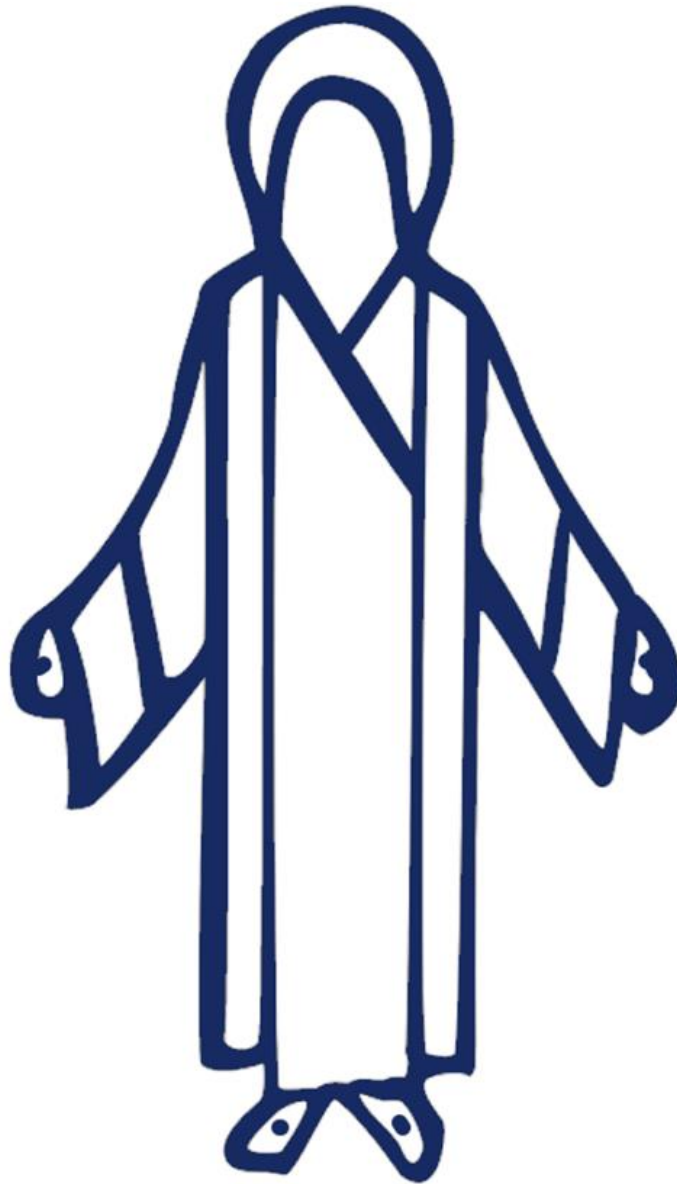


# Mount Carmel Lutheran Church

## Annual Report 2024



Ninety-Eighth Annual Meeting  
Sunday, January 26, 2025

1701 St. Anthony Parkway  
Minneapolis, MN 55418  
612-781-2796 | [www.mountcarmelmpls.org](http://www.mountcarmelmpls.org)

# ANNUAL CONGREGATIONAL MEETING

## OPENING LITURGY

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

God, we praise you and give you thanks.

**You are good, and your mercy endures forever.**

You gave us a garden with good food to eat.

**We praise you for food that nourishes us.**

You rescued your people from slavery.

**We praise you for freedom.**

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

**We bless you for your justice and mercy.**

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

**We praise you for his death and resurrection.**

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

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

Strengthen your church with every spiritual gift

**and commission us again to be your servant people.**

Multiply in us the fruit of the spirit:

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

Send us in your love and mercy,  
**that the world may know you and praise you.**

### Now Thank We All Our God



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



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



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



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

*Evangelical Lutheran Worship, 840*

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

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

Let us pray.

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

**Amen.**

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**Agenda**  
**NINETY-EIGHTH ANNUAL MEETING OF THE CONGREGATION**  
**Mt. Carmel Lutheran Church**  
**January 26, 2025**

**CALL TO ORDER**

**OPENING LITURGY**

See page 2 for liturgy.

**WELCOME**

**APPOINTMENT OF PARLIAMENTARIAN AND TELLERS**

**ESTABLISH QUORUM**

**SETTING OF THE AGENDA**

Members may take this opportunity to announce issues they would like addressed at this meeting.  
The presiding officer will assign such discussion to the appropriate place in the agenda.

**APPROVAL OF AGENDA**

**NEW BUSINESS**

Pastor, Council President, Committee Reports, and message from the ELCA and Minneapolis Area Synod

Election of Delegates to Synod Convention – May 2 & 3, 2025

**MINUTES**

Annual Meeting – January 28, 2024

Special Meeting to Elect New Council Members – December 8, 2024

**REPORT OF TREASURER, APPROVAL OF 2025 BUDGET**

2024 Treasurer's Report

2025 Budget Proposal

**ACKNOWLEDGEMENTS**

**CLOSING PRAYER**

**ADJOURNMENT**

## Pastor Foy Christopherson's Report

My report to you this year is full of gratitude for all we accomplished for the sake of the gospel in 2024. With a wing-and-a-prayer (i.e. deficit) budget we completed the year having fully funded all we hoped to do; all despite a major capital repair (the elevator). Thank you for your generosity.

### ***We are small but we are mighty***

- We continued to live into our ministry cluster focused organizational structure.
- We successfully navigated through a personnel crisis in our Childcare Center staff.
- We confirmed seven youth and developed a thriving Wednesday youth and family community.
- We gathered over 100 pairs of shoes; and even more socks and undies for those in need.
- We celebrated and supported at least five hunger ministries through our Lenten observance and other practices.
- We improved our signage indoors and out, with bilingual wayfinding signage inside the building; hospitality signage at every door, a refreshed lighted sign and a new portable message board.
- We did our best to webcast our worship services, Lenten services and funerals. The funerals received the most views.
- We celebrated the sacraments on the Lord's Day with joyful, creative worship, music and the arts where all generations participated.
- We provided for worship in the fellowship hall for those who needed an elevator when it was out of order.
- We gave away over 2% of our abundance...
- We increased our stewardship pledges.

- We developed an Ideabook for Special Giving and a Memorial Book of Remembrance to direct and celebrate dedicated gifts.
- We created a flat nativity scene to share with our neighborhood.
- We honed and modernized our communication strategy with weekly e-newsletters and a seasonal Good Tidings magazine.

### ***God's work; our hands***

- We worked in our neighborhood, serving in roadside clean-up projects and distributing food at Little Kitchen food shelf.
- We deepened our relationship with our childcare center children and parents, launching a weekly childcare chapel, sharing Wednesday suppers together, proving holiday coffee each morning and afternoon, adding a few students to our capacity.
- Childcare Center infrastructure improvements replaced aging air conditioning, added air conditioning to the third floor for the first time and created two new clean and safe outdoor play areas.
- We see about a third of our worshipping community join us via webcast each week, extending the reach of our small neighborhood congregation in previously unimaginable ways.
- We celebrated the lives of seven of our beloved who died in Christ; and we supported the grieving.
- We welcomed Madeline Severtson to our staff.
- We tended to the constitution and bylaws and strengthened the structural and governance ties between the congregation

council and the foundation board and childcare board.

- We updated all administrative office systems.
- And more. What have I forgotten...

### ***With glad and generous hearts***

#### **Thanksgivings**

The wisdom, experience and good will of the staff, executive team and congregation council made all the hard work meaningful and filled with the joy of serving together.

#### **Pastor's To-Do List**

My goals for 2025 evolve from 2024 accomplishments or hopes; and will be shaped by the priorities of our new congregation council; but for now:

- Continue implementing our communication plan .
- Getting us all signed up on intergenerational monthly serving teams and developing this culture
- Equipping strong leaders for our ministry clusters.

- Formation that thinks first about those who are not yet a part of our community or are new to the faith
- Strengthening our youth and family; web outreach and property stewardship programs.
- Completing a Reserve for Replacement capital assets study for the congregation council.
- Making a 100<sup>th</sup> Anniversary celebration a springboard and preparation for a strong future
- Asking how our childcare center and our building, our best assets and second biggest expense item can better serve the ministry we need to do.

### ***God's love made real***

Faithfully and Joyfully Serving,



Pastor Foy Christopherson

## Statistical Report for 2024

Baptized Membership, December 31, 2023	170
Baptized Membership, December 31, 2024	161
Total Confirmed Membership, December 31, 2023	148
Total Confirmed Membership, December 31, 2024	146
Average Sunday Attendance 2023	68
Average Sunday Attendance 2024	65
Sunday School (pre-school – 5 <sup>th</sup> grade)	5 – 7
Confirmation Class	7

### **Members Received during 2024**

By Baptism: Children	1
By Baptism: Adults	0
By Affirmation of Faith	0
By Transfer	0
From other sources	0

### **Special Services**

**Noon Lenten Services at Culvers**  
(average attendance 8)  
**Evening Lenten Services**  
(average attendance 32)  
**Easter Service** - 95  
**Christmas Eve Service** - 105

### **Members Removed During 2024**

By Death	9
By Transfer	2
Removed By Request	0

## Membership Report 2024

### **Baptisms**

Lily Kocak

### **Confirmed**

Frida Benedict  
 Nora Benedict  
 Asher Carlson-Lee  
 Tessa Gurney  
 Greta Kutzer  
 Zoe Labandz  
 Owen Pudney

### **New Members**

None

### **Weddings**

None

### **Members Who Died/Funerals**

Marlene Black  
 Jeanette Burmeister  
 Lorraine Carlson  
 Rev. George Cruys (former pastor)  
 Richard Jacobson  
 David Johnson  
 Geraldine Johnson  
 Beverly Lerold  
 William McReavy

### **Members Requesting Transfer**

Tifini Thomas-Jensen  
 David Thomas-Jensen

### **Members Requesting Removal from Rolls**

None

## **Annual Report of the Council President**

**2024**

Romans 8:28 – “And we know that in all things God works for the good of those who love him, who have been called according to His purpose”.

