	<u>Baptized</u>	<u>Confirmed</u>
<b>Membership, January 1, 2024</b>	<b>518</b>	<b>371</b>
<b>Changes to Membership during 2024</b>		
Received by baptism	3	
Received by affirmation of faith or transfer	10	10
Baptized youth confirmed in 2024		4
Removed by death	-6	-6
Removed by transfer	-3	-2
Placed on "Inactive" List		
Statistical adjustment	-4	
<b>Membership, end of 2024</b>	<b>518</b>	<b>377</b>

### Average Weekend Worship Attendance Saturday/Sunday—not including Easter

	2024	2023	2022	2021	2020—Covid	2019	2018	2017
Combined Weekly	88	89	94	80	Before Covid-19 = 109 After Resuming In-Person = 45	119	114	116
Saturday Only	30	31	31	27	Before Covid-19 = 44 After Resuming In-Person = 18	42	41	45
Sunday Only	58	58	63	53	Before Covid-19 = 65 After Resuming In-Person = 20	77	73	71

2020 - In-person worship was suspended due to Covid-19 on March 22. In-person worship resumed on May 30 with Covid-19 restriction of mask wearing and physical distancing and continued through end of year. There were 10 weeks without in-person worship which included Easter Sunday.

2021 - Covid-19 was still active and in-person restrictions of mask wearing and physical distancing within the pews continued through May. There were no Midweek Lenten services, but we did have Ash Wednesday, Maundy Thursday and Good Friday along with the Sunrise Service outside at the Retreat Center and the Festival inside at the church with restrictions. On Christmas Eve, we had our normal three services with no restrictions.

### **Members Received by Affirmation or Transfer**

Deb Hutchcroft  
C.C. & Nancy Hammann  
Tom & Glenda Meyer  
Judy Michels  
Connor Michels  
Zachary Michels  
Tim & Laura Sagers

### **Members Removed or Transferred**

Jane Weinschenk  
Deb & Deyonna Putman\*

### **Members Placed on Inactive List**

\* baptized member



## PRESIDENT'S REPORT

*1 Thessalonians 5:16-18*

*“Rejoice always, pray without ceasing, in everything give thanks; for this is the will of God in Christ Jesus for you.”*

As we start the new year looking back to 2024 at Saint John Lutheran Church, and how we continue to honor our mission.

Financially, 2024 started out strong; however the council did have to approve moving funds to pay for upcoming bills in the last quarter. With the continued blessings from the congregation and rearranging of funds, we ended with a positive balance. This year, the garage roof was replaced after storm damage; and the elevator door operations were fixed. There are still approved improvements to be made, when time permits. Thank you to Ann who does a great job keeping track of the church's finances, allowing the council to be proactive to ensure funds, if needed, are approved for transfers.

Committees continue to stay strong, including this year's new committee, the Local Global Outreach. The congregation has embraced the new committee with great support.

Pastor Paul's dedication to Saint John Lutheran Church is amazing, and we are grateful. He continues to be active in everything involving the church, as well as involvement in the community. We look forward to his ongoing pastoral duties to the congregation.

Saint John Lutheran is open for anyone to attend, whether you are a member or non-member. We do hope if you are a non-member, you think about allowing Saint John Lutheran to be your church. Live services are available on Saturday and Sunday. If you are not able to attend, our Lutheran Channel is live, as well as uploaded services on Facebook. We ask that you continue to support Saint John Lutheran. We encourage you to attend in person, as well as volunteering your time and talent to be part of our ministry. Also, if you're able to start or continue your gift of giving, we are grateful.

In 2024, we were able to celebrate some wonderful milestones. In June, a beautiful wedding ceremony of Pastor Paul and Diane. In October, we were able to celebrate Pastor Paul's 25 years of pastoral services with Saint John Lutheran Church, with a special dedication after the service, and with the presentation of a beautiful quilt, followed by a luncheon. In December, we acknowledged Ann Skoff's 25 years of dedicated service as our church administrator.

