


# ANNUAL REPORT 2024

Evangelical Lutheran Church in America

# A MESSAGE FROM PRESIDING BISHOP ELIZABETH EATON

Dear friends in Christ,

Over the past year we have continued to experience changes in the world around us. Even as our church finds ways to adapt to this changing world, we find hope in the unchanging and always present promise of God's love through Jesus Christ. We change and adapt not to conform to the world but because we believe that the gift of God's Son is for the world, and that our congregations and worshiping communities are places to gather and be sent into the world, where we will tell the story of God's love in word and deed.

The ministries of our congregations, our synods and the churchwide organization provide ways for the church to move beyond the boundaries of structures and geography and to share God's love with people in our neighborhoods, our cities, our country and beyond. We engage in this ministry knowing that our church walks by faith, trusting in God's promise in the gospel, and that we exist by and for the proclamation of this gospel word. In John 15:5, Jesus reminds us, "I am the vine; you are the branches. Those who abide in me and I in them bear much fruit, because apart from me you can do nothing." We are connected by the promise that we do all through Christ and can do nothing apart from him.

God gives the Holy Spirit, who uses gospel proclamation — in preaching and sacraments, in forgiveness and in healing conversations — to create and sustain this faith. Just as we rely on God to sustain our faith, we rely on each other to sustain the ministries that offer God's love to the world. Through your generosity to each expression of this church — your congregation, your synod and your churchwide organization — you add to our collective voice proclaiming God's love for all.

I am grateful for your generosity over this last year. My gratitude spreads far beyond your generous financial gifts. You've shared your gifts of time through countless hours of volunteering, serving and accompanying. You've shared the gifts of your voices as we've tried to discover and learn how God is calling us to be the church now and into the future. And, finally, dear church, you have shared the gift of the realness of God's love with the world around you. Be well, dear church, and stand steadfast in the promise of God's love and grace as you take that promise with you into the world.

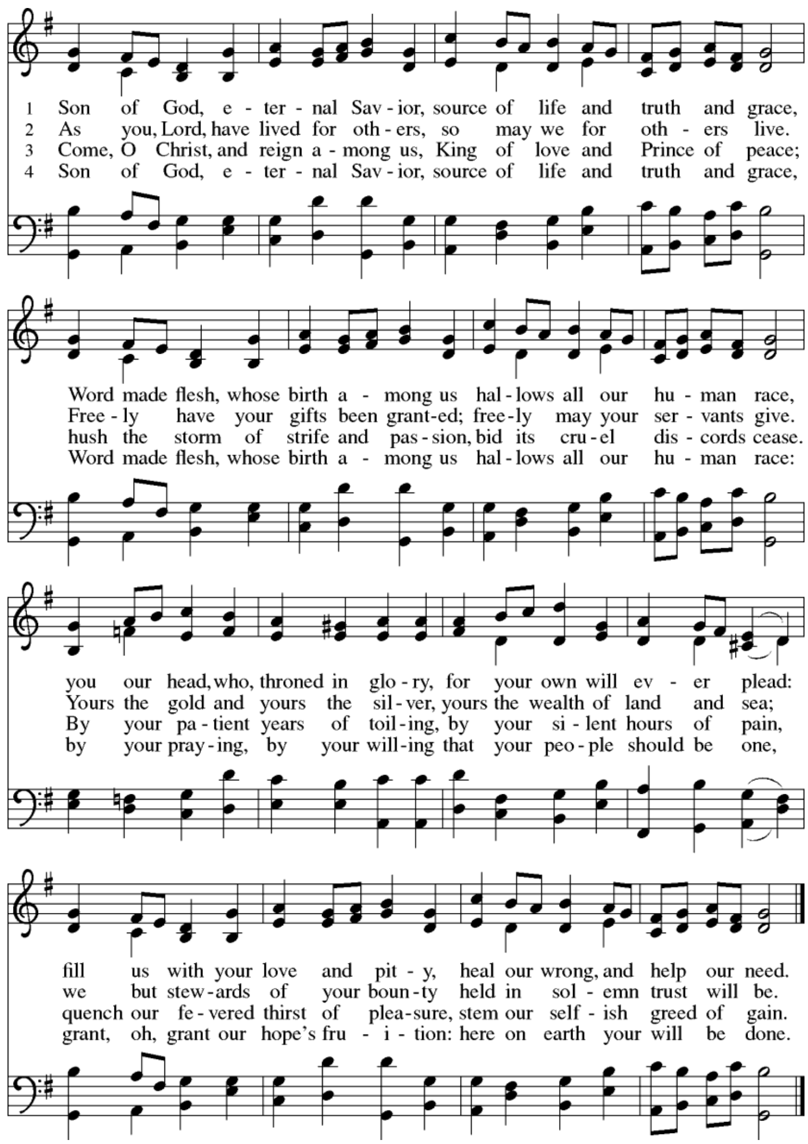
The Rev. Elizabeth A. Eaton
Presiding Bishop
Evangelical Lutheran Church in America

> "I am the vine; you are the branches. Those who abide in me and I in them bear much fruit, because apart from me you can do nothing." —John 15:5

# ANNUAL CONGREGATIONAL MEETING
# OPENING LITURGY

Recognizing that our faith is a living, busy, active and mighty thing, may the grace of our Lord Jesus Christ and the communion of the Holy Spirit be with each of you.
**And also with you.**
Teach us to love you with all our heart, soul, mind and strength.
**Receive our prayer, O God.**
Descend on our hearts, that we may love others in the ways Jesus loves us.
**Receive our prayer, O God.**
Empower us to be enthusiastic in pursuing your vision for our congregation.
**Receive our prayer, O God.**
Move us to engage issues in our community in Christlike ways, and to pursue deep and authentic relationships with those with whom we serve and partner.
**Receive our prayer, O God.**
Strengthen us to face the barriers we encounter in doing your work, learning to work with others amid disagreement.
**Receive our prayer, O God.**
Give us the ability to adapt to the cultural, economic and social changes that occur in the neighborhoods we serve.
**Receive our prayer, O God.**
Guide us to be a healthy congregation that learns from its failures as well as its successes and offers wisdom to others.
**Receive our prayer, O God.**
As we strive to become the church that we proclaim to be, raise up leaders who focus on the gospel of freedom, forgiveness and reconciliation as given to us through God's indescribable act of love in the death and resurrection of Jesus Christ. Renew us daily in our baptism, that we may discover vitality in our relationships with you, each other and those we serve in the world.
**Amen.**