As Frank Sinatra (now that ages me) once sang, “It Was a Very Good Year.” I’d like to say the same for Mt. Carmel during 2024. Along with that, throw in our Stewardship slogan, “With Glad and Generous Hearts,” and I think we’ve got a good thing going!

A highlight for me, personally, was our Saturday Confirmation dinner and Confirmation Sunday. To see these seven youth affirm their faith and then continue to attend worship and be active participants in the life of Mt. Carmel brings me great joy.

A new component for our Lenten suppers was added this year. Each Wednesday, the offering went to an organization that the group serving had selected. These included Little Kitchen, Feed My Starving Children, Meals on Wheels, Peace House, and Every Meal. To add to this giving, a more recent “shoes, socks, and ‘undies’” drive took place with a generous amount collected.

Additional highlights for the year included welcoming Madeline Severtson as our office administrator; forming property and finance teams; holding our first but not last “Four Square” tournament; doing the Johnson Street clean-up; turf for the childcare area; Wednesday suppers; and getting two major projects...air conditioning and elevator repair... done (although at the time of breakdown they were not highlights) with the generosity of both members and the Foundation. There are countless other highlights and programs that are too numerous to mention, but a hearty thank you is extended to every member who is or has been a part of them.

We are ever grateful for your ongoing commitment and support, but we still have work to do. “With Glad and Generous Hearts” becomes increasingly important as we continue to face a deficit in our giving/budget. We have every reason to feel confident about our future (soon to celebrate our 100<sup>th</sup> anniversary in 2026) but we need everyone onboard to help close the gap.

It has been a privilege to serve as Council President these past two years. I want to thank Pastor C., the Council, the staff, and every member for your support. Mt. Carmel holds a special place in my heart.

Your friend in Christ,  
Karen Moeller

## **Church Groups**

### **Audit Committee**

The audit committee is made up of church members Julie Larson, Karl Breitbarth, and Adam Walz, with Church Treasurer, Diane Langer acting as the liaison to office staff and volunteers.

The committee reviewed the church’s 2023 financial records for accuracy and to verify that proper accounting controls and practices are being used. The committee submitted their audit report to the



church council, including some recommendations for office process and procedure improvements, as well as action items for the church council to consider.

The committee plans to meet again in summer of 2025, for a review of 2024 financial records, and to check the status of any process and procedure changes.

### **Befriender Ministry Annual Report for 2024**

During 2024, Pr. Dave Olson continued to serve as the group leader with five other trained Befrienders: Al Erickson, Janell Wampler, Diane Langer, Barb Hollister, and Myrna Flatland. They continued to be in regular contact with the persons whom each was befriending. These contacts were usually made on a monthly basis. Most of these visits were in-person, but in some instances, they were conducted over the phone. In the past year, 17 persons were visited for a total of almost 140 visits.

Going forward in 2025, the Befrienders will continue to receive support at their monthly meetings and have opportunities for continuing education through events offered by the National Befriender Ministry office in Bloomington, MN. In addition, we hope to train one or two additional Befrienders in 2025 because of increased demand.

In addition to our regular contact with the types of individuals listed above, the Befriender team introduced Care Notes to the broader congregation. These educational pamphlets are located on the shelves in the narthex just below the altar flower sign- up sheet and also on a new wall mounted rack just down the hall from the church office. Various topics will be added throughout the year.

If you or a loved one think you might benefit from a Befriender relationship, please contact Dave Olson or the church office.

Pr. Dave Olson, Befriender Administrator

### **Eastside Meals on Wheels**

Mt. Carmel is assigned two days per month, in general the fourth Thursday and Friday of the month, although that can vary depending on which day of the week the month begins. We used to be assigned six routes per day, then it was reduced to five, and now it is down to four, so it has become easier to fill the driver routes. Another driver volunteered starting in 2024, and that was a big help. If you are interested in volunteering to drive once or twice a month, please contact Jo Alice Boatright.

Thank you!

Jo Alice Boatright

Meals on Wheels Coordinator for Mt. Carmel

### **Food Basket Outreach**

Mt. Carmel's Easter and Thanksgiving food program continues to be a successful outreach to the community and our congregation. Due to your generosity, we are able to support 12-18 families who otherwise might not have food for these meals. A heartfelt THANK YOU to each and every one of you for helping to make our Food Basket Program a success. This continues to be a very important outreach program for us and is one way we LEARN, LIVE AND SHARE GOD'S WORD!

Barb Hollister and Kathy Halverson

## **Better Together Team**

The Better Together Team, consisting of members from both Mt. Carmel and Gustavus Adolphus, continued our collaboration in 2024. We planned several events with an eye to living our mission statement which is:

"We, the Better Together Committee, strive to increase the collaboration between Gustavus Adolphus Lutheran Church and Mount Carmel Lutheran Church. We will create a support network for our leadership and staff. We will offer our physical assets for collaboration and be generous with our gifts. We will use our talents, passions, and unique traditions to embolden our congregations to live out our baptismal call together in Northeast Minneapolis."

This year's events included the Johnson Street Clean-up, our St. Crispin's Shoe and Sock drive, and Christmas Caroling while visiting several of our homebound church members.

Watch for more activities in 2025. If you have any suggestions or questions, please contact one of the pastors or a team member.

Thank you for your continued support of the Better Together Team.

Mount Carmel Lutheran Church  
Pastor Foy Christopherson  
Karen Matthes  
Barb Hollister  
Karl Breitbarth

Gustavus Adolphus Lutheran Church  
Pastor Ian Coen-Frei  
Deacon Phil Holzman  
Shirley Fors  
Jenny Parker

## **Cub Scout Pack 132 / Scouts BSA Troop 132**

In 2024, Mt. Carmel continued its over 90-year association with the scouting program by renewing the charters of Cub Scout Pack 132 and Scouts BSA (formerly known as Boy Scouts) Troop 132 (Boys). Both units attract youth from around the Northeast Minneapolis area and neighboring suburbs.

Cub Scout Pack 132 (Boys & Girls, Kindergarten through 5th grade) continues with post-COVID stronger numbers, with 20 cub scouts in 2024. Pack 132 currently meets in separate Dens every other Tuesday evening, generally in the Church, and some periodic outdoor activities.

Scouts BSA Troop 132 (Boys 11 to 18 yrs old) celebrated its 90th anniversary toward the end of 2021. The Troop has continued its long history of camping, service, and advancement. The Troop has continued attending Many Point Scout Camp for a week each summer. We added 5 new 6th graders during 2024. We are anticipating girls to be allowed in official co-ed troops in the next couple of years. Until then we are sharing girl registration with another nearby Charter.

All of Mt. Carmel's scouting programs are always open to new youth members and adult leadership. The Scouts, leaders, and families of Pack & Troop 132 would like to thank the members of Mt. Carmel for their continued support during 2024.

Submitted by Jim Evans, Committee Chair  
Pack & Troop 132

### **Church Bus Annual Report**

We had a great year with the Bus. We had eight different riders on the bus during the past year. This is a very cohesive group with the banter between riders. Our bus drivers have done a fantastic job. They are a dedicated group. Thanks to Andy Benedict, Al Erickson, Rich Feist, Doug Jacobsen, Doug Jones, Dave Larson, Rick and Stephenie Labandz, and Dave Samletzka.

We are losing the storage garage that we rented from Gustavus at the end of January. The bus will be stored outside going forward. This will save the bus ministry \$100.00 per month that we paid as rent to Gustavus. It will mean a little extra work for the drivers if we have snow on Sunday mornings. The bus was also used to take the kids to camp, and it is available for other events as well.

Respectfully submitted,  
Doug Jones

### **Group of JOY (Just Older Youth)**

The Mt. Carmel JOY group continued to be active in 2024. With Lent being so early, we used the Wednesday noon Lenten meetings at Culvers as our gathering point for the months leading up to Easter. The JOY group enjoyed getting together for pie and ice cream in June; Christmas in July; a State Fair theme gathering in August; a Bingo outing at Culver's in October; and our Christmas luncheon in December. The group brought mittens, gloves, and hats to our December meeting to donate to Waite Park school. Greeting cards were sent to JOY participants and home bound members for Easter and Thanksgiving/Christmas.

Several JOY participants helped cover the office duties in early 2024 and continue to fill in on Fridays. A hearty thank you is extended to those individuals. Thank you also to many of the JOY group for their help in both the inside and outside cleaning of the church. Even when we "work" we have fun!

Please consider joining us if you haven't already. The group is for anyone 55 years and older. Please contact me if you want any more information. Thanks to all JOY participants for making this such a fun group.

Respectfully submitted,  
Karen Moeller

### **Little Kitchen Food Shelf**

Thank you to Mt. Carmel members, Scouts, and childcare for supporting Little Kitchen Food Shelf this year. We donated 679 pounds of produce and groceries (including 185 pounds from Scout Troop 132 last spring) and \$700 in 2024!

The food shelf hours were revised this year, moving from Wednesday and Friday mornings to Saturday mornings. Because the food shelf is located in a combined use building (a church, an elementary school, and the food shelf), the building needs security during the school week. Each Saturday morning is staffed by volunteers from various area churches. Mt. Carmel has staffed second Saturdays for three months now and will continue to do so through March 2025. Some time soon, Council will decide if we continue this effort and for how long. To date, we have had 14 individuals donate 2.5 hours each Saturday for a total of 47.5 hours. Thank you to our Mt. Carmel church volunteers (as well as three students from Edison High School).

Please note: brown paper bags and empty egg cartons are two items that are also needed. THANK YOU for your generosity!

Myrna Flatland

### **Money Counters Annual Report**

The Mount Carmel Money Counters are volunteer church members who meet and count the contributions, organizing the envelopes and donation categories, create a report for Church Treasurer and administration each time, and prepare the bank deposit.

This has been a stable group, which eagerly welcomes any new volunteers, whom we will train. We currently have 8 active volunteers sharing this duty. We usually share fun banter and call ourselves the Pirates (inquire for more details).