As with every year, we lose members as they reach their final resting place next to the Lord. This year we said goodbye to too many.

As my term comes to an end, I want to thank the council members Shannon, Marla, Daniel, Jo, Joannie, Ann, and Pastor Paul, for your commitment to putting time every month to attend meetings. We worked well together this past year making the best decision for the church. Looking forward to this upcoming year supporting the church and the council, and community. Let Saint John's Lutheran Church continue to be a beautiful place to worship and a wonderful place to belong as a member.

Thank you for all the support in 2024!

JoEllen Poll

Council President

## MINISTRY TEAMS REPORTS

### BUILDING & PROPERTY

**Repairing the resurfacing of the outside front steps to the church:** We have not been able to complete this project due to several contractors who expressed interest but did not follow through. Hopefully, in 2025 we will be able to find a contractor and get this project completed.

**Parsonage Improvements:** Although we had plans and secured some bids in 2024 with hopes to begin work in 2024, the work never began for various reasons. Now, with Pastor Paul & Diane moving out of the parsonage, the committee will be able to hopefully complete the improvements without interrupting the pastor.

**Garage Roof replaced:** In October, the shingles on garage roof were replaced. When the parsonage was re-shingled, it was decided not to include the garage. There was talk that this could be a project for the Men's Group. With the group disbanding, the roof was never completed. A windstorm this summer (2024), that scattered shingles over the yard, prompted action and a special congregational meeting. The project was completed for \$5,500.

**List of future improvement projects:** These are other projects within the church that need to be addressed:

New lighting in the library, back classroom, and flower/communion prep room. In 2022, we upgraded the lighting in the offices and the back hallway.

New lighting in the kitchen

Repairing and repainting the large and small gathering room under the church proper.

The Building and Property team oversees the maintenance and improvements of the church building and property, excluding the Saint John Retreat Center and the cemetery. Those who are currently serving on this team are Mark Guenther, Terry Dempewolf, Beth Rogge, and Pastor Paul; with more people expressing an interest on serving on the team in 2025. If anyone is interested in working with us to keep our facility in good working order, please let a member of the team know.

### EDUCATIONAL MINISTRY

**ARK Ministry** is our Christian education for elementary youth (Kindergarten through 5th grade) that meets after school on Fridays during the school year. ARK began in September of 2010 because of the declining numbers of elementary youth participating in our educational ministry on Sunday morning.

At the end of April 2024, we concluded the 2023-24 year of ARK. In the fall of 2023, we had a weekly average of 52 youth participating and our average attendance for Jan. – April 2024 was 47. This fall (2024), we began our 15<sup>th</sup> year of ARK. Our average weekly attendance increased to 56 with the highest week at 64.

This fall, we were fortunate and very grateful that there were enough adults stepping up and volunteering to cover each of our groups. We are also fortunate to have several Middle School youths who have assisted. Our hope is to have enough adult volunteers to be able to have 6-8 youth per group, which will allow for more meaningful learning/group discussions.

As we look to the future of ARK, we need to have someone step up and take on the responsibility of leading (being the "Director") of this exciting ministry. We cannot continue to rely on the pastor to be responsible for the leadership and implementation of this ministry.

**Confirmation Ministry** is the next level of our youth education ministry for Middle School youth (6th - 8th grade). As with ARK, we welcome all youth to participate with us on Wednesday evenings.

In September 2024, we welcomed fourteen 6<sup>th</sup> graders to confirmation. They joined our 7<sup>th</sup> graders who began with 3 in 2023 and now are at 9. Our 8<sup>th</sup> grade group of 18 youth continues to be the largest confirmation group in 25 years. Yes, if you do the math, you will come up with 41. On an average Wednesday, we had 37 youth participating.

In July 2024, we had four youth participating in our week-long mission trip. This year, we went to Milwaukee, WI. It was disappointing that we did not have more youth participating.