## Son of God, Eternal Savior




Evangelical Lutheran Worship, 655
Text: Somerset C. Lowry
Music: IN BABILONE, Oude en Nieuwe Hollantse Boerenlities en Contradansen, 1710; arr. Julius Röntgen

# Annual Congregational Meeting Agenda

Devotions

Minutes from 2023 Annual Meeting

President's Report

Pastor's Report

Secretary/Office Report

Committee Reports

- Property Report
- Cemetery Report
- Farmers Market Budget
- Worship & Music Report
- Interfaith Human Services Report
- WELCA Report
- Finance and Budget Reports
- Treasurer's Report
- LEAD Journey Report

Proposed Operating Budget for 2024

Old Business

New Business

- Nominating Committee
- Synod Assembly
- Farmer's Market Treasurer
- Constitution Modifications
- Curbing
- Solar Panel Project
- Portico Memorial—see attachment after LEAD Journey Report

2023 Annual Congregation Meeting Minutes

Meeting held in person at 12PM.
Devotions

Minutes from 2022 Annual Meeting. Motion to approve by Llyod Niemann and seconded by Michelle McMullen. Motion carries.

President's Report on file and presented by Jeff Muthler.

- Jeff reflects on the end of the fiscal year data. The Council recommends a 6% increase in offering to meet this year's goal.
- Jeff introduces the congregation to the LEAD program. The LEAD program requires approximately 6 members of the congregation to participate in four half-day worship sessions.

Pastor's Report on file and presented by Pastor Paul. Pastor Paul offers his opinion on the LEAD program and encourages the congregation to get involved.

Secretary/Office Report on file and presented by Alicia Armstrong.

Committee Reports

- Property Report on file.
  - Michelle notifies the congregation that a grant is available to refurbish the playground; she has offered to look into applying for the grant.
- Cemetery Report on file.
  - Ron informs the congregation that the cemetery committee is working on improving the south-east border.
- Farmers Market Budget on file and presented by Ron.
- Worship & Music Report on file.
- Interfaith Human Services Report on file.
- WELCA Report on file.
- Finance and Budget Reports on file and presented by Roger.
  - Total 2022 offering: $51,722
  - Final 2022 income: $60,412
  - Percent of 2022 goal: 83% (-$8,673)
  - Final 2022 expenditure: $140,752
  - Percent of 2022 expected goal: 93% (+$10,416)
- Treasurer's Report

Proposed Operating Budget for 2023

- Projected expenditures: $152,600 ($1,612 or 1% more than the $150,988 congregation-approved budget for 2022)
- Projected deficit: -$92,300

- Covered by three income sources:
    1. Shoemaker (#2220): $25,000, same as last year
    2. Cemetery (#2221): $16,000, same as last year
    3. Reserve Funds (#2222): $51,300, which is $6,012 more than last year.
- Motion to approve budget by Art Reede and seconded by Lauren Muthler. Motion carries.

Old Business

New Business

- Nominating Committee
    - Sally Kolesar will be stepping down from council. The nominating committee will consist of Sally and three other members.
- Synod Assembly
    - This year's Senate Assembly will be held on Saturday, June 17th.
- Farmer's Market Treasurer
    - The Farmer's Market needs a new treasurer.
- Constitution Modifications
    - Motion to adopt by Lloyd Niemann and seconded by Michelle McMullen. Motion carries.
- Curbing
    - Ron informs the congregation that the parking lot curbing is in disrepair. He expects the repairs would take a week to complete.
    - Motion to approve repairs by Art Reede and seconded by Morgan Hummel. Motion carries.
- Solar Panel Project
    - Solar panel proposal presented by Cameron Wilson, an Envinity representative.
    - Proposal 1
        - The instillation of 79 solar panels on the Church's roof which would account for 104% of St. Paul's annual usage. The total cost of instillation is $80,000 with a $1,050 warranty cost (10-year instillation warranty from Envinity and 25 to 30-year manufacturer warranty).
    - Proposal 2
        - The instillation of 72 solar panels on the Church's property to account for 104% of St. Paul's annual usage. The total cost of instillation is $96,200 with a $1,050 warranty cost (10-year instillation warranty from Envinity and 25 to 30-year manufacturer warranty).
        - Ron recommends moving forward with the ground mount.
    - Additional information:
        - $70/hr labor rate (Envinity)
        - The solar panels are projected to save the Church $3,500 and generate $1,750 in profit.

- St. Paul would have the opportunity to apply for a WPPSEF Grant. These grants range from $5,000-$150,000. Base grant amount is $30,000. If the full amount is not offered as a grant, the company would provide a loan for the remaining amount.
- The grant application could be completed by the Church or Envinity. The grant application is due March 31 at 4PM. Failure to secure the grant would not obligate the Church to pay Envinity any money.
- Motion to move forward with the letter of intent to request a grant covering the entire cost of the ground mount solar panels (and possibly LED parking lot lights) and allow the President to sign on behalf of the congregation made by Lloyd Niemann and seconded by Jill Lemke. Motion carries by majority vote.

Motion to adjourned by Pastor Paul and seconded by Ron. Meeting adjourned at 1:16PM.

# President's Annual Report

Welcome to the 2024 St. Paul Annual Congregational Meeting!

As we turn the corner to a new year, it's a good time to reflect on some of our key achievements from 2023. We have a lot to be thankful for! How wonderful it is to see the return of a choir and a quarterly newsletter! The LEAD Journey is up and running, working to define our purpose in the community. One of the key elements that the LEAD Journey advocates for growth is increased spirituality. To help with this, we saw the return of mid-week bible studies which were well attended. Mid-week evening prayer services were also well attended, and more families requested to receive the "Christ in our Home" devotional. We had another successful Farmers Market, assembled 12 school kits for Lutheran World Relief, and donated snacks and cleaning supplies to Out of the Cold. We received a grant from West Penn to conduct an energy audit, purchased a printer to dramatically reduce the time required to produce the Sunday worship bulletin, and replaced the curbing in the parking lot. Finally, we had a wonderful time at our Ice Cream Social!