Submitted by Jim Evans, Pursers Mate and Money Counting Scheduler

### **Mt. Carmelites Softball**

In 2024, the Mt. Carmelites celebrated 32 years of fellowship playing co-ed softball by winning the Championship this year, undefeated in the play-offs. Players are all ages (18 – 108) and skill sets. Games are held Tuesday evenings at several different parks in New Brighton, and the season usually begins the last week in April and runs through July. On Tuesday evenings the team and our faithful fans are known to enjoy a great evening of fellowship and fun, and we always are looking for new teammates and fans to join us.

2024 team members included Antonio Cano, Diane Davis Langer, Delaney Kohler, Karen Matthes, James Matthes, Anna Matthes, Ralph Matthes, Grant McConnell, Joel Merkens, Roger Peterson, Liam Davis Temple, Richard Schmalz, Bobby Schmalz, Cally Stanich, and Cory Swingen.

This 2024 Championship Season is dedicated to Dick Jacobsen. He and Margot have been our longest and most faithful fans. Over the years it was a rarity for Dick and Margot to ever miss one of our games. We will miss him and his constant support cheering us on. The check collected by the team for the Championship was donated to the Mt. Carmel Church Foundation in his memory.

Special thanks and appreciation to the Mt. Carmel Foundation for their sponsorship. The 2025 season is around the corner. Come join us!

Respectfully submitted,  
Diane Davis Langer

### **Mt. Carmel Book Study**

The Mt. Carmel Book Study started several years ago with the goal of learning about injustice and inequality which is often the reality of US history and sadly, often continues today. We have read about and discussed things that have left us angry, frustrated and heartbroken but have also inspired us to want to learn more. In addition to reading several good books in 2024 including *America's Original Sin*, *Black Gotham* and *On Tyranny*. We also listened to the podcast, "40 Acres and a Lie," which is a historic recounting of a time that our government gave formerly enslaved African Americans 40 acres and a mule only to take it all back. Movies that fit into the framework of our studies were also on our

radar. Our learning continues. Our group size ebbs and flows based on schedules, and not everyone can attend every session. We welcome anyone who would like to read, learn, and discuss. If you have questions or want to join us, please contact Barb Hollister.

Barb Hollister

### **Mt. Carmel Childcare Annual Report**

I would like to start off with a big thank you to our childcare staff for the hard work they put in each day: Teachers: Rani, Devon, LaVeta, Aldjia, Zhanna and Donna. To Susan, who is our summer/occasional teacher, as well as my Assistant Director, Boe Treuchel. We also want to give a big thank you to our board members: Chris Pudney (President), Adam Walz (Treasurer), Brittani Garner (parent rep), Janell Wampler (church rep), and Pastor C. Thank you also to Doug Jones, who served as Council Liaison in 2024. The Secretary position on our board remains vacant.

We had great success with our new spring fundraiser Heggie's Pizza and our fall favorite Braided Bread. We purchased some outside equipment as well as some large muscle toys for the gym (fellowship hall). We also freshened up our "soft spaces" in each classroom with some cozy pillows.

Some of our Childcare families have been enjoying the Wednesday meals at church, and we have started a Chapel class the parents can opt into. Pastor C and Ruth Bills run Chapel.

We enjoyed our summer picnic/potluck at Central Park in Saint Anthony and celebrated our graduates who headed off to kindergarten this year. We also enjoyed our holiday meal and program just before Christmas break. We always enjoy our food from Marino's Deli, and the children sang and danced to holiday songs with our music teacher, Chellie Brown from Wee Bop.

Thank you all for your continued support of the staff and families at the Childcare Center.

We wish you all a peaceful year,  
Brenda Wetzel, Director

<b>Income / Expense</b>	<b>2024 Budget</b>	<b>2024 Actual</b>	<b>2025 Budget</b>
Child Care Fees	285,600	294,920	325,480
Miscellaneous Income		2705	0
Child Care Fees and Deposits	400	0	0
Fundraising (Plant Sale/braids)	1000	2506.05	2500
DHS Public Health Grant/Childcare assistance plan	0	18560	0
Gifts/Payroll Reimbursement	0	0	0
Food Program Reimbursement	24000	0	0
<b>Total Income</b>	<b>311,000</b>	<b>318,691</b>	<b>327,980</b>
Supplies & Classroom Materials	4,000	5,696	5,000
Field Trips & Special Classes	1,000	200	1,000
Food & Snacks	6,600	4,531	6,600
Equipment and Repairs	7,000	7,805	8,000

Board, Family, & Miscellaneous	1,000	-	1,000
Fees/Dues/Certification/Backg	500	735	500
Salaries & Wages	288,200	334,351	297,500
Contract Teachers	5,000	-	5,000
Professional Development	2,000	1,964	2,000
Occupancy Costs (Mt Carmel)	16,000	16,000	16,000
Fundraising Exp (Plant Sale & Butter Braids)	2,000	2,627	2,000
Music Education	3,000	2,100	3,000
Recruiting	1,145	1,354	1,500
Staff Appreciation	1,000	1,685	1,500
Professional Expense (mileage reimbursement)	600	174	500
Other Business Expenses	-	11,865*	-
Office Supplies and Software	2,000	185	500
Unity ACH Fee - KangarooTime	-	77	500
Techonology		2,079	2,000
<b>Total Expenses</b>	<b>341,045</b>	<b>393,427</b>	<b>354,100</b>
<b>NET INCOME (LOSS)</b>	<b>(30,045.00)</b>	<b>(74,736)</b>	<b>(26,120)</b>
--- ERC Adjustment **	324	12,189	
Final Net income(Loss)	(30,369)	(62,547)	(26,120)

\* Contribution for A/C and new technology changes to childcare operations

\*\* Backing out one time bonus paid via ERC funds; also backing out A/C contribution and technology updates paid via ERC funds

### **Mount Carmel Lutheran Church in Minneapolis Foundation**

The Mount Carmel Foundation is served by eight board members, each serving a six-year term. Board members in 2024 were Mary Catherine (Secretary), Susan Feist (Treasurer), Dan Gillett, Marlys Hegstrom, Barb Hollister, Ralph Matthes (President), Brian Wirth, and Kevin Ziegler. Ex-officio members (without vote) in 2024 were Pastor Foy Christopherson and Congregational Council Representative Al Erickson.

In 2024 the foundation was able to support many of the ongoing requests that we have annually supported, but as many of you know, there were many large repair and maintenance issues that needed funding. We depleted our unrestricted funds and had to pull from our principal, which is something we have not had to do in years. But something else also happened: this year, we did not have any requests for scholarships which is usually a large part of our distributions. I don't want to say that was a coincidence, I like to call it a God-incident, His perfect timing.

God has blessed the Foundation in 2024 with many gifts, a high performing market, and an opportunity to fund many causes and projects related to the life of Mt. Carmel Lutheran Church. In 2024, through the generosity of generations of givers, the Foundation approved the following grants:

Mt. Carmel Youth Camp Wapo	\$5,850
Mt. Carmel co-ed softball registration	510
Northeast Parade Banner	313
Grant supporting Mt. Carmel communications, evangelism, faith formation and worship and music	12,400
Youth	122
Childcare A/C	9,300
Fencing	2,560
Elevator repairs	28,500
Plumbing repairs	800
Sanctuary electronics	653
Flowers All Saints Day	153
Flagpole	348
<b>Total</b>	<b>\$62,209</b>

The Foundation's fund balance on November 30, 2024, was \$594,795. The Foundation is appreciative of our church family members who remember the Foundation in their wills and for the memorial donations made throughout the year! A special thanks to Mt. Carmel staff and office volunteers who give support all year.

As the Foundation bases its annual available allocation that supports causes such as those listed in this report on a fixed percentage of the principal, all gifts, large and small, are truly gifts that keep on giving. If you have questions about bequests and memorials, or would like to designate as such, please speak to any board members.

Respectfully submitted,  
Ralph Matthes, 2024 Foundation Board President  
Sue Feist, 2024 Foundation Board Treasurer

### **Peace House Community**

In continuance of the Lutheran tradition of activities of good will, Mt. Carmel continues our winter support for the Peace House Community, a day center serving adults with unstable housing. This winter has been particularly challenging for this community with the frigid temperatures, and by year end I had made 3 carload trips delivering shelter kits, toiletries, socks, hats, gloves, foot and hand warmers, and one special gift of 39 hats knit by one of our members. With this winter's great need, I have been making weekly trips and have been blessed to have many gifts from our congregation to deliver, all greatly appreciated.

Peace House is a Day Center, a community for homeless and adults in unstable housing in South Minneapolis. This is a refuge from the chaos and dehumanization of life on the streets, founded by Sister Rose Tillemans in 1985.

Respectfully submitted,  
Your friend, Diane Davis Langer

## Property Committee Report

The Property Committee had a busy year accomplishing a variety of projects and one huge project.

Elevator: The elevator repair of the failed jack was completed prior to Thanksgiving. Our insurance company denied our claim for coverage of this failure and repair.

Front Entry Door: The repair was mostly completed 10/31. The cost has ballooned because matching parts for the door are hard to find, and two people were required for the visit because of the heavy doors. \$1,000 has been donated for this update.

### Fencing

- Childcare Fence: A permanent fence was installed around the turf play area in front of the Church. Paid for by a state grant to our childcare Program.
- A/C Fence: The old fence around the A/C Unit on 31st side of Church was removed and a new one installed. We are hoping to have the fence stained by the scouts in 2025 after the material has weathered.

A/C unit for Childcare and Third floor Classroom: A new A/C unit was installed in one childcare room, the 3rd floor classroom above the childcare room, and the office for Casa. One roof top unit takes care of all three areas. The cost was split between daycare and church. The new A/C is energy-efficient and replaces one that was over 40 years old.

Childcare Shed: The Childcare shed has been painted and the repairs made so the doors open and delaminated wood has been repaired. The 31st Ave doors have been painted and labeled. Thanks to Wayne Halvorson and Janell Partyka for this work.