On Reformation Sunday, October 27, we celebrated the Rite of Confirmation for four(4) youth. Those who were confirmed were: Kylie Ernst, Liam Eichhorn, Brennan Ries, and Makaila Scheckel. We want to thank Krisy Dempewolf for serving as the class group leader and mentor.

We also want to thank the many who have donated toward our pizza meals and mission trips. We want to have a 'shout out' to Kathy Ohlert who has been faithfully making our pizza for so many years. Many of the youth will say that her pizza is the best in Bellevue, and some have even commented that they wish they could return to confirmation for her pizza.

### **Presentation of Youth Bibles**

This fall, our 6<sup>th</sup> grade confirmation youth received the Lutheran Student Bible –“ Collaborate.” This Bible also includes Luther’s Small Catechism.

We also gave the “Spark Story Bible” book to kindergartners. This story Bible book contains 150 of the most popular bible stories. It is our hope that this gift will help our young children learn the stories of God’s love for all people.

The gift of these Bibles is made possible by the generous donations that have been designated to the “Youth Bible Fund.” If you would like to give a gift to this fund, place your gift in an envelope and mark it “Youth Bible Fund.”

### **Vacation Bible School (VBS)**

This summer, we again offered VBS, an educational opportunity for youth Kindergarten through 6th grade. Krisy Dempewolf served as our director. Following 2023, we met from 5-8 pm on Monday through Thursday with a brief program on Thursday. We are grateful for all the volunteers who helped make VBS a success.

## RETREAT CENTER MINISTRY

**Brief History:** January 2000, the ownership of the Rickert farm was officially deeded over to Saint John Lutheran Church by Isabelle Rickert and Mary (Rickert) Wiegert. In 2001, a plan for a lodge was submitted to the congregation and the approval given to build when 50% of the total estimated cost was raised through gifts and pledges. Within 4 months, the goal of \$85,000 was exceeded, and in late October of 2001, the construction of the Rickert Lodge began. The community gathered on June 9, 2002, for the dedication service.

Prior to Saint John receiving the property, Isabelle and Mary placed the land into a Conservation Easement with the Iowa Natural Heritage Foundation (INHF). The INHF is a statewide nonprofit conservation organization that works to protect and restore Iowa's land, water, and wildlife. Once the land was placed in an easement, this easement remains enforced regardless of ownership.

Over the years, Saint John Retreat Center and Rickert Lodge has been a place where we have gathered to worship for our Easter Sunrise services and for services throughout the summer. Many families have enjoyed using the lodge for family gatherings and graduation parties. Those who gather at our Retreat Center/Lodge are very impressed with this wonderful gift entrusted to us.

**Review of 2024:** Virgil Kilburg continues to rent and farm 50 tillable acres. The planting of these acres follows a crop rotation plan that was approved by the Iowa Natural Heritage Foundation who oversees the conservation easement.

Our income from the farmland rental and from the lodge rentals continues to cover the expenses of operating the Retreat Center/Lodge, as well as providing financial support to the church's general operating expenses. It was decided at the 2024 Annual meeting that 10% will be allocated – 60% to ELCA World Hunger and 40% to local food programs.

We want to thank Mark Rogge for doing tree trimming and Pastor Paul for mowing.

### 2024 Financial Summary

Farmland Rental .....	\$12,000.00
Lodge Rentals .....	<u>\$2,175.00</u>
Total Income .....	\$14,175.00

2024 Expenses\* ..... (\$5,628.06)

2024 Support to General Fund..... **\$8,546.94**

\* includes 10% Tithe of Farmland Income given to World Hunger

## **SOCIAL CONCERNS MINISTRY**

### **Christmas Star Ministry**

The Christmas Star program this year included 11 families for a total of 25 children. In addition to the gifts of clothing and toys, 4 children received a quilt made by the quilt tyers. These children are in the program for the first time.