There is also a lot to look forward to this year. However, as we try to start new programs and activities, we also need to try to engage support from as many congregation members as we can to avoid burnout. Here are just a few of the ways to consider helping this year:

Visitor Process Definition Team – Past participants in the LEAD Journey have indicated to expect more visitors after identifying our purpose in the community. We would like to identify a process for accommodating our visitors, and council has compiled a list of ideas to consider as a starting point.

Youth Sunday School Teacher – We would like to offer a lesson during the sermon for families with children. We have learning material available, but we need at least two teachers to be present with the children.

Nominating Committee – This is on our agenda today. We need two volunteers to identify council candidates for 2025.

Synod Assembly Participants – This is also on our agenda today. We need two volunteers to attend the Synod Assembly in Altoona on Saturday, June 15.

Finally, this year the LEAD Journey will help us identify a mission to support the needs of our community. Although we don't yet know what that mission is, we will need support from the congregation to get it started. Please prayerfully consider supporting one or more of these activities this year!

Finally, thank you to Sydney Bennington, and Joy Kling for your willingness to serve as new members of council. And thank you to our returning council members Eleanor Bird, Linda Govere, Lauren Muthler, Ann Reede, and Bill Stout for your continued service. Please feel free to reach out to any us with any questions/concerns/suggestions!

I look forward to working together in the ministry in 2024!

Submitted by Jeff Muthler

Council President

# Pastor's Report

Grace to you and peace, in the name of our Lord and Savior, Jesus Christ!

I have made it my practice to look over the report that I submitted the prior year before writing you the current year's report. What struck me about last year was the tone of urgency I had. To be frank: that probably was the result of 2022 not being the greatest for our congregation. The forgoing year, however, had a different feel to it.

The year 2023 was our first "post-pandemic" year. Ironically, it was the first time my wife and I caught the dread disease. Which, on that note, I applaud the resilience St Paul showed when it seemed like I would never test negative. Our new worship time of 10AM seems to be working nicely. We have continued to stream our worship services on YouTube and have developed a following! We have members who have moved out of the area as well as those who are homebound and members working or traveling who regularly tune in. Our average number of in-person weekly participants was about 27 with our YouTube views having a general trend upwards. By my tabulation, we have about 50 active members.

We said goodbye to one of our members in 2023 as Helen Magnuson entered the rest of our Lord. While it was sad to say farewell to Helen, compared to some years 2023 was rather quiet on this front.

We saw a notable uptick in visitors to our congregation. This culminated in us welcoming Tyler and Sydney Bennington and Keith and Joy Kling. (In addition, we did technically welcome Ron and Debbie Strouse as official members.)

While I did not officiate any weddings this last year, I currently am slated to officiate at least two weddings this year.

I did not perform any baptisms in the year 2023.

I led a four-week class on the four gospel authors. Unfortunately, it was during the summer in our un-airconditioned conference room, but it was nice to be able to teach again.

## Worship Life

When the pandemic forced us to worship from home for two years, I had resigned myself to us no longer having a choir. To my joyous surprise, the choir I had written off as gone, was resurrected this last year. This adornment and leadership in our worship services is quite welcomed. Accolades to our choir members and Michelle for making this happen.

Due to a shorter Advent season in 2023, Worship and Music decided to have our mid-week Holden Evening Prayer services start in November. This seems to have been appreciated and we have already resumed our midweek Holden Evening Prayer services before the start of Lent. I hope folks will take time to participate in this opportunity to build up both our community and our spiritualities.

We continued to lead Hops and Hymns at Pine Grove Hall. Due to a small scheduling hiccough early in the year, we had to move the event to the third Sunday at 3:30PM. Attendance has continued to be mixed. We will likely forgo having Hops and Hymns over the summer months due to previously experienced low attendance. This continues to build our relationships within the community, and it is a fun way to do so.

I was delighted to train a number of individuals in November who will help lead worship. We have more than doubled the number of volunteers, which will allow us greater flexibility in scheduling. Since "liturgy" is literally translated "the work of the people" I count this increase in participation as a success.

## Part of the neighborhood

The farmers market completed its sixth season this last year. Attendance, thankfully, saw a rebound from the previous year. It still could be better, but I am grateful for the improvement. The leadership transition of the steering committee continues. Until I can find someone to take my spot, I remain co-chair of the market for 2024.

For the year 2023, Gloria de Dios was a synodically authorized worshipping community (SAWC) on paper only. (For reference, Gloria de Dios is a church plant for Spanish speaking individuals and St Paul is acting as a its mother and host congregation). It was a long and involved process for our synod to find a new Director for Evangelical Mission, but I met with her in early January.  In this conversation, I expressed that I still believe it might be necessary for our area but did admit I am ready to let it go on the condition we make sure it is irrigated and fertilized for a year. If it bears no fruit in a year, I believe we should follow our Lord's Parable in Luke 13:6-9 and cut it down and use the soil for something else.

With the appointment of the former chair of the Pine Grove Mills Small Area Plan Advisory Committee to being a member of the Board of Supervisors, I assumed the role of chair. I view my participation as an extension of my ministry in St Paul and it helps draw attention to our congregation. Through this, I was able to possibly get the township to take over the management of the lampposts on our property.

## Looking Ahead

As we look ahead, it is impossible to think about this apart from the LEAD Journey. This year we are going to be spending intentional time in our community listening to what is needed. This will be a time of listening to what God is saying in our community.

Financially, we still face our challenges. We made fantastic progress last year, but we still have a ways to go. One of the largest expenses in our budget is paying for my health insurance. Due to being in a high-risk insurance pool, our costs are many times higher than the rates found in the Pennsylvania health insurance marketplace. While it will not solve it in the short run, today we will be voting on a memorial that will attempt to address this. If it passes, will go to the Allegheny Synod Assembly and if it passes the Assembly it will go to the Churchwide Assembly in 2025. The goal of this memorial is to dramatically lower the cost of insurance for pastors across the whole ELCA and thereby freeing millions of dollars to do the work of ministry.