Phone System: Pastor, Madeline and Steve worked to upgrade our phone system.

Boiler Work: Pressure gauge has been replaced and the tubes cleaned out that will help our heating system operate more efficiently.

Flagpole: The flagpole was repaired and new cable installed.

Sanctuary: Electronic items in the Sanctuary were updated.

Silcock Repair: Two outdoor faucets were repaired.

Yard Maintenance: A reliable group of volunteers including youth members showed up several times to accomplish several landscape projects and to maintain our existing plantings. Thank you to those volunteers.

Narthex and Sanctuary Carpet: The carpet in the Narthex and sanctuary was professionally cleaned with excellent results. We were thinking that we had to replace the Narthex carpet.

The Mt. Carmel Foundation contributed over \$42,000 to accomplish these items including \$28,500 for the Elevator Repair. We are fortunate to have the Foundation to help us keep our church operating at a high level.

Respectfully submitted,  
Doug Jones and Steve Panning



## **Stewardship Committee Report**

The Stewardship Committee for 2024 met in the fall to prepare for both a Financial and Volunteer Service Faith Commitment for 2025. We chose 2 Corinthians 9:11-12 as our scriptural text: "You will be enriched in every way so that you can be generous on every occasion and through us your generosity will result in thanksgiving to God. This service that you perform is not only supplying the needs of the Lord's people but is also overflowing in many expressions of thanks to God." The committee chose "With Glad and Generous Hearts" as our theme.

On October 28, 2024, letters with stewardship information were mailed to 97 households. The Stewardship Committee delivered Temple Talks in November and led a presentation and discussion on November 17. On November 10, Pastor Christopherson led an Adult Forum on Generosity. Congregational commitments were blessed on November 24, Faith Commitment Sunday.

As of January 13, 2025, we have received 55 Faith Commitment responses totaling \$189,209. This represents an increase in the amount pledged of nearly \$17,000 over one year ago. Of the 56 households that pledged for 2024, four have not yet been received for 2025. So, as happened last year, the number of households responding and the total amount pledged could still increase.

I want to express my thanks to Rich Feist, Barb Hollister, Stephenie Labandz, Dave Larson, and Pastor Christopherson for their service in this stewardship program this year and to all members who responded with their Faith Commitment Pledge.

Respectfully submitted,  
Al Erickson, on behalf of the Stewardship Committee

## **Usher's Report**

Thanks to all the outstanding volunteers that serve on our usher team. We enjoy greeting and assisting the worshippers and the worship team. We are responsible for a number of regular duties before, during and after each service. Additionally, the ushers serve capably to manage any unexpected issues that arise. I am very grateful for each of them and appreciate their support and contributions to Mt. Carmel.

Rich Feist

## **Worship & Music**

I continue to work as Liturgy and Music Director at Mt. Carmel Lutheran Church as I did in 2024. We continue to worship in person as well as online. We continue to develop ways to bring creativity and meaning to our worship by involving children, youth, and guests to participate. Examples include a special Wednesday evening supper program with Holden Evening Prayer during Lent; the children's Christmas Pageant; and developing the children's music along with seasons of the church year, using rhythm instruments, and reading music.

It is my intention that the quality and creativity of the worship of our Mt. Carmel family continue and grow as we Learn, Love and Share God's Word.

Submitted by Ruth Bills, Director of Liturgy and Music

## ELCA Presiding Bishop's Annual Report

### A MESSAGE FROM PRESIDING BISHOP ELIZABETH EATON



Dear friends in Christ,

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

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

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

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

—Psalm 93:4-5

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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

## Message from the Minneapolis Area Synod

# 2024 ANNUAL REPORT



Minneapolis Area Synod  
of the ELCA

*On the evening of Jesus' resurrection, as two of his followers were walking along the road that leads from the city of Jerusalem to the village of Emmaus "talking and discussing, Jesus himself came near and went with them." - Luke 24*

### **Grace and peace to you, beloved of Christ Jesus.**

This resurrection story is a favorite. We walk together as church, and Jesus draws near and walks with us. The labors of the day, the content of our discussions, the swirl of society and politics, the hopes and fears, these things shift, and yet, Jesus walks with us and is known once again as we gather together around the table.

What a year this has been. This report to the worshipping communities of the Minneapolis Area Synod is an opportunity to look back on 2024, and to look ahead at the year to come. Most of all, it is an opportunity to name and celebrate some of the ways the Holy Spirit continues to enliven God's church. We give thanks to you and your congregation for your partnership in this ministry we share.

On May 4, 2024, you elected me to serve as your Bishop. On August 1, 2024, I took office, and on September 21, 2024, I was installed during a festive and moving worship service at Central Lutheran Church. This election represents a significant threshold in our synod's life as we continue by the Spirit's leading along paths yet unknown. Thank you for your trust and your continued prayers. We are particularly grateful for the intentional work of the Bishop's Election Committee. My deep thanks to Bishop Ann Svennungsen for her 12 years of faithful leadership, and for her generosity of wisdom and spirit as I learn the ropes. As I have restructured parts of our synod's ministry team, we have had several staff transitions. Some have completed their service, over the summer and fall we welcomed a few new staff, and in 2025 we will welcome more. Thank you to our staff for their patience, perseverance, faithful ministry, and good courage during a long transition.

Stepping into this role, I am more mindful than ever that we are **Church Together:**  
**Learning Together, Listening Together, Serving Together, Worshipping Together.**



## A few highlights from 2024



**137** worshipping communities, including  
**3** new starts  
**8** congregational strategic ministries

**3** congregations marked Holy Closures this year, honoring their years and ministry, and in closing, stewarded their assets by contributing to the Resurrection Fund.

**11** languages spoken in worship



**62** call processes in **55** congregations

**8** ordinations of new pastors and deacons and  
**24** rostered ministers installed into new positions

**34** people discerning a call to ministry and active in our candidacy process

**305** pastors and deacons currently serving in our synod, and around **370** retired ministers



**52** pastors and deacons serving in specialized ministries, including chaplains, educators, social ministry leaders, and missionaries



**5** years of Faith Practices and Neighboring Practices cohorts supported by a grant from the Lilly Endowment's Thriving Congregations Initiative, with plans to apply for a scaling grant in 2025

**17** congregations in the current cohort of Faith Practices and Neighboring Practices, and **13** in the first cohort (that's nearly 1/4 of our synod's congregations!)

**\$1.25 million** grant received from the Lilly Endowment for Family Faith – a project accompanying parents and caretakers from the Synod's new and strategic ministries. Watch for more details coming soon!



**800** people attended the Bishop Installation in person, including **220** clergy

**\$2,681,409** pledged in Mission Support, with **50%** supporting MAS ministry and **50%** for ELCA ministry

**2** companion synod partnerships: Lutheran Church of Christ in Nigeria (LCCN) and the Leipzig District-Evangelical Lutheran Church in Saxony, Germany, including visits from Archbishop Musa Filibus (LCCN), Superintendent Sebastian Feydt and Pastor Cristoph Reichl (Leipzig)



Synod staff supported leaders and congregations, convening, communicating, collaborating, and navigating conflicts

Hosted many special events such as an Eco Faith Summit, Boundaries Workshop, Bishop's Theological Conference, Ministeriums, and Communicators Gatherings



What a gift to reflect on the amazing ways we were Church Together in 2024! We look forward to 2025 with the Conference Assemblies in February, Synod Assembly (May 2 - 3), and the ELCA Churchwide Assembly (July 28 - August 2). We walk together as church, trusting that Jesus continues to come near and walk with us. We are Church Together. Thank you for your prayers and support.

*Bishop Jen Nagel*

# Minutes

## Minutes of the Ninety-Seventh Annual Meeting of the Congregation

Mt. Carmel Lutheran Church

January 28, 2024

### Call to Order

The 97<sup>th</sup> annual meeting was called to order at 10:55 a.m. on January 28, 2024.

### Welcome and Opening Prayer

Karen Moeller, President, welcomed everyone to this meeting. Pastor D Foy Christopherson led us in the opening liturgy and prayer.

- Establish Quorum  
The quorum requirement was met.
- Approval of the Agenda  
It was moved, seconded, and approved to accept the agenda as presented.
- Appointment of Parliamentarian and Tellers  
Steve Ristuben was appointed as Parliamentarian. The Tellers appointed were Sinead Carolan and Stephenie Labandz.

### New Business

#### Ratification of the Constitution, By Laws, and Continuing Resolutions

A motion was made and seconded to ratify the Constitution, By Laws, and Continuing Resolutions adopted by the congregation on December 10, 2023. The motion was unanimously approved.

#### Pastor, Council President, Committee Reports and messages from the ELCA and Minneapolis Area Synod

Pastor Christopherson and President Karen Moeller made a verbal and written report. Committee reports were as written in the annual meeting booklet with the addition provided by Myrna Flatland regarding Little Kitchens new hours and thanking Little Kitchen volunteers: Val Hendrickson, Jean Hayman, and Scott Wetterland.

#### Election of Delegates to Synod Convention

The Minneapolis Synod Assembly is May 3-4, 2024, at Lord of Life Lutheran in Ramsey. The delegates will be electing a new bishop. Karen Moeller asked for volunteers. Leona Olson and Karl Breitbarth stepped forward. A motion was made, seconded, and approved to elect them as Mt. Carmel's delegates to the 2024 Minneapolis Synod Assembly.

### Minutes

The 96<sup>th</sup> Annual Meeting minutes were approved at the February 2023 Council meeting. The minutes of the Special Meeting to call Pastor Christopherson were approved at the February 2023 Council meeting. The two Special Meeting minutes in December (Election of New Council

Members and Approval of the Constitution) were approved at the December 2023 Council meeting.

All of the meeting minutes are printed as approved in this annual meeting booklet.

### Report of the Treasurer

#### Financial Report for 2023

Treasurer, Diane Langer, presented the financial report for 2023. A motion was made, seconded and passed to receive and file the 2023 Report of the Treasurer.

