

Voters' Meeting

Agenda

Sunday, January 19, 2025

11:45 a.m.

1. Call to Order
2. Opening Prayer
3. Approval of Agenda
4. Approval of November 24, 2024 Voters' Meeting Minutes (*page 4*)
5. Pastors' Report (*pages 5 - 7*)
6. Treasurer's Report (*pages 8 - 20*)
7. Board Reports and 2025 Goals (*pages 21 - 32*)
8. Unfinished Business
 - a. Sanctuary Art Project Committee Update
 - b.
 - c.
9. New Business
 - a. Nominations for District officers
 - i. President – Nominate One
 1. Incumbent is Rev. Dr. Lucas Woodford
 - ii. Vice President – Nominate One
 1. Incumbent is Rev. Mark Loder
 - iii. Board of Directors – Nominate up to two ordained ministers, up to two commissioned ministers, and up to two lay persons
 1. Incumbents are (Ordained) Rev. J.J. Stefanic,
(Commissioned) Mr. Harold “Andy” Frerich and Mr. Joel Landskroener, and (Lay) Mr. David Koosman
 - b.
 - c.
10. Closing Prayer
11. Adjournment

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President's Letter

As I write this, there is a lot of excitement in the air. We are anticipating Christmas parties, family gatherings, hearing from old friends through Christmas cards, and most importantly the birth of our Lord and Savior Jesus Christ. For those of us living in southern Minnesota, I find the timing of Christmas along with some of the first serious snowstorms to be a wonderful mix. Although we may not enjoy driving through the wind and snow, we do have the Christmas events taking place to look forward to and help dampen our feelings regarding the weather. Even though the shepherds did not anticipate that Jesus's birth would take place that evening, what a blessing to them to be out in a cold field watching their flocks when the angels proclaimed the birth of Jesus – I am sure it did much more than warm their hearts.

During this past year, we have had several changes here at Our Savior Lutheran Church. Deaconess Lisa Brand moved on to a position in Michigan and we added a second pastor in Pastor Koopman. While changes such as these are never easy, we look forward to the new opportunities that will present themselves from them.

As of the end of November 2024, our year-to-date expenses have exceeded our contributions by approximately \$70,000. \$20,000 of this is due to the overlap of the end of the Deaconess severance package, and the start of the Associate Pastor's compensation package. But even without this extra expense, contributions for the year are down roughly \$50,000 through November. I am hopeful that December contributions will help reduce this deficit so that we do not have too great of a carryover to 2025.

Speaking of 2025, I'm excited for the outlook for our church this coming year. The Lord has kept and blessed our church for 75 years, which we will celebrate in 2025. Even though some of the old programs/activities may have gone away over the years, we also have added new ones. We have the addition of the new paintings being installed soon, along with new members with new ideas. I feel that we have a welcoming church environment and challenge each one of you to reach out and introduce yourself to any new people that may be worshiping with us. I would like to be known as a friendly place to go to hear the Word of God being preached and am looking forward to the next 75 years. May God bless us as we continue on with our ministry here at Our Savior Lutheran Church.

In His Service,

Dan Gahler, President

November 24, 2024 Voters' Meeting Minutes

Voters' Meeting ~ Our Savior Lutheran Church of Mankato
1103 North Broad St, Mankato, MN 56001
November 24, 2024 Attendance: 55

1. Call to Order: Meeting was called to order at 1:00 pm by President Dan Gahler.
2. Opening Prayer: Lead by Pastor Adam Matheny.
3. Approval of Agenda: Motion made, seconded to approve agenda as presented, motion carried.
4. Approval of Previous Meeting Minutes: Motion made, seconded to approve May 19, 2024 Voters' Meeting minutes, June 30, 2024 Special Voters' Meeting minutes, July 21, 2024 Special Voters' Meeting minutes and August 4, 202 Special Voters' Meeting minutes as presented, motion carried.
5. Pastors' Reports: Pastor Koopman noted congregation great love for Christ and His Word and shown to him and his family. Pastor Matheny reported being grateful for Associate Pastor Koopman and still sorting through their work.
6. Treasurer's Report: Treasurer Doug Haeder reviewed report noting discrepancy of \$41.60, still working on source of discrepancy. Additionally, he noted difference between giving and expenses is greater this year. Motion made and seconded to approve as presented noting discrepancy of \$41.60, motion carried.
7. Unfinished Business
 - A. Sanctuary Art Project Committee: Karee Bless provided an update on the project, noting on December 4th after Advent service at 2:00pm to 4:00 pm and 7:30 pm to 9:00 pm, artist will have an open house. Additionally, paintings anticipated to be done by end of the year.
8. New Business:
 - A. Circuit Forum Representatives: Motion made, seconded to approve Pastor Koopman and Andrew Bittner as Circuit Forum Representatives, motion carried. Date for Circuit Forum to be determined, but estimated to be around January 31, 2025.
 - B. District Convention delegates: Motion made, seconded to approve Pastor Mathney, Mel