As some of you may have heard, Pastor Susan Williamson, the pastor of Pine Hall Lutheran Church and Gatesburg Lutheran Church, has taken a new call up in Connecticut. Bishop Paula has contacted me saying this is an opportune moment to explore if we want to try to be in ministry together. While I am not confident we will find anything, I am open to the Spirit's calling and I ask for you to be as well.

Hopefully this will be the year that Gloria de Dios gets the chance that we have been praying and hoping for. If you know of anyone who is Spanish-speaking, please consider inviting them to this effort.

Last year, I used my report to put forward a challenge to you folks. You met and exceeded that challenge. We are still going uphill, but I believe that we are gaining momentum. The flywheel is starting to spin.

Things are still tough, but I believe that we can do this. While I am feeling like I need to have a sabbatical, my sense of call is as strong as it was when you first called me in 2015. What has been a wonderful thrill to enhance my sense of call is my continued love for all of you. I see the gifts of the Holy Spirit and Christ himself in each of you. From the bottom of my heart, I am so grateful and honored to have spent yet another year called as your pastor.

As always: to the greater glory of God I offer this report,

Pastor Paul Tomkiel+

# Secretary/Office Report

I've enjoyed my time with St. Paul so far, and I am looking forward to what 2024 has to bring.  A few updates, the copier has been a wonderful addition to the office.  The bulletins can be printed in color and now fold and staple themselves. 😊

I will be working on updating the directory.  Jeff and I have worked together to compile a list of things that will work better for the directory as well as begun the process of requesting information from the congregation.  Look for this soon in your mailboxes!

I'm also working on updating the website calendar and making sure the information on the website is correct.

Please reach out to me with any questions or concerns or things you would like to see from me in the future.

Submitted: Melissa Danser

St. Paul Lutheran Church
Property Team 2023 Summary

Property Team: Paul and Cinda Johnson, Ephraim Govere, Ron Strouse, Delorse & Joe Homan, Randy Wills.

The Property Team supports the ministry of St. Paul by focusing on the areas of space and physical resources. The Property Team would like to thank all who helped and/or supported our work.

The property team reorganized in February. Delorse Homan volunteered to chair the group. Various tasks were assigned to volunteers. Randy Wills volunteered to monitor and keep the church thermostats scheduled, Cinda and Paul Johnson volunteered to be added to the church water flow alarm system, Ephraim Govere volunteered to coordinated church grounds work including the parking lot circle and Linda Rosensteel volunteered to coordinate the yard mowing schedule.

Ron met with the Brotherhood Mutual insurance representative to compare their rates with our current provider, Church Mutual. We decided to stay with Church Mutual.

The steel door frame and side-lite at the main entrance to the basement is rusting and should be replaced. After receiving various quotes from contractors, we decided to replace the side-lite with a 6” insulated wall and replace the door frame and door. This work is waiting for budget approval.

The pipe organ electrical wiring was replaced since the old wiring was deteriorating. The organ blower motor was taken to the electric motor shop to be evaluated.

All low voltage thermostats have been upgraded to WIFI programmable.

The following work was completed in March:  Replaced the broken plexiglas in the steeple, repair the utility shed, repair play yard equipment, repair a clogged downspout, installed new parking lot curbing, wash mildew from the steeple and replace the seals on three external doors.

A clouded window in the Narthex was replaced.

The fan motor insert was replaced in the woman’s restroom.

The lease rate for the area in the basement the Dyslexia Reading Center uses, was raised to $400/month for 2023.

Ferguson Township will be taking over the streetlights along St Paul Property. The streetlights will be rewired so that they are on the Ferguson Township Street light meter.

Jeff Muthler signed a contract with Envinity, to have them do the ASHRAE level l energy audit. This will be paid for by a grant from West Penn Power. The audit was completed in November.

Three Strongbox Inkberry Hollys were planted in the parking lot circle to replace failing boxwoods.

2024 Budget considerations

| | |
|---|---|
| 1. Part time person to back-up yard mowing. | $250 |
| 2. Purchase AED and train users (Look for grant) | $2000 |
| 3. The door frames at the main entrance and basement entrance are rusting and need repair or replacement. | $3000 |
| 4. Convert 3 parking lot pole lights to LED. | $1000 |
| 5. Seal coating the parking lot | $10,000 |

Submitted by Ron Strouse

# Worship & Music Committee Annual Report 2023

Committee members included: Pastor Paul Tomkiel, Music Director Michelle McMullen, Organist Jim Rearick, Ron and Debbie Strouse, Morgen Hummel, Joy Kling, and Karen Magnuson

The committee met regularly on the second Tuesday of the month to plan weekly Sunday services and special services of worship; review the previous month's services and events; review and update our revolving annual calendar; prepare for upcoming services and events; discuss ways to enhance the worship experience at St. Paul and ways to reach out to the community about our worship services and ministries. One example of our community outreach is Hops & Hymns which the Pastor facilitates every 3rd Sunday of the month at Pine Grove Hall.

In January, following a recommendation that Worship and Music submitted to council and a subsequent congregational vote, we merged our two previous Sunday services—9:30 morning prayer service and 10:45 service—into one service of worship at 10:00 a.m. The new 10:00 a.m. service were streamed online via You Tube and/or Facebook as we did with the previous services.

In addition to regular Sunday services, several other annual services were planned and carried out, including Ash Wednesday, Maundy Thursday, Good Friday, Easter Vigil, Holden Evening Prayer midweek services during Lent and Advent, Somber Christmas service, and Christmas Eve.

Community worship services on July 2 and September 3 were planned and carried out jointly with the PGM Presbyterian church.

The committee discussed and planned special services, blessings, and acknowledgements throughout the year, including Bold Women Sunday (April 7), a blessing of backpacks and briefcases (August 20) a blessing of animals (October 1), harvest home (October 15), and remembrance of departed friends and family during All Saints Sunday (November 6).

The committee planned and carried out seasonal decorating of the sanctuary throughout the year. In addition to weekly altar flowers, special flower orders were carried out in honor or remembrance of people at Easter (yellow tulips) and Christmas (red, white, and pink poinsettias).

The committee was instrumental in planning the farewell fellowship luncheon on April 16 for Alicia Armstrong, who served as our church secretary for three years.