#### 2024 Budget

The budget was presented by Diane Langer, Treasurer. A motion was made and seconded to approve the 2024 budget, with income of \$279,569 and an expense total of \$311,681, with a net result of an overall deficit of (\$32,112). Discussion followed.

Ralph Matthes, President of the Foundation, presented that the Foundation has approved \$12,400 to be forwarded to the church and used towards Communications, Evangelism; Faith Formation; and Worship & Music. Diane Langer noted that this Foundation gift was already in the budget figures.

There being no further discussion, the motion passed to approve the 2024 budget as presented.

### Final Comments

Thank you to our retiring Council member, Dave Larson. Thank you to our retiring Foundation members: Diane Langer, Roger Peterson, and Matt Nordeen.

Thank you to our Council members and to Janell Partyka for her dedication in Altar Guild.

Congratulations for the call of Pastor Christopher and his leadership since March 2023.

Closing Prayer – Pastor Christopherson led us in a closing prayer.

A motion was made, seconded, and passed to adjourn the meeting at 11:55 a.m.

### **Special Congregation Meeting (Election of Council Members)**

**Mt. Carmel Lutheran Church**

**December 8, 2024**

#### Call to Order

The special congregational meeting was called to order at 10:40 am on December 8, 2024 as an in-person meeting.

#### Welcome

Karen Moeller, President, welcomed everyone to this meeting and explained the purpose of this meeting was to elect members to the Council.

#### Establish Quorum

The quorum requirement was met.

#### Appointment of Parliamentarian and Tellers

Steve Ristuben was appointed as parliamentarian. The Tellers appointed were Sinead Carolan and Stephanie Labandz.

#### Election of New Council Members

The Nominating Committee made the following nominations for Council: Rick Sundly, Dylan Evans, Karl Breitbarth (serving three-year terms) and Ellen Surbrook serving a two-year term. A motion was made, seconded, and approved to accept the slate of nominees as Council members.

#### Acknowledgements

President Karen offered a thank you to the new Council members for agreeing to be on Council. Karen introduced the other members of Council: Jim Felicetta, Patrick Kutzer, Kathy Halverson and Trina Benedict. A special thank you was given to the outgoing Council members of Karen Moeller, Al Erickson, Doug Jones, and Lory Dubbels. Congratulations were made to the confirmands for voting in their first election!

#### Adjournment

A motion was made, seconded, and passed to adjourn the meeting at 10:45 am.



## Report of the Treasurer

### Statement of Financial Position – 2024

#### Assets:

*"Cash and Checking"* assets have decreased by \$31,584.31, largely due to expenditures out of dedicated accounts (#9053) Elevator Repair, (#9043) ERC Refund, and the (#9004) Marlene Black memorial. Funds from these accounts were used to erase the 2024 Deficit and balance the 2024 Financial Report. Expenditures in 2024 included a large scale \$58,000 Elevator Repair which was generously funded through congregation and Mt Carmel Foundation gifts denoted in Dedicated Account (#9053). The position as of December 31, 2024 was \$95,334.31 compared to \$125,918.76 December 31, 2023. The Savings Account increased by \$255.76, the Vanguard Money Market by \$73.35, and the Mission Investment account by \$297.13 during the same comparison period.

*"Vehicles & Equipment"* and *"Buildings"* values reflect no change from 2023 to 2024. This includes our church van.

The Total Assets "year to date" decrease on December 31, 2024 was \$31,3584.51 from December 31, 2023.

#### Liabilities:

#### Net Assets:

This section reflects the non-cash physical assets of the church (vehicles, equipment, and buildings) added to the ending cash balances of the various income and expense accounts including dedicated accounts. See the dedicated Accounts page for a list of these accounts along with beginning and ending balances.

*"Current Fund Equity"* The year-to-date change of \$6,368.77 reflects the amount of "Year Begin Balance" that was from 2023 cash carried forward and added back into 2024 Income (see Statement of Activities 4000 2023 Cash carried Forward)

(#300)1 Current Fund Equity Year to Date last year is the same number as year-to-date balance December 31, 2024, of \$15,421.38.

Respectfully submitted,  
Diane Davis Langer, 2024 Church Treasurer



# Statement of Financial Position

December 31, 2024

	Year Begin Balance	Year to Date Balance	Year to Date Change	Balance Last Month	Year to Date Last Year
<b>Assets</b>					
<b>Cash &amp; Checking</b>					
1003 Open	0.00	0.00	0.00	0.00	0.00
1001 Savings-NE State Bank	33,911.94	34,167.70	255.76	34,103.23	33,911.94
1002 Vanguard Prime Money Market	429.73	503.08	73.35	446.98	429.73
1000 Checking - NE State Bank	43,160.94	10,950.25	(32,210.69)	7,749.22	43,160.94
1010 Mission Investment Fund	49,416.15	49,713.28	297.13	49,638.42	49,416.15
Cash & Checking Totals:	126,918.76	95,334.31	(31,584.45)	91,937.85	126,918.76
<b>Vehicles &amp; Equipment</b>					
1020 Mini-Bus	38,552.00	38,552.00	0.00	38,552.00	38,552.00
1021 Equipment	79,283.53	79,283.53	0.00	79,283.53	79,283.53
Vehicles & Equipment Totals:	117,835.53	117,835.53	0.00	117,835.53	117,835.53
<b>Buildings</b>					
1030 Church Building	2,999,850.27	2,999,850.27	0.00	2,999,850.27	2,999,850.27
1031 Parish Education Bldg.	2,722,831.73	2,722,831.73	0.00	2,722,831.73	2,722,831.73
Buildings Totals:	5,722,682.00	5,722,682.00	0.00	5,722,682.00	5,722,682.00
<b>Total Assets:</b>	<b>5,967,436.29</b>	<b>5,935,851.84</b>	<b>(31,584.45)</b>	<b>5,932,455.38</b>	<b>5,967,436.29</b>
<b>Liabilities</b>					
<b>Current Liabilities</b>					
2000 Payroll W/H Federal	(1,233.66)	(1,233.66)	0.00	(1,233.66)	(1,233.66)
2001 Payroll W/H MN	78.94	78.94	0.00	78.94	78.94
2003 Church Credit Card	0.00	0.00	0.00	0.00	0.00
2004 Payroll Withholding Flex	0.00	0.00	0.00	0.00	0.00
2005 Cash Carried Forward	0.00	0.00	0.00	0.00	0.00
2006 403b Contribution	0.00	0.00	0.00	0.00	0.00
2008 Payroll W/H Dental Ins	0.00	0.00	0.00	0.00	0.00
2007 Home Depot Credit Card	0.00	0.00	0.00	0.00	0.00
2002 Giving in 2019 for 2020	0.00	0.00	0.00	0.00	0.00
Current Liabilities Totals:	(1,154.72)	(1,154.72)	0.00	(1,154.72)	(1,154.72)
<b>Total Liabilities:</b>	<b>(1,154.72)</b>	<b>(1,154.72)</b>	<b>0.00</b>	<b>(1,154.72)</b>	<b>(1,154.72)</b>
<b>Net Assets</b>					
<b>Vehicles &amp; Equipment</b>					
3040 Vehicles & Equipment	117,830.53	117,830.53	0.00	117,830.53	117,830.53
<b>Equity/Fund Balances</b>					
3001 Current Fund Equity	21,790.15	15,421.38	(6,368.77)	15,421.38	15,421.38
3010 Physical Plant	5,722,682.00	5,722,682.00	0.00	5,722,682.00	5,722,682.00
3030 Day Care Balance	0.00	0.00	0.00	0.00	0.00
3000 Fund 8 Net Asset	0.00	0.00	0.00	0.00	0.00

	Year Begin Balance	Year to Date Balance	Year to Date Change	Balance Last Month	Year to Date Last Year
Equity/Fund Balances Totals:	5,744,472.15	5,738,103.38	(6,368.77)	5,738,103.38	5,738,103.38
<b>Dedicated Accounts</b>					
Without Donor Restrictions	64,272.07	57,095.96	(7,176.11)	71,795.99	64,272.07
With Donor Restrictions	42,016.26	23,976.69	(18,039.57)	40,518.45	42,016.26
Dedicated Accounts Totals:	106,288.33	81,072.65	(25,215.68)	112,314.44	106,288.33
Current Period Changes to Net Assets	0.00	0.00	0.00	(34,638.25)	6,368.77
<b>Total Net Assets:</b>	5,968,591.01	5,937,006.56	(31,584.45)	5,933,610.10	5,968,591.01
<b>Total Liabilities &amp; Net Assets:</b>	5,967,436.29	5,935,851.84	(31,584.45)	5,932,455.38	5,967,436.29

## **Dedicated Accounts – 2024**

Dedicated Accounts track receipts and expenses by account number by year. The Church Council has responsibility to oversee these accounts, and these accounts are reviewed monthly. Here is some detail on several of these accounts.

The (9050) Foundation Budgeted Category Funding denotes a zero balance and shows \$24,260.00 in funds that were given as a gift from the Mt. Carmel Foundation in 2024. \$12,400 was given as financial support towards specific categories of church endeavors such as faith formation, education, communication, evangelism, and worship and music benefiting the church members, and \$11,860 was a grant that went towards building repairs.

The (9053) Elevator/Property Repairs presents \$66,275.00 in gifts received and used for the elevator repair project, and the balance of \$6,051 was used to erase the remaining 2024 deficit. This fund now denotes a zero balance. It will remain as a dedicated account to receive possible gifts towards upcoming property projects.

The (9054) ERC Refund is a fund set up to receive and distribute the IRS payroll tax refund of \$122,506.44 received that was based on Mt. Carmel Church staff and childcare staff payroll from 2019-2021. This was a refundable tax credit that was applied for and received in 2023. The ending balance of \$38,371.96 is the balance of Mt. Carmel Church portion after \$8,055.05 was used in 2024 to erase 2024 deficit.