This is the 30th year for the program.

We thank the congregation and Thrivent Financial for their contributions of cash. This year the basket of food for a family of 3-4 was approximately \$36.00.

The committee thanks the church and community for their generous support of this ministry. Committee members are Gloria Sagers, Jo Ernst, Eunice Schladetzky, and Jane Patterson.

### **Community Thanksgiving Dinner**

On Thanksgiving Day, we provided a free Thanksgiving meal for those in our community who were home alone or who were unable to prepare a meal. This was our nineteenth year of providing a free Thanksgiving meal.

We served 133 meals, which was our fifth highest number of meals served. Of the 133 meals, 44 were delivered, 43 were picked up, and 46 people ate at the church. These 133 meals represented 58 households.

Even though this meal is intended to be free, we have received generous donations from many of those who received the meals. It has been our policy to use the donations to cover the costs, and the balance is given to ELCA World Hunger. This year we received several generous donations. One was from the estate of Linda Ries. With all the donations received, we were able cover the cost of this year's meal, and to send \$1,000 to ELCA World Hunger. We were also able to set aside enough seed money for next year.

There have been many people involved in providing this meal over the years from peeling potatoes, making the dressing and salad, cooking the turkeys, providing pies, and delivering the meals. This year, we had 30 plus individuals who had a hand in making this outreaching ministry another success.

### **Local & Global Outreach**

At the yearly Congregational Meeting in January 2024, the members voted to approve the creation of a Community Outreach Committee to care for our neighbors. Joannie Kilburg volunteered to chair this committee and those interested in joining this committee could notify Joannie in the upcoming weeks. Those committee volunteers were: Sue Bevan, Karen Goepfert, Rosie Williams, Diane Carson, Beth Rogge, and Deb Giesemann.

We were able to help our community throughout the year with help from our members and participating partners.

In May 2024, we collected necessities for the Bread Basket, including laundry detergent, dish soap, paper products, and more.

In June and July, we volunteered to aid the Bellevue Lions Club with their Picnic in the Park by donating all the homemade cookies for each Tuesday's meal.

In August, we organized a Garage Sale/Bake Sale to earn money for the Bellevue Food Share.

September brought cash donations to aid our Christmas Project for Clothes for Kids.

October was our Churchwide Bake Sale and Fall Wreath Raffle. Our church family were faithful contributors of baked goods for this project!

With all we were able to accomplish this first year, we thank those who supported our committee's projects because without all of you, our successful contributions could not have happened.

- Bread Basket donations of products in May – Monetary Donation in December
- Bellevue Lions – Hundreds of homemade cookies for nearly 700 participants of PIP
- Bellevue Food Share – 2 Weeks' worth of food box donations to community
- ELCA Disaster Relief Donation
- Saint John Thanksgiving Meal – Monetary Donation
- Clothes for Kids – 12 young people benefitted from Hoodies and Stocking Caps for Christmas.

We are looking forward to 2025 and thank our congregation for their support throughout the year.

### **Quilt Tyers Ministry**

This year the quilt tiers have sent 48 quilts and 36 school kits to Lutheran World Relief. During the past year we have given 4 quilts for Christmas Star, 11 quilts to high school seniors, and 1 quilt for a local benefit.

We are very grateful and thankful for all the material, sheets, and crochet thread that has been donated. Also to Thrivent Financial for money to purchase the batting.

A special thank you to Mary Puls, Deb Hutchcroft, Peggy Thoms, and Eunice Schladetzky for sewing the tops for each of the quilts. Other members of our group are Arlene Keil, Karen Osar, Sue Bevan, JoElla Roling, Karen Brown, and Janell Daugherty.

We welcome anyone to join our group on Thursday mornings at 9:00 am. If you can tie a knot, you can join our group.

### **Worship Ministry**

**Worship Attendance:** Our total number of individuals worshipping in 2024 decreased by 1.1% (59 individuals) from the previous year. The following table shows a comparison of the past 10 years.