The committee discussed and made plans for a project to clean headstones in the lower PGM cemetery as part of God's Work, Our Hands Sunday on September 10. The event was cancelled in anticipation of bad weather, but we hope to carry it out in 2024. We are especially grateful to Ron Strouse for the time and effort he put into planning and preparing for everything that was needed.

The committee was instrumental in discussing and supporting Music Director Michelle McMullen's proposal to restart the St. Paul choir after a hiatus of 3 years. Rehearsals began in August, and the newly reformed choir sang its first anthem on September 8th. Rehearsals currently take place immediately following the Sunday service, except for the 3rd Sunday when the congregation has fellowship. Many members of the congregation have commented positively on having the choir back again, and Michelle is doing an excellent job of selecting music that is both inspirational and manageable by our choir.

Respectfully submitted by Karen Magnuson 01/04/2024

# St. Paul Lutheran Church
# Pine Grove Mills Cemetery Team
# 2023 Summary Cemetery

Team: Ron Strouse (Secretary), Max Hummel (Team Leader), Jeff Muthler (Treasurer), Martha Hummel, Barbie Weber, Janice Olsen Care Takers (paid employees): Merle Eyer & Leslie Summers

The Pine Grove Mills Cemetery Team (Team) is formed of members of St. Paul Lutheran Church to administer all aspects of the Pine Grove Mills Cemetery. The Team of six trustees appointed by the Congregational Council, has been meeting on a regular basis since the Team was established in January 2011. The Team is governed by the Church Constitution and by a set of by-laws specific to the cemetery.

• The cemetery team held three meetings.

• There were five interments in the cemetery.

• Five columbarium niches were deeded.

• Five burial spaces were deeded.

• We donated $800 to the Union Cemetery.

• We reimbursed the Church $16,000.

• The covered bench was cleaned and sealed.

• Twenty-one arborvitae trees were planted along the southeast border.

• A new fence was installed from the end of the trees along the southeast border to the wrought iron fence at Nixon Road.

• Professional landscaping was completed which included cleaning and adding mulch to the mulch beds throughout the cemetery and fixing the flower beds around the columbarium. The suggested budget for 2024 includes an increase in the donation to the Union cemetery, capital expense items including a 48-niche columbarium and a new bench for the prayer garden.

Submitted by Ron Strouse

St. Paul Lutheran Church
Pine Grove Mills Cemetery
2024 Budget

| Expenses | 2023 Budget | 2023 Actual (YTD) | 2024 Budget | Comment |
|---|---|---|---|---|
| Grounds maintenance labor | $6,200 | $7409.69 | $7,770 | Increase pay for Merle/Les from $17.62/hour to $18.50/hour (5%) |
| Equipment/Fuel | $1,500 | $1782.27 | $1,900 | |
| Insurance | $0 | $0 | $0 | |
| Office | $75 | $13.20 | $75 | |
| St. Paul Lutheran Church | $16,000 | $16,000 | $16,000 | |
| Donation to Union Cemetery | $800 | $800 | $1000 | Carol Ziegler has requested additional support |
| Web Sites | $0 | $0 | $0 | |
| Invest 75% of yearly lot sales in Franklin Templeton fund. | $3750 | $3750 | $4425 | Budget represents 75% of 2023 lot sales |
| Bank charge | $0 | | $0 | |
| Urn Placement | $0 | $300 | $500 | |
| Miscellaneous | $0 | $0 | $0 | |
| Gift to Caretaker | $0 | | $0 | |
| Landscaping | $21,000 | $22864.83 | $800 | $695 for general landscaping in 2023 |
| Snow Removal | $600 | | $0 | |
| **Total** | **$49,925** | **$52,919.99** | **$32,470** | |

| Income Source | 2023 Yearly Income (YTD) | 2024 Yearly Income Estimate |
|---|---|---|
| Foundation/Shoemaker Trust | $30,520.27 | $31,000 |
| Lot Sales | $5,900 | $5,000 |
| Donations | $0 | $0 |
| Centre County Care of Graves | $234 | $234 |
| Miscellaneous | $0 | $0 |
| **Total** | **$36,654.27** | **$36,234** |

**Anticipated 2024 Income - Expenses** **$3,764**

Capital Expense Items: $50,000 for 48 niche columbarium, $4000 for prayer garden bench at the church.

**Pine Grove Mills Farmers Market 2024 Draft Budget**

| Yearly On-going Costs | 2023 Actual | 2024 Budget |
|---|---|---|
| Staff Salary | $5500 | $5500 |
| Marketing | $3236 | $2000 |
| Market Management Supplies | $170 | $100 |
| Permits | $130 | $130 |
| Insurance | $300 | $300 |
| Office | $35 | $100 |
| Constant Contact E-mail | $71 | $100 |
| Honorarium | (est) $110 | $120 |
| SNAP/EBT processing | $120 | $120 |
| Entertainment | $650 | $750 |
| Friends of Market | $0 | $0 |
| Market Buck Vendor Reimburse (Gifts or Award) | $49 | $50 |
| **Total** | $10371.00 | $9270.00 |
| | | |
| | | |

| One Time Expense | 2023 Actual | 2024 Budget |
|---|---|---|
| 10’ x 10’ Tent | $196. | $0 |
| Update road-side signs | $0 | $400 |
| **Total** | **$196.** | **$400** |

| Income Source | 2023 Actual | 2024 EST |
|---|---|---|
| Sponsor | $4400 | $4400 |
| Donation | $60 | $100 |
| Grants | $500 | $500 |
| Vendor Registration | $3170 | $3100 |
| T-Shirts $ Totes | $110 | $100 |
| Unused SNAP | $18 | $0 |
| Friends of Market | $75. | $100 |
| **Total** | **$8333.00** | **$8300.00** |
| | | |

Interfaith Human Services
A Community Outreach Ministry of St. Paul Lutheran Church
Annual Report to the Congregation 2023

St. Paul continues to support Interfaith Human Services (IHS) through an annual contribution of $400. In addition, St. Paul is represented on the IHS Board of Directors by congregation member Karen Magnuson. The IHS Board, which includes representatives from several area faith communities as well as community partners, works closely with Curt Knouse, Executive Director of IHS, to promote, support, and grow the programs and services provided by IHS.