The (9014) Youth Servant Trips and (9016) Youth Activities fund are now combined under (9016). Funds from (9014-now a zero balance)) were transferred to (9016) and these funds are designated monies to fund youth endeavors.

Undesignated Memorials (9004) shows a debit of \$13,750.35. This was a memorial received from the Marlene Black Estate and used towards the 2024 deficit, leaving a balance of \$12,211.22 in this fund.

The Benevolence and Outreach funds represents 3rd Sunday offerings and offerings for outreach programs such as Easter, Thanksgiving, and Christmas baskets, and ministry partners like Every Meal, Little Kitchen Food shelf, Peace House, Meals on Wheels, and Scouts.

We are blessed to have monies in these dedicated accounts that are being used to further our mission to Live, Learn, and Share God's Word. If you have any questions regarding dedicated accounts, do not hesitate to contact me.

Respectfully submitted,  
Diane Davis Langer, 2024 Church Treasurer

## Dedicated Accounts

December 31, 2024

Account Shortcut and Description	Beginning Balance	Month Credits	Month Debits	YTD Credits	YTD Debits	Ending Balance
<b>Current</b>						
<b>Other Current Expenses</b>						
9057 2023 cash carried forward to 2024	0.00	0.00	330.73	6,368.77	6,368.77	0.00
<b>Day Care</b>						
9024 Child Care Payroll Account	18.05	23,999.99	23,999.99	330,125.73	330,143.78	0.00
<b>Designated Gifts</b>						
9026 Group of Joy	1,634.69	215.00	92.09	2,308.00	677.93	3,264.76
9050 Foundation Evang/Faith Form/W & M	0.00	0.00	1,033.37	24,260.00	24,260.00	0.00
9053 Elevator/Property Repairs	0.00	0.00	6,051.00	66,275.00	66,275.00	0.00
9019 Quilting Group	1,073.29	0.00	0.00	0.00	221.92	851.37
9054 ERC Refund (IRS payroll tax refund)	46,427.01	0.00	8,055.05	0.00	8,055.05	38,371.96
9056 Given for 2024	13,000.00	0.00	2,445.07	15,800.00	28,800.00	0.00
9001 Pastor's Discretionary	404.88	100.00	0.00	300.00	117.49	587.39
9003 Investment Fund	13,285.55	0.00	0.00	0.00	0.00	13,285.55
9014 Youth Servant Trips	386.16	0.00	386.16	0.00	386.16	0.00
9005 L.S. Library	1,416.68	0.00	0.00	0.00	0.00	1,416.68
9006 Funeral Service	3,598.52	0.00	0.00	275.00	0.00	3,873.52
9007 Mini-Bus Fund	2,595.41	0.00	0.00	0.00	0.00	2,595.41
9009 Altar Flowers	245.63	974.00	321.83	2,931.25	3,104.53	72.35
9021 Altar Guild	945.62	0.00	0.00	0.00	0.00	945.62
9016 Youth Activities	3,563.28	486.16	551.30	3,569.16	5,220.52	1,911.92
9012 Special Music/Instrumentalist	93.58	0.00	0.00	0.00	200.00	(106.42)
9017 Young Family Programming	376.23	0.00	0.00	0.00	0.00	376.23
Designated Gifts Totals:	89,046.53	1,775.16	18,935.87	115,718.41	137,318.60	67,446.34
<b>Memorials</b>						
9004 Memorials - Undesignated	15,808.66	0.00	13,750.35	14,935.35	18,532.79	12,211.22
<b>Benevolence and Outreach</b>						
9020 Every Meal	0.00	0.00	0.00	25.00	25.00	0.00
9035 Troop 132 Scouts	0.00	0.00	0.00	150.00	150.00	0.00
9055 Cub Scout Troop 132	0.00	0.00	0.00	50.00	50.00	0.00
9008 Food Baskets	344.00	50.00	50.00	1,455.00	1,330.00	469.00
Benevolence and Outreach Totals:	344.00	50.00	50.00	1,680.00	1,555.00	469.00
<b>Mount Carmel Women</b>						
9010 MCW Funds	1,071.09	0.00	0.00	0.00	125.00	946.09
Current Totals:	106,288.33	25,825.15	57,066.94	468,828.26	494,043.94	81,072.65
<b>Total for selected dedicated accounts:</b>	106,288.33	25,825.15	57,066.94	468,828.26	494,043.94	81,072.65

## Statement of Activities – 2024

This report lists the church's income compared to expenses. Income is the cash, checks, stocks, bonds, mutual funds, and charitable endowment gifts given as regular income, contributions and other income or gifts. Expenses are documented via paid invoices and payroll records.

	<u>Year to Date Actual</u>	<u>Annual Budget</u>
<b>Income:</b>		
1. Regular Contributions	\$308,571.14	\$246,069.00
2. Foundation Contributions	12,400.00	12,400.00
3. Other Income and Gifts	29,458.44	21,100.00
4. Total Income	350,429.58	279,569.00
<b>Expense:</b>		
5. Mission Support	\$ 8,110.04	\$ 8,000.00
6. Administration	30,218.27	21,820.00
7. Faith Formation	1,960.92	1,150.00
8. Evangelism	2,641.56	2,350.00
9. Property	82,156.71	58,822.00
10. Staff	219,021.27	211,919.00
11. Stewardship	755.18	770.00
12. Worship and Music	2,869.79	2,900.00
13. Youth Groups	206.00	50.00
14. Other Current Expenses	2,489.84	3,900.00
15. Total Expenses	\$ 350,429.58	\$311,681.00
<b>Income – Expense</b>	<b>0</b>	<b>(32,112.00)</b>

2024 brought challenges. Based on faith, we approved a deficit budget of (\$32,112), and in addition faced the challenge of an unexpected nearly \$60,000 elevator repair. The Congregation, Council, and Mt Carmel Foundation joined efforts and found a way to not only erase the deficit, but to pay in full the cost of the elevator repair.

The financial reports are reviewed monthly by Council. The Pastor and staff, along with the oversight of the Council did an excellent job of expense control.

- Regular Contributions income above budgeted by \$62,502.14.
- Congregation special gifts for elevator repair challenge totaled \$66,275 (see Dedicated Account #9053), surpassing repair cost by \$6,051, which was applied to 2024 deficit.
- Total Congregation Gifts not Pledged \$43,590 (see #4012 Statement of Activities). Included in this line item was the Marlene Black memorial of \$13,750.35, which was applied to deficit.
- Employee Retention Credit of \$8,055.05 applied to deficit, (see #4027 Statement of Activities and #9054 Dedicated Account)
- Total 2024 Income over budgeted by \$70,860.58.

There are many volunteers who work behind the scenes to make the Treasurer's work go smoothly, and this year even more so. The money counter team of Jim Evans, Ralph and Karen Matthes, Dan Gillette, Matt Nordeen, Janell Partyka, Julie Larson, and Dave Samletzka prepare the bank deposit and record deposit for entry into the accounting system. Volunteers Lynette and Lory Dubbels make sure the deposit goes from the safe to the bank. The office volunteer team of Lynette Dubbels, Carol Panning, Sue Feist, Barb Hollister, Myrna Flatland, LuAnn Swanson, Audrey Erickson, Al Erickson, Kathy Halvorson, and Karen Moeller have provided assistance on Fridays, and additionally as requested. Lynette Dubbels also serves as assistant treasurer, and Sue Feist handles financial giving entries. Thank you to all of these volunteers for their invaluable contributions in service,

Thank you to Madeline Severtson, who has served as our office administrator since March, finalizing data entries and oversight, providing answers and ensuring bookkeeping is complete, and to our volunteer staff for filling this role prior to March.

Many thanks to all for your dedication.

Respectfully Submitted,  
Diane Davis Langer, 2024 Church Treasurer

*Mt. Carmel Lutheran Church*

## Statement of Activities

December 31, 2024

Account Shortcut and Description	Current Month Actual	Current Month Budget	YTD Actual	YTD Budget	Annual Budget	YTD Last Year
<b>Income</b>						
<b>Regular Contributions</b>						
4000 2023 Cash Carried Forward	330.73	530.73	6,368.77	6,368.77	6,368.77	19,170.30
4011 Holiday Envelop Giving	2,868.75	283.33	4,747.75	3,400.00	3,400.00	3,457.25
4001 3rd Sunday Ministry Partners	180.00	250.00	3,110.00	3,000.00	3,000.00	1,705.00
4002 Plate	1,445.86	275.00	2,276.05	3,300.00	3,300.00	3,258.00
4010 Initial Envelopes	0.00	0.00	655.00	0.00	0.00	156.00
4005 Unified Faith Commitment	29,729.93	18,500.02	239,823.35	222,000.23	222,000.23	209,168.21
4012 Gifts not Pledged	23,404.03	666.67	51,590.22	8,000.00	8,000.00	7,106.27
Regular Contributions Totals:	57,959.30	20,505.75	308,571.14	246,069.00	246,069.00	244,021.03
<b>Other Income &amp; Gifts</b>						
4027 ERC Proceeds Used	8,055.05	0.00	8,055.05	0.00	0.00	0.00
4025 Building Use Gifts	275.00	375.00	4,810.00	4,500.00	4,500.00	4,878.19
4026 Child Care Ctr occup contribn	1,333.34	1,333.33	16,000.08	16,000.00	16,000.00	16,000.08
4030 Congregation Matching Funds	0.00	0.00	0.00	0.00	0.00	11,080.35
4028 Foundation Evang/FF/M&W Contribution	1,033.37	1,033.33	12,400.00	12,400.00	12,400.00	6,100.00
4031 Foundation Matching Gift	0.00	0.00	0.00	0.00	0.00	5,540.00
4021 Interest Income	162.50	50.00	593.31	600.00	600.00	709.15
Other Income & Gifts Totals:	10,859.26	2,791.66	41,858.44	33,500.00	33,500.00	44,307.77
Income Totals:	68,818.56	23,297.41	350,429.58	279,569.00	279,569.00	288,328.80
<b>Expense</b>						
<b>Mission Support</b>						
5007 Mpls Area Synod/ELCA	416.67	416.67	5,000.04	5,000.00	5,000.00	5,000.04
5018 3rd Sunday Ministry Partners	719.52	250.00	3,110.00	3,000.00	3,000.00	1,705.00
Mission Support Totals:	1,136.19	666.67	8,110.04	8,000.00	8,000.00	6,705.04
<b>Administration</b>						
5000 Office Supplies	42.00	175.00	2,792.04	2,100.00	2,100.00	2,798.82
5001 Postage	252.00	166.67	1,011.90	2,000.00	2,000.00	1,854.03
5002 Telephone	3,642.44	390.83	8,576.01	4,690.00	4,690.00	3,829.69
5003 Eqpt Lsg / Maint. Cntrts	509.00	610.83	11,291.88	7,330.00	7,330.00	7,066.96
5004 Website/Intnt access fees	346.30	391.67	4,734.84	4,700.00	4,700.00	5,988.05
5006 Office Technology	132.00	83.33	1,811.60	1,000.00	1,000.00	157.13
Administration Totals:	4,923.74	1,818.33	30,218.27	21,820.00	21,820.00	21,694.68
<b>Faith Formation</b>						
5012 Sunday School Curriculum	0.00	4.17	275.95	50.00	50.00	(50.00)
5016 Confirmation	0.00	41.67	967.58	500.00	500.00	260.25
5023 Miscellaneous	0.00	4.17	149.15	50.00	50.00	0.00
5015 Befrienders Ministry	184.00	45.83	568.24	550.00	550.00	476.45