2024	2023	2022	2021	2020 Covid	2019	2018	2017	2016	2015
5495	5554	5435	4490	2843	7202	6884	7513	7766	7257

For a breakdown of the average weekly attendance by service, go to page 23.

**Lent and Easter:** Once again, we gathered for our midweek Lenten services at 4:00 and 6:15. On Maundy Thursday and Good Friday, we gathered at 6:15. A total of 363 attended the six Wednesday services (40 AWA for 4:00, 33 AWA for 6:15.) Maundy Thursday had 63 people attending and Good Friday was 51.

**Easter:** This year, we continued to have our Easter Sunrise service (7:00 a.m.) at the Retreat Center, and we had 85 people attending. Our Festival service (10:00 a.m.) was held at the church with 95 people attending.

**Christmas Eve:** This year we had an increase in our total worship over the previous year. The 4:00 service had 240 people with the overflow area filled. The other two services – 7:00 and 10:00 - stayed the same.

Below is a 10-year comparison of the total number of worshipers for Easter and Christmas.

	2024	2023	2022	2021	2020 Covid	2019	2018	2017	2016	2015
<b>Easter</b>	180	180	178	145	0	263	250	248	252	294
<b>Christmas</b>	363	294	280	251	83	406	399	405	385	350

AWA = Average Weekly Attendance

**Music and Musician:** Again in 2024, we did not have a church musician and so we continued to utilize the recorded liturgy on Saturday and Sunday. Occasionally, we would sing a hymn by using the organ that has pre-recorded hymns. Once again, our choir was inactive throughout the year.

**Summer Worship at the Retreat Center/Lodge:** This year we had one Saturday service each month (June-August) at the lodge with a potluck following the service. We also had only one Sunday service during the summer.

We continue to utilize our cable channel and our YouTube channel to bring the worship service to those who are unable to attend or choose not to be present in-person.

## 2025 RECOMMENDATIONS

### Recommendation 1: Selection of Council Members

**Recommendation: To affirm the calling of Sara Guenther, Laural Ploessl, and Ashley Scheckel to serve on the church council for a two-year term beginning February 2025 through the end of the annual meeting in January 2027.**

[The council recognizes that the voting members have the option to place additional names of voting members on the ballot. Those added need to be present at the congregational meeting and have consented to have their name placed on the ballot. Should there be additional names, a written ballot will be cast. If there are no additional names offered, the above recommendation will be voted on.]

Whereas: The members of the congregation affirmed Diane Dempewolf, Deb Giesemann, and Ryan Humphrey at the 2024 Annual Meeting to serve on the Nominating Committee for 2024,

Whereas: The constitution of Saint John directs the nominating committee to be “responsible for identifying and securing the approval of one faithful and participating voting member for each vacancy to serve on the Congregation Council. This team shall submit their recommendation to the Congregation Council by the December council meeting.” (C13.02), and

Whereas: Sara Guenther, Laural Ploessl, and Ashley Scheckel were identified and have indicated their willingness to serve on the council beginning February 2025 for two years and have received the approval of the council.

Therefore, the council makes a motion to approve the acceptance of this recommendation.

### Recommendation 2: Selection of Nomination Committee

**Recommendation: To identify and affirm three voting members from those attending the annual meeting to serve on the 2025 Nominating Team. If we are unable to identify all three members at the annual meeting, the council will be given the authority to appoint as many individuals as needed.**

Whereas: Our constitution (c13.02) calls for three voting members to serve on the Nominating Committee who have not served on the past year’s nominating team,

Therefore, the council makes a motion to approve the acceptance of this recommendation.