Through our support of and participation with IHS, the members of St. Paul are providing an important outreach to some of the most vulnerable members of our community. For those who fall at or below the poverty guideline and are deemed by a medical professional to be incapable of administering their social security benefit, the IHS Financial Care program provides compassionate representative payee services and money management assistance. The IHS Free Furniture and Appliance program makes donated, gently used furniture and large electric appliances available to those who cannot afford them. The Emergency Vehicle Repair program helps to ensure that people will still be able to get to work if they need a modest vehicle repair such as a new battery or tires to help with the cost of a vehicle inspection or driver's license. Finally, the Fuel Bank program makes sure people can still receive fuel deliveries after they have used up their state-funded heating assistance (LIHEAP).

There are opportunities for the members of St. Paul to make their own contributions to IHS through annual fund-raising events such as Centre Gives (May), the IHS Community Care Auction (September), and the Wishing Well Campaign (December). Donations also may be made directly to the organization at any time of the year.

Karen Magnuson is always happy to share information about IHS, answer any questions you may have, or assist with a donation. More information about IHS programs, services, and giving opportunities also are available on the website at: www.interfaithhumanservices.org.

Respectfully submitted by Karen Magnuson 01/17/23

# WELCA Report

After a period of inactivity due to COVID, we are happy to be active once again. In 2023 our WELCA group met for combined luncheon, devotions, and business meetings in January, April, and December.

We organized Bold Women Day, celebrated in worship on Mother's Day. Pastor Evelyn Wald preached the sermon, and worship assistants were women of St. Paul.

In recent months Sally Kolesar, our president and organizer, has been unable to lead us due to health issues. In December others of us planned a Christmas meeting at the church.

This year we collected donations from congregation for 12 school kits, which were delivered by truck from Grace Lutheran Church in State College to be distributed by Lutheran World Relief to a warehouse for shipping. We also collected from the congregation items needed for In From the Cold, a local non-profit organization that provides shelter for people who need shelter. Both of these projects were organized by Linda Muthler.

Currently we are reaching out to the women of St. Paul for participants in Sisters-in-Heart, a ministry in which women of the church minister to their partner through prayer, notes of encouragement, and small gifts. This is a new activity that has been introduced and will be managed by Joy Kling.

In March we are planning to do Friendship Baskets. We will be asking for baked goods, small gift items, and cash for purchasing fruit to fill baskets for the shut-ins of St. Paul. The baskets will be available on Palm Sunday for delivery. You will be hearing more about this project in coming weeks.

We thank the congregation for their donations for our outreach projects, and we look forward to an even more active 2024. All women of the church, visitors, and friends are welcome in our group, and we hope more women will join us in the coming months.

Respectfully submitted by Linda Rosensteel

PROPOSED 2024 OPERATING BUDGET (5th and Final Version)
ST. PAUL LUTHERAN CHURCH
JANUARY 28, 2024
Roger Williams and Tom Harner

## Introduction:

The Budget and Finance team is pleased to present the proposed 2024 operating budget, subject to Congregational approval, for St. Paul Lutheran Church. Previous iterations of the proposed budget have been reviewed and amended several times by Congregational Council and approved with final amendments at its monthly meeting on January 11.

The proposed budget calls for total expenditures of **$159,570,** which is $6,970 or 4.5% more than the $152,600 budget approved by the Congregation for 2023.

The structural deficit is projected to be **-$92,570**, which is $270 or 0.3% higher than last year's approved deficit of -$92,300.

## Estimated Income:

As shown on the attached spreadsheet, total income for St. Paul came in at **$66,004**, which exceeded by 9.5% the goal of $60,300 for 2023.

The vast majority of total income came from offerings from the Congregation (#4100). Offerings came in at **$60,662**, which also exceeded by 10.3% the goal of $55,000 for 2023. We estimate Congregational offerings to be $60,000 in 2024, an increase of $5,000 or 9.0%.

Building rental (#4300) came in at $5,250, which exceeded the goal of $4,800 for 2023. The vast majority of rental income came from the Dyslexia Center, at the rate of $400 per month. For 2024, however, the Dyslexia Center has agreed to increase its monthly rent to $550. With additional rental income from other organizations over the course of the year, we estimate an increase of $2,200 or 45.8% in rental income for 2024, generating **$7,000** for the budget.

Thus, total income for 2024 is estimated to be **$67,000**. That's an increase of $6,700 or 11% over 2023.

## Estimated Expenditures:

As noted earlier, estimated expenditures are projected to **$159,570**—an increase of $6,970 or 4.5% over the $152,600 projection for 2023.

(It should be noted that final expenditures for 2023 came in at $145,707. This represents a "savings" of $6,893 under last year's projected expenses of $152,300. This marks the second year in a row we have come in under budget for expenditures. In 2022, we came in $10,416 under the projected expenses budget.)

The line-item changes in the proposed 2024 budget are reflected in the spreadsheet, but are noted here with some annotation:

- Stewardship and Finance (#5230): a decrease of $100 and elimination of this item in the new budget, as it is vague and redundant.

- Stewardship (#5232): an increase of $3,500 in this new category, to account for new programs (including LEAD), activities and events planned for 2024.

- Outreach (#5250): a decrease of $2,750, from $3,500 to $750, to account for the transfer of the LEAD Journey to Stewardship for 2024.

- Worship Items (#5300): an increase of $200, from $500 to $700.

- Youth Groups (#5400): a decrease of $200, from $200 to $0.

- Camps (#5425): an increase of $100, from $800 to $900, to account for the possibility of hosting Mt. Luther Day Camp in 2024.

- Office Operations (#5500): an increase of $500, from $3,500 to $4,000.

- Maintenance and Supplies (#5600): an increase of $1,000, from $6,000 to $7,000.

- Building Insurance (#5700): a decrease of $1,000, from $7,000 to $6,000.

- Utilities (#5800): a decrease of $1,000, from $11,000 to $10,000, reflecting the reality of 2023's costs.

- Farmers Market (#5960): a decrease of $50, from $200 to $150.

- Pastoral Salary/Housing (#6000): an increase of $2,070, from $59,100 to $61,170, ensuring compliance with Synod recommended compensation for a pastor with eight years' experience.