<b>Account Shortcut and Description</b>	<b>Current Month Actual</b>	<b>Current Month Budget</b>	<b>YTD Actual</b>	<b>YTD Budget</b>	<b>Annual Budget</b>	<b>YTD Last Year</b>
Faith Formation Totals:	184.00	95.84	1,960.92	1,150.00	1,150.00	686.70
<b>Evangelism</b>						
5041 Print & Social Media	60.65	50.00	820.35	600.00	600.00	335.80
5040 Fellowship & Hospitality	494.79	145.83	1,821.21	1,750.00	1,750.00	2,708.91
Evangelism Totals:	555.44	195.83	2,641.56	2,350.00	2,350.00	3,044.71
<b>Property</b>						
5050 Property Supplies	781.32	287.50	4,402.33	3,450.00	3,450.00	3,928.69
5052 Utilities	1,833.57	2,500.00	25,170.73	30,000.00	30,000.00	29,661.82
5053 Insurance - Property/Liability	4,599.98	1,297.67	21,782.02	15,572.00	15,572.00	10,517.50
5054 Assessments & License Fees	0.00	191.67	4,383.08	2,300.00	2,300.00	5,367.50
5055 Repairs - Equipment	1,713.14	625.00	26,418.55	7,500.00	7,500.00	3,928.21
Property Totals:	8,928.01	4,901.84	82,156.71	58,822.00	58,822.00	53,403.72
<b>Staff</b>						
5070 Salaries	10,930.88	10,594.92	138,009.30	127,139.00	127,139.00	122,115.30
5072 Housing Allowance	3,076.92	3,333.33	39,999.96	40,000.00	40,000.00	31,208.76
5074 Payroll Taxes	426.62	743.83	5,280.97	8,926.00	8,926.00	4,728.80
5075 Pension	931.17	817.08	11,251.64	9,805.00	9,805.00	8,891.17
5076 Insurance - Med/Dis	1,287.60	1,174.92	15,373.60	14,099.00	14,099.00	11,708.14
5077 Insurance - Workers Comp.	0.00	600.00	7,511.00	7,200.00	7,200.00	9,614.00
5078 Pro. Exp. Staff	0.00	125.00	77.05	1,500.00	1,500.00	189.96
5080 Pro. Exp. Senior Pastor	519.60	208.33	767.75	2,500.00	2,500.00	1,783.82
5081 Substitute Pastor	0.00	62.50	750.00	750.00	750.00	750.00
Staff Totals:	17,172.79	17,659.91	219,021.27	211,919.00	211,919.00	190,989.95
<b>Stewardship</b>						
5090 Adult Envelopes	0.00	60.00	650.18	720.00	720.00	719.90
5011 Committee Expenses	105.00	4.17	105.00	50.00	50.00	0.00
Stewardship Totals:	105.00	64.17	755.18	770.00	770.00	719.90
<b>Worship &amp; Music</b>						
5100 Altar Supplies	95.45	33.33	559.48	400.00	400.00	579.92
5013 Worship Supplies	697.19	58.33	1,242.44	700.00	700.00	609.50
5103 All Choir & Handbell Music	32.50	25.00	259.92	300.00	300.00	86.25
5104 Organ and Piano Maintenance	250.00	75.00	268.95	900.00	900.00	500.00
5105 Copyright Licenses - Worship	0.00	50.00	539.00	600.00	600.00	295.33
Worship & Music Totals:	1,075.14	241.66	2,869.79	2,900.00	2,900.00	2,071.00
<b>Youth Groups</b>						
5110 Meetings and Activities	0.00	4.17	206.00	50.00	50.00	0.00
<b>Other Current Expenses</b>						
5008 Council Misc. Expense	0.00	33.33	234.98	400.00	400.00	558.60
5017 Synod Assembly/Conference	0.00	56.67	670.65	680.00	680.00	343.60
5121 Mini-Bus Expenses	100.00	235.00	1,584.21	2,820.00	2,820.00	1,742.13
Other Current Expenses Totals:	100.00	325.00	2,489.84	3,900.00	3,900.00	2,644.33
Expense Totals:	34,180.31	25,973.42	350,429.58	311,681.00	311,681.00	281,960.03
<b>Income - Expense:</b>	34,638.25	(2,676.01)	0.00	(32,112.00)	(32,112.00)	6,368.77



## 2025 Summary Financial Budget Worksheet

This budget has been prepared by the 2025 budget team; and is supported by the congregation council.

2025 budget team: Diane Langer, treasurer; Myrna Flatland, Matt Nordeen, Pastor C

2024 contribution deficit was covered by \$27,736 from dedicated funds: Marlene Black estate, Capital improvement contributions; ERC refund

2024 contributions exceeded projections by \$62,502.

2025 pledges have increased over 2024. This suggests congregational confidence.

2025 projected expenses exceed projected contributions by \$35,555.

2025 projected contributions are \$290,600. This is less than 2024 actual by \$59,829.

2025 projected expenses are \$326,155. This is less than 2024 actual by \$24,275.

The 2025 budget is essentially a flat, or no growth, budget. There are limited new initiatives. Of note: Admin costs will be down (after some vendor transition costs in 2024), Property proposal is decreased (insurance prepaid; elevator crisis, etc.)

Staff costs increase from insurance, payroll tax, adjustments, etc.)

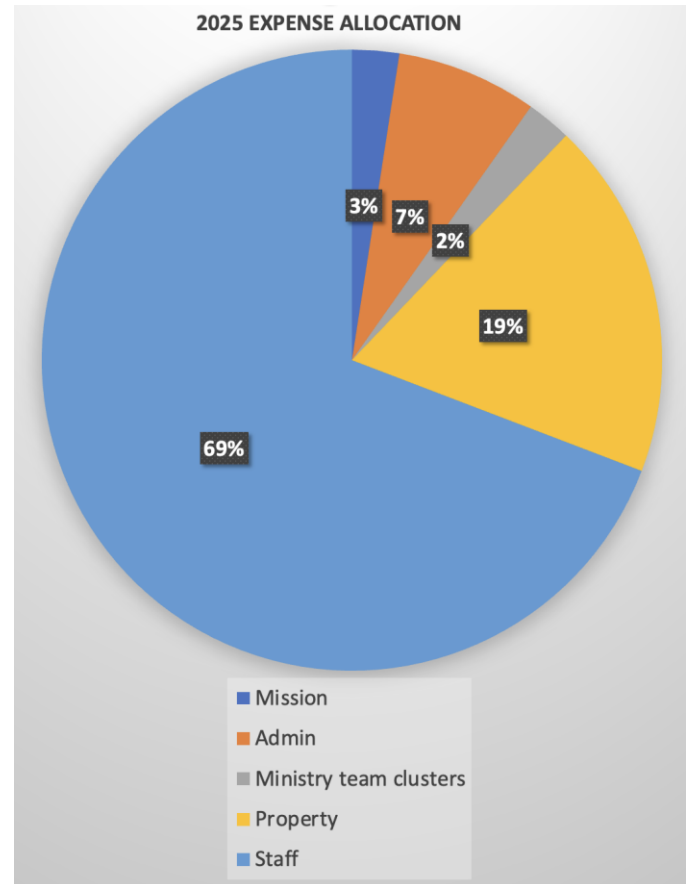
New initiatives include

Funding for BeFriends

Funding for a tech assistant

Foundation request for a youth counselor.

Other Foundation requests.