### Recommendation 3: Selection of Synod Assembly Representatives

**Recommendation: To identify and affirm two voting members (one male and one female) who will serve as our voting delegates for the 2025 Synod Assembly to be held on Saturday, May 17 at Grand View University, Des Moines, Iowa. This will be a one-day assembly. The expenses of the registration and lodging will be paid by the congregation. If we are unable to identify two volunteers at the annual meeting, the council will be given the authority to appoint our voting delegates for 2025.**

Whereas: Our congregation is accorded two lay voting delegates (one male and one female) at the annual synod assembly,

Therefore, the council makes a motion to approve the acceptance of this recommendation.



#### **Recommendation 4: Mission Support to the Synod**

**Recommendation: To approve that we continue to be a tithing congregation that gives 10% of its general offerings to the Southeastern Iowa Synod as our 2025 Mission Support offering.**

Whereas: The congregation in 2004 approved being a tithing congregation that gives 10% of its general offerings to the Southeastern Iowa Synod of the ELCA; and

Whereas: The congregation has continued to strive to give a tithe (10%) of our general offering since 2004 even in times when the economic conditions resulted in cutting back our Mission support and freezing the compensation of our staff; and

Whereas: Our congregation approved an increase to 10% of our giving to the synod for 2019 and agreed that we should strive to remain at 10% - a tithe for the following years and have accomplished this goal,

Therefore, the council makes a motion to approve the acceptance of this recommendation.

#### **Recommendation 5: 2025 Mission Budget**

**Recommendation: To approve the 2025 Proposed Mission Budget as printed in this report for the year beginning January 1, 2025, through December 31, 2025.**

Whereas: The council has followed the directive of the members to present a Mission Budget for the general expenses of the church, and has reviewed the proposed expenditures for 2025, the projected giving based on the 2025 Estimate of Giving cards returned by the members along with the past history of recorded giving by those who did not return a commitment card for 2025 and the projected income from other sources beyond the general giving, and

Whereas: the council is presenting a deficit budget that they believe would be manageable.

Therefore, the council makes a motion to approve the acceptance of this recommendation.

#### **Recommendation 6: Covering Any Deficit in General Expenses**

**Recommendation: To give the council authority to direct the release up to \$9,000 from the Reserve Fund in the Designated Funds Account; and (if needed) up to \$8,000 from the Saint John Trust Undesignated Fund, so that the approved general operating expenses within the 2025 Mission Budget may be paid in a timely manner. The total amount authorized is not to exceed \$17,000 for the year.**

Whereas: The council does expect a deficit due primarily to the increase in our insurance premiums and some other expenses, and

Whereas: The council does not want the congregation to assume any future debt by taking out a loan to pay the approved general expenses for the coming year.

Therefore, the council makes a motion to approve the acceptance of this recommendation.

**Recommendation 7: Cemetery Committee**

**Recommendation: To affirm that Todd Giesemann, Mark Guenther, Lorrie Both, Karen Osar, Marty Ploessl and Jim Eggers to serve on the Cemetery Committee for 2025, along with any other person who has expressed a desire to serve on this committee and appointed by the council.**

Whereas: The constitution states that the members of the cemetery committee are to be approved by the voting members at the annual meeting, and  
Therefore, the council makes a motion to approve the acceptance of this recommendation.

**Recommendation 8: 2025 Cemetery Budget**

**Recommendation: To approve the 2025 Cemetery Budget as printed in this report for the year beginning January 1, 2025, through December 31, 2025.**

Whereas: The Saint John Lutheran Cemetery is owned by this congregation, and  
Whereas: The members of the Cemetery Committee are approved by the voting members at the annual meeting.  
Whereas: By-law 13.06.01 states:  
“This committee shall maintain a budget and financial accounts that are separate from those of this congregation. A full financial report shall be made to the congregation at the congregation’s annual meeting.  
a. A proposed yearly cemetery budget shall be presented in the Annual Report for the approval at the annual meeting by the voting members.”  
Therefore, the council makes a motion to approve the acceptance of this recommendation.