- Pastoral Benefits (#6100): an increase of $2,200, from $26,300 to $28,500 reflecting mandated cost increase.

- Music Payroll (#6200): an increase of $600, from $11,100 to $11,700, reflecting modest salary increases for our two outstanding musicians.

- Supply Pastors and Musicians (#5400): an increase of $1,700, from $300 to $2,000), reflecting the possibility of hiring a pianist to accompany the church choir.

- Payroll Expenses (#5560): an increase of $200, from $4,000 to $4,200.

With these line-item changes, projected expenditures are estimated at **$159,570** for 2024—an increase of $6,970 or 4.5%.

## The Structural Deficit:

Projected total income of $67,000, subtracted from projected total expenditures of $159,570 leaves a structural deficit of -$92,570 for 2024. That's an increase of only

$270 over last year's structural deficit of -$92,300.

St. Paul has three "Other Income" sources to address the deficit. As projected for 2024, they are:

- Shoemaker (#2200), $25,000
- Cemetery (#2221), $16,000
- Reserve Funds (#2222), $54,670

Together, these funds total $95,670—which is actually $3,100 more than the projected deficit. Why is that?

The answer for that can be attributed to the Capital Improvements budget (#5901), which is separate from the Operating Budget. Congregational Council anticipates fixing the basement door to the Dyslexia Center, for which the estimated cost is $3,100. That sum would be drawn from Reserves <u>over and above</u> the $159,570 in expenditures projected for the 2024 operating budget. In 2023, we spent $10,021 for various capital improvements, which was drawn from reserves as well.

## Declining Total Assets:

St. Paul finished the year on December 31, 2023, with **$335,020** in total assets.

We finished 2022 with $371,552 in total assets, so that's a decline of -$36,215 or 9.8% for 2023.

By contrast, we finished 2021 with $433,347 in total assets, a figure boosted by the bequest of $319,000 from the late Marcella Harner.

Put another way, we have exhausted -$98,327 in our total assets over the last two years. In 2023, however, the rate of decline slowed considerably over 2022, when it was 16.7%. The slower rate of decline for 2023 was due in part to increased income over and above expectations.

###

**St Paul Lutheran Church**
**Profit & Loss vs. Actual.**
**100% Complete**
**January through December 2023**

| | Jan - Dec 23 | Budget | $ Over Budget | 2024 Budget | Difference |
|---|---|---|---|---|---|
| **Ordinary Income/Expense** | | | | | |
| **Income** | | | | | |
| **4100 · Regular Offering** | 60,662 | 55,000 | 5,662 | 60,000 | 5,000 |
| **4200 · Worship Items** | 92 | 500 | -408 | 0 | -500 |
| **4300 · Building Rental** | 5,250 | 4,800 | 450 | 7,000 | 2,200 |
| **Total Income** | 66,004 | 60,300 | 5,704 | 67,000 | **6,700** |
| **Expense** | | | | | |
| **5100 · ELCA/Synod** | 2,600 | 2,600 | 0 | 2,600 | 0 |
| **5110 · Interfaith Human Services** | 0 | 400 | -400 | 400 | 0 |
| **5200 · Worship & Music** | 2,451 | 2,500 | -49 | 2,500 | 0 |
| **5210 · Food and Fun** | 0 | 100 | -100 | 100 | 0 |
| **5230 · Stewardship and Finance** | 0 | 100 | -100 | 0 | -100 |
| **5232 · Stewardship** | 3,500 | | | 3,500 | 3,500 |
| **5240 · Christian Education** | 0 | 300 | -300 | 300 | 0 |
| **5250 · Outreach** | 780 | 3,500 | -2,720 | 750 | -2,750 |
| **5300 · Worship Items Exp.** | 948 | 500 | 448 | 700 | 200 |
| **5400 · Youth Groups** | 0 | 200 | -200 | 0 | -200 |
| **5425 · Camps** | 767 | 800 | -33 | 900 | 100 |
| **5450 · Continuing Education/Retreats** | 333 | 400 | -67 | 400 | 0 |
| **5452 · Auto Allowance** | 0 | 1,000 | -1,000 | 1,000 | 0 |
| **5500 · Office Operations** | 5,513 | 3,500 | 2,013 | 4,000 | 500 |
| **5600 · Maintenance and Supplies** | 6,553 | 6,000 | 553 | 7,000 | 1,000 |
| **5650 · Instrument Care** | 100 | 700 | -600 | 700 | 0 |
| **5700 · Building Insurance** | 4,695 | 7,000 | -2,305 | 6,000 | -1,000 |
| **5800 · Utilities** | 8,195 | 11,000 | -2,805 | 10,000 | -1,000 |
| **5960 · Farmers' Market** | 0 | 200 | -200 | 150 | -50 |
| **6000 · Pastoral Salary/Housing** | 59,475 | 59,100 | 375 | 61,170 | 2,070 |
| **6100 · Pastoral Benefits** | 28,431 | 26,300 | 2,131 | 28,500 | 2,200 |
| **6200 · Music Payroll** | 11,100 | 11,100 | 0 | 11,700 | 600 |
| **6300 · Secretary Payroll** | 5,070 | 9,000 | -3,930 | 9,000 | 0 |
| **6350 · Maintenance Payroll** | 1,548 | 2,000 | -452 | 2,000 | 0 |
| **6400 · Supply Pastors & Musicians** | 100 | 300 | -200 | 2,000 | 1,700 |
| **6560 · Payroll Expenses** | 3,477 | 4,000 | -523 | 4,200 | 200 |
| **6666546 · Melio Fees** | 71 | | | 0 | 0 |
| **Total Expense** | 145,707 | 152,600 | -6,893 | 159,570 | **6,970** |
| **Net Ordinary Income** | -79,703 | -92,300 | 12,597 | -92,570 | **-270** |
| **Other Income/Expense** | | | | | |
| **Other Income** | | | | | |
| **2220 · Shoemaker** | 25,000 | 25,000 | 0 | 25,000 | 0 |
| **2221 · Cemetery** | 16,000 | 16,000 | 0 | 16,000 | 0 |
| **2222 · From Reserve Funds** | 51,300 | 51,300 | 0 | 54,670 | 3,370 |

| | | | | | |
|---|---|---|---|---|---|
| **Total Other Income** | 92,300 | 92,300 | 0 | 95,670 | **3,370** |
| **Other Expense** | | | | | |
| **5601 · Capital Improvements** | 10,021 | | | 3,100 | |
| **Total Other Expense** | 10,021 | | | 3,100 | |
| **Net Other Income** | 82,279 | 92,300 | -10,021 | 92,570 | |
| **Net Income** | **2,576** | **0** | **2,576** | **0** | |

# LEAD Journey Team Report

Last February, we kicked off our participation in the LEAD Journey with an introductory meeting with Jessica Noonan, associate director and our cohort congregations, Christ Episcopal in Temple, TX and St. Philip the Evangelist Episcopal in Houston, TX. Christ Episcopal is much like our congregation, a century plus old with their own building. St. Philip is a very new church, serving a refugee population from South Sudan worshiping in a borrowed sanctuary. We have learned much from each other!