The Mt Carmel Foundation can expect to receive funding requests for:

- 100<sup>th</sup> Anniversary celebration
- Camp Wapo camperships
- Program support: special music, tech assistant, youth counselor
- Softball team
- Technology upgrades (grant renewal/extension): for choir mic, 2 new cameras, digital projector, smart classroom system

## INCOME

Oct Annualized

Line	Acct #	Account Name	Actual 2023	2023 Budget	2024 Budget	Actual 2024	Proposed 2025 Budget
1		<b>Regular Contributions</b>					
2	4000	Cash Carried Forward from prior yr	\$ 19,170.39	\$ 19,170.30	\$ 6,368.77	\$ 6,368.77	\$ -
3	4001	3rd Sun Ministry Partners	\$ 1,705.00	\$ 3,000.00	\$ 3,000.00	\$ 3,110.00	\$ 3,000.00
4	4002	Plate	\$ 3,258.00	\$ 2,400.00	\$ 3,300.00	\$ 2,276.05	\$ 3,000.00
5		Holiday Envelopes plus initial	\$ 3,613.25	\$ 2,200.70	\$ 3,400.00	\$ 5,402.75	\$ 5,200.00
	4005	Unified Giving	\$ 209,168.21	\$ 205,000.00	\$ 222,000.23	\$ 239,823.35	\$ 233,100.00
15	4012	Gifts Not Pledged aka: <b>Misc Income</b>	\$ 7,106.27	\$ 8,000.00	\$ 8,000.00	\$ 51,590.22	\$ 25,000.00
16		Regular Contributions Total	\$ 244,021.03	\$ 239,771.00	\$ 246,069.00	\$ 308,571.14	\$ 269,300.00
17							
18		<b>Other Income &amp; Gifts</b>					
21	4026	Child Care Occupancy Contribution	\$ 16,000.08	\$ 16,000.00	\$ 16,000.00	\$ 16,000.08	\$ 16,000.00
	4027	ERC Proceeds Used				\$ 8,055.05	
22	4021	Interest Income	\$ 709.15	\$ 300.00	\$ 600.00	\$ 593.31	\$ 600.00
	4025	Building Use Gifts	\$ 4,878.19	\$ 4,240.00	\$ 4,500.00	\$ 4,810.00	\$ 4,700.00
	4028	Foundation Gift - Budgeted Category	\$ 6,100.00		\$ 12,400.00	\$ 12,400.00	
	4030	Congregation Matching Funds	\$ 11,080.35				
23	4028	Foundation Matching 1for 2 Gift	\$ 5,540.00				
24		Other Income & Gifts Total	\$ 44,307.77	\$ 20,540.00	\$ 33,500.00	\$ 41,858.44	\$ 21,300.00
25							
26		<b>INCOME TOTAL</b>	\$ 288,328.80	\$ 260,311.00	\$ 279,569.00	\$ 350,429.58	\$ 290,600.00
27							

## EXPENSE

Acct #	Account Name	2023 Actual	2023 Budget	2024 Budget	Actual 2024	Proposed 2025 Budget
	<b>Mission Support</b>					
31	5007	Mpls Area Synod/ELCA	\$ 5,000.04	\$ 5,000.00	\$ 5,000.04	\$ 5,000.00
36	5019	3rd Sun Ministry Partners	\$ 1,705.00	\$ 3,000.00	\$ 3,110.00	\$ 3,000.00
	Mission Support Total	\$ 6,705.04	\$ 8,000.00	\$ 8,000.00	\$ 8,110.04	\$8,000.00
38	<b>Administration</b>					
	5005	Professional Printing	\$ -	\$ -		\$ -
	5000	Office Supplis & Staffing Expense	\$ 2,798.82	\$ 2,100.00	\$ 2,792.04	\$ 2,100.00
	5001	Postage	\$ 1,854.03	\$ 2,000.00	\$ 1,011.90	\$ 1,200.00
	5002	Telephone	\$ 3,829.69	\$ 4,970.00	\$ 8,576.01	\$ 5,040.00
	5003	Equipment Leasing/Maint. Contracts	\$ 7,066.96	\$ 7,530.00	\$ 11,291.88	\$ 6,600.00

## EXPENSE

Acct #	Account Name	2023 Actual	2023 Budget		2024 Budget		Actual 2024		Proposed 2025 Budget	
5004	Website/Internet Access Fees	\$ 5,988.05	\$4,400.00		\$4,700.00		\$4,734.84		\$4,700.00	
5006	Office Technology	\$ 157.13	\$ 1,200.00		\$ 1,200.00		\$ 1,811.60		\$ 1,500.00	
Administration Total		\$ 21,694.68	\$ 20,400.00		\$ 22,500.00		\$ 30,218.27		\$ 21,140.00	
<b>Faith Formation</b>										
5012	Sunday School Curriculum	\$ (50.00)	\$ 50.00		\$ 50.00		\$ 275.95		\$ 250.00	
5014	Adult Education	\$ -	\$ -		\$ -					
5015	Befrienders Ministry	\$ 476.45	\$ 600.00		\$ 550.00		\$ 568.24		\$ 750.00	
5016	Confirmation	\$ 260.25	\$ 1,000.00		\$ 500.00		\$ 967.58		\$ 200.00	
5023	Miscellaneous Faith Formation		\$ 50.00		\$ 50.00		\$ 149.15		\$ 150.00	
Faith Formation Total		\$ 686.70	\$ 1,700.00		\$ 1,150.00		\$ 1,960.92		\$ 1,350.00	
<b>Evangelism</b>										
5041	Print and Social Media	\$ 335.80	\$ 600.00		\$ 600.00		\$ 820.35		\$ 600.00	
5040	Supplies/Fellowship & Hospitality	\$ 2,708.91	\$ 500.00		\$ 1,750.00		\$ 1,821.21		\$ 1,900.00	
Evangelism Total		\$ 3,044.71	\$ 1,100.00		\$ 2,350.00		\$ 2,641.56		\$ 2,500.00	
<b>Property</b>										
5050	Property Supplies	\$ 3,928.69	\$ 3,450.00		\$ 3,450.00		\$ 4,402.33		\$ 4,000.00	
5052	Utilities	\$ 29,661.62	\$ 30,300.00		\$ 30,000.00		\$ 25,170.73		\$ 30,000.00	
5053	Insurance-Property/Liability	\$ 10,517.50	\$ 14,210.00		\$ 15,572.00		\$ 21,782.02		\$ 15,900.00	
5054	Assessments & License Fees	\$ 5,367.50	\$ 2,140.00		\$ 2,300.00		\$ 4,383.08		\$ 2,000.00	
5055	Repairs & Equipment	\$ 3,928.21	\$ 9,000.00		\$ 8,000.00		\$ 26,418.55		\$ 9,000.00	
Property Total		\$ 53,403.52	\$ 59,100.00		\$ 59,322.00		\$ 82,156.71		\$ 60,900.00	
<b>Staffing</b>										
5070	Salaries	\$ 122,115.30	\$ 128,010.00		\$ 127,139.00		\$ 138,009.30		\$ 135,000.00	
5072	Housing Allowance	\$ 31,208.76	\$ 33,000.00		\$ 40,000.00		\$ 39,999.96		\$ 40,000.00	
5074	Payroll Taxes	\$ 4,728.80	\$ 4,966.00		\$ 8,926.00		\$ 5,280.97		\$ 10,458.00	
5075	Pension	\$ 8,891.17	\$ 8,380.00		\$ 9,805.00		\$ 11,251.64		\$ 11,174.00	
5076	Insurance-Medical/Disability	\$ 11,708.14	\$ 22,763.00		\$ 14,099.00		\$ 15,373.60		\$ 16,235.00	
5077	Insurance-Workers Comp	\$ 9,614.00	\$ 5,400.00		\$ 7,200.00		\$ 7,511.00		\$ 7,543.00	
5078	Professional Expense - Staff	\$ 189.96	\$ 1,500.00		\$ 1,500.00		\$ 77.05		\$ 1,500.00	
5080	Professional Expense - Pastor	\$ 1,783.82	\$ 2,500.00		\$ 2,500.00		\$ 767.75		\$ 2,500.00	
5081	Substitute Pastor/Staff	\$ 750.00	\$ 1,200.00		\$ 750.00		\$ 750.00		\$ 1,275.00	
Staff Total		\$ 190,989.95	\$ 207,719.00		\$ 211,919.00		\$ 219,021.27		\$ 225,685.00	
<b>Stewardship</b>										
5090	Adult Envelopes	\$ 719.90	\$ 780.00		\$ 720.00		\$ 650.18		\$ 700.00	

## EXPENSE

Acct #	Account Name	2023 Actual	2023 Budget	2024 Budget	Actual 2024	Proposed 2025 Budget
5011	Committee Expenses		\$ 50.00	\$ 50.00	\$ 105.00	\$ 50.00
	Stewardship Total	\$ 719.90	\$ 830.00	\$ 770.00	\$ 755.18	\$ 750.00
	<b>Worship &amp; Music</b>					
5100	Altar Supplies	\$ 579.92	\$ 400.00	\$ 400.00	\$ 559.48	\$ 500.00
5013	Worship Supplies	\$ 609.50	\$ 700.00	\$ 700.00	\$ 1,242.44	\$ 580.00
5103	Choir, Handbell, & Other Music Purch	\$ 86.25	\$ 300.00	\$ 300.00	\$ 259.92	\$ 300.00
5104	Organ & Piano Maintenance	\$ 500.00	\$ 1,000.00	\$ 900.00	\$ 268.95	\$ 1,000.00
5105	Copyright Licenses - Worship	\$ 295.33	\$ 600.00	\$ 600.00	\$ 539.00	\$ 600.00
	Worship & Music Total	\$ 2,071.00	\$ 3,000.00	\$ 2,900.00	\$ 2,869.79	\$ 2,980.00
	<b>Youth Groups</b>					
5110	Meetings & Activities		\$ 50.00	\$ 50.00	\$ 206.00	\$ 50.00
	<b>Other Current Expenses</b>					
5008	Council Expenses	\$ 558.60	\$ 500.00	\$ 400.00	\$ 234.98	\$ 400.00
5017	Synod Assembly / Conferences	\$ 343.60	\$ 680.00	\$ 680.00	\$ 670.65	\$ 700.00
5121	Mini-Bus Expenses	\$ 1,742.13	\$ 600.00	\$ 1,740.00	\$ 1,584.21	\$ 1,700.00
	Other Current Expenses Total	\$ 2,644.33	\$ 1,780.00	\$ 2,820.00	\$ 2,489.84	\$ 2,800.00
	<b>EXPENSE TOTAL</b>	\$ 281,960.03	\$ 303,679.00	\$ 311,681.00	\$ 350,429.58	\$ 326,155.00
	<b>NET RESULTS OF OPERATION</b>	\$ 6,368.77	\$ (43,368.00)	\$ (32,112.00)	\$ -	\$ (35,555.00)