**2025 Cemetery Budget**

<b>Expenditures</b>	<b>2024 Approved Budget</b>	<b>2024 Actual Ex-penses</b>	<b>2025 Proposed Budget</b>
Custodial	\$6,500.00	\$6,459.00	\$6,500.00
Administrative (Bank Fees)	\$20.00	\$20.00	\$20.00
Equipment Maintenance	\$700.00	\$772.65	\$800.00
Lawn Treatment	\$875.00		\$875.00
Supplies	\$600.00	\$471.51	\$600.00
Equipment Purchase	\$350.00		
<b>Total Expenditures</b>	<b>\$9,045.00</b>	<b>\$7,723.16</b>	<b>\$8,795.00</b>

## PROPOSED MISSION BUDGET FOR 2025

	2024 Approved Budget	2024 Actual Expenses	2025 Proposed Budget	Difference	
<b>Building &amp; Property Ministry</b>					
Church Custodial	\$5,408.00	\$5,408.00	\$5,408.00	\$0.00	
Church Maint/Supplies	\$1,000.00	\$522.01	\$600.00	-\$400.00	
Elevator Maintenance	\$1,600.00	\$1,591.00	\$1,600.00	\$0.00	
Lawn Care	\$250.00	\$99.35	\$150.00	-\$100.00	
Snow Removal	\$500.00	\$61.05	\$700.00	\$200.00	
Utilities - Parsonage		\$0.00	\$2,000.00	\$2,000.00	
Utilities - Church	\$12,250.00	\$9,828.14	\$11,000.00	-\$1,250.00	[a]
<b>Total Building &amp; Property</b>	<b>\$21,008.00</b>	<b>\$17,509.55</b>	<b>\$21,458.00</b>	<b>\$450.00</b>	

[a] Black Hills Energy price went down substantially, resulting in the church having a \$1500 credit midway through the year.

	2024 Approved Budget	2024 Actual Expenses	2025 Proposed Budget	Difference	
<b>ELCA Mission Support</b>					
Southeast IA Synod / Offerings	\$14,800.00	\$15,342.75	\$14,800.00	\$0.00	[b]
Southeast IA Synod / Eucharist	\$450.00	\$490.00	\$450.00		
ELCA World Hunger/Disaster Response	\$400.00	\$370.10	\$400.00	\$0.00	[c]
<b>Total ELCA Mission</b>	<b>\$15,650.00</b>	<b>\$16,202.85</b>	<b>\$15,650.00</b>	<b>\$0.00</b>	

[b] 10% of projected total offerings (projection: \$148,000)

[c] budgeted amount is an estimate of donations to be received

	2024 Approved Budget	2024 Actual Expenses	2025 Proposed Budget	Difference	
<b>Parish Administration Ministry</b>					
Cemetery Custodial	\$6,000.00	\$6,000.00	\$6,000.00	\$0.00	[d]
Copier Maintenance	\$1,250.00	\$1,216.16	\$1,250.00	\$0.00	
Insurance	\$11,200.00	\$13,311.00	\$20,500.00	\$9,300.00	
Newsletter	\$1,400.00	\$1,427.33	\$1,400.00	\$0.00	
Office Administrator					
Wages	\$32,136.00	\$32,136.00	\$32,940.00	\$804.00	[e]
IRA Contribution	\$3,165.00	\$3,165.00	\$3,390.00	\$225.00	[f]
Vacation/Sick Days <b>18</b>					
Payroll Consultant Fee	\$1,200.00	\$1,157.10	\$1,200.00	\$0.00	
Payroll Taxes	\$3,000.00	\$2,965.78	\$3,000.00	\$0.00	
Postage	\$425.00	\$431.90	\$425.00	\$0.00	
Stewardship - Fall Appeal	\$275.00	\$233.86	\$250.00	-\$25.00	
Stewardship - Offering Envelopes	\$220.00	\$294.45	\$300.00	\$80.00	
Supplies	\$1,000.00	\$993.70	\$1,000.00	\$0.00	
Synod Assembly	\$400.00	\$0.00	\$400.00	\$0.00	
Telephone/Internet	\$2,460.00	\$2,033.64	\$2,100.00	-\$360.00	
<b>Total Parish Administration</b>	<b>\$64,131.00</b>	<b>\$65,365.92</b>	<b>\$74,155.00</b>	<b>\$10,024.00</b>	