The first year of the journey has consisted of four facilitated workshops with LEAD staff and our cohort plus seven team meetings. The first year has centered around listening to God and each other.

We have participated in the LEAD assessment and a surveyed our congregation to start to determine where we see God leading our congregation. The last step for year one will be internal focus groups, which will be coming up next month.

Once we have completed our internal listening, we will be ready to talk with our community through town halls, small groups and one on one meetings. Through this process, we will continue to bring information back to the congregation both for awareness and feedback.

As the first year of this three-year journey is quickly coming to a close, we remain grateful to the council and congregation for their support, participation, and prayers. We are excited to be on this path with all of you.

Submitted by: Michelle McMullen

# St. Paul Lutheran Assessment Results

### What is the Assessment?

The Assessment is a tool to:

- Discover the perspectives of those who worship with you.
- Identify current and future stakeholders of the ministry- both those who are currently affected by the congregation's ministry and those that might be affected.

The Assessment results may be combined with information from the:

- LEAD Overview (completed by the pastor or a key leader)
- ELCA Trend report (which includes congregational reports & US Census data)
- your own website

### What Did You Say?

Participants' responses on the Assessment provide a way of viewing the congregation in terms of LEAD's four quadrants:

- **Growing**—Your purpose and values are aligned with an outward vision that drives your ministry
- **Becoming**—You are seeking to identify where God is calling you in your own unique context
- **Out of Breath**—Your purpose may no longer reflect what is happening around you, yet the effort to change may feel overwhelming
- **Stalled**—Your focus has turned inward leaving you disconnected from your community

### Who Participated?

21 members of your

congregation 0% were under 25

48% were over 65

29% were on staff or in positions of

leadership 100% attend worship at least 2x

per month 95% chose "white" for race

### Things to Think About

Do these results reflect what you see when you look around the congregation? Why or why not?

When you look outside your doors, do these results reflect what you see? Why or why not?

**God's is calling you into mission in this particular place at this particular time.**
Take a moment to listen. What do you hear?

501 Cinco Ranch Blvd Suite H120-644, Katy TX 77494 • 832-299-LEAD (5323) waytolead.org

Portico Memorial

Moved,

To transmit the following memorial to the 2025 Churchwide Assembly of the Evangelical Lutheran Church in America:

Whereas, The Evangelical Lutheran Church in America ("ELCA") states that "to participate in God's mission, this church shall worship God in proclamation of the Word and administration of the sacraments" (4.02.d) and that to fulfill this purpose individuals are to oversee the ministries of Word and Sacrament, Word and Service, and such other forms (4.03.c); and,

Whereas, The ELCA "is committed to the principle that 'healthy leaders enhance lives'" and that to implement this philosophy "the design and administration of [this church's] benefit programs should respond to changing societal and economic realities," and that benefits "should be administered efficiently in order to both enhance the well-being of rostered ministers and lay employees and capture value and savings where possible," (ELCA Philosophy of Benefits); and,

Whereas, The overall price of health insurance is determined by the age and statistical health challenges of the individuals who are paying to pool their risk with the cost rising with age; and,

Whereas, The average age of a minister in the ELCA who does not qualify for Medicare is XX with a median age of XX; and,

Whereas, The Affordable Care Act (ACA) mandated health insurance plans to cover preexisting conditions; and,

Whereas, The ACA created a federal health insurance marketplace and encouraged the establishment state level marketplaces (ACA marketplaces) with premium tax credits of up to four (4) times the federal poverty line for families and individuals based on their Modified Adjusted Gross Income; and,

Whereas, Individual Coverage Health Reimbursement Arrangement (ICHRA) plans now exist to allow employers to provide tax free money to their employees to pay for a health insurance plan on the ACA marketplaces; and, Whereas, The current cost of insurance offered through Portico is a burden to many ELCA congregations by either preventing them from being able to call a rostered minister or eroding the congregation's financial resources; and,

Whereas, Health insurance plans comparable to Portico's Gold+ plan can frequently be found for lower prices on the ACA marketplaces before including the premium tax credit; therefore, be it

*Resolved*, That the Allegheny Synod Assembly memorialize the 2025 Churchwide Assembly to direct the Portico Benefit Services Board of Trustees to review and potentially update the ELCA Philosophy of Benefits after a review of the levels of consistency and support provided by health insurance plans in the ACA marketplaces;

*Resolved,* That the Allegheny Synod Assembly memorialize the 2025 Churchwide Assembly to direct Portico Benefit Services to provide to signatories of the ELCA Philosophy of Benefits a numeric and statistical comparison between Portico's offered health plans to those found on the ACA marketplaces factoring in expected premium tax credits;

*Resolved,* That the Allegheny Synod Assembly memorialize the 2025 Churchwide Assembly to direct the ELCA Office of the Secretary to provide signatories of the ELCA Philosophy of Benefits an estimation of ELCA congregations unable to call a rostered minister due to the price of Portico's health insurance plans;

*Resolved,* That the Allegheny Synod Assembly memorialize the 2025 Churchwide Assembly to direct Portico Benefit Services to evaluate its ability to offer ELCA ministries ICHRA plans alongside supplemental, vision, and dental insurance plans as add-ons;

*Resolved*, That the Allegheny Synod Assembly memorialize the 2025 Churchwide Assembly to find a way for rostered ministers to have less expensive health insurance.