[d] Cemetery Committee reimburses the General Fund for custodial pay

[e] based on \$21.22/hr for 30 hours a week (3%)

[f] based on 3% for 25 years service

	2024 Approved Budget	2024 Actual Expenses	2025 Proposed Budget	Difference
<b>Pastoral Ministry</b>				
Auto Allowance	\$3,400.00	\$3,400.00	\$3,400.00	\$0.00
Education Allowance	\$200.00	\$0.00	\$200.00	\$0.00
Equity Allow.	\$1,400.00	\$1,400.00	\$1,400.00	\$0.00
Fall Conference	\$350.00	\$0.00	\$350.00	\$0.00
Pastoral Salary	\$54,831.00	\$54,831.00	\$54,831.00	\$0.00
Vacation Days 4 weeks & 4 Sundays				\$0.00
Pastor's Social Security Allowance	\$5,150.00	\$5,150.00	\$5,150.00	\$0.00
Pension & Insurance	\$15,100.00	\$15,312.68	\$15,100.00	\$0.00
Utilities Allowance	\$4,100.00	\$4,100.00	\$2,000.00	-\$2,100.00
<b>Total Pastoral</b>	<b>\$84,531.00</b>	<b>\$84,193.68</b>	<b>\$82,431.00</b>	<b>-\$2,100.00</b>

[g]  
[h]

[g] salary remains the same per pastor's request; should be \$66,717 based on synod minimum guidelines

[h] based on letter of call

	2024 Approved Budget	2024 Actual Expenses	2025 Proposed Budget	Difference
<b>Retreat Center Ministry</b>				
Farm Maintenance	\$500.00	\$365.56	\$500.00	\$0.00
Farmland Rental Tithe	\$1,200.00	\$1,200.00	\$1,200.00	\$0.00
Lodge Maintenance	\$900.00	\$785.13	\$900.00	\$0.00
Property Taxes	\$450.00	\$464.50	\$475.00	\$25.00
Rickert Lodge Custodial	\$600.00	\$860.00	\$600.00	\$0.00
Snow Removal	\$200.00	\$0.00	\$200.00	\$0.00
Utilities - Farm	\$2,600.00	\$1,952.87	\$2,000.00	-\$600.00
<b>Total Retreat Center</b>	<b>\$6,450.00</b>	<b>\$5,628.06</b>	<b>\$5,875.00</b>	<b>-\$575.00</b>

[i]

[j]

[i] 10% of Farmland Rental given to ELCA World Hunger, Bellevue Bread Basket, and 1st Presbyterian Food Share

[j] based on \$20.00 per hour for approx 2 hrs per cleaning per rental (approx. 15 rentals/usages in a year)

	2024 Approved Budget	2024 Actual Expenses	2025 Proposed Budget	Difference
<b>Worship &amp; Music Ministry</b>				
Choir Director - Wages	\$0.00	\$0.00	\$0.00	\$0.00
Organ/ Piano Maint.	\$325.00	\$0.00	\$325.00	\$0.00
Organist Wages	\$1,800.00	\$385.00	\$700.00	-\$1,100.00
Pulpit Supply	\$600.00	\$0.00	\$600.00	\$0.00
Worship Supplies	\$2,300.00	\$1,760.51	\$2,300.00	\$0.00
<b>Total Worship &amp; Music</b>	<b>\$5,025.00</b>	<b>\$2,145.51</b>	<b>\$3,925.00</b>	<b>-\$1,100.00</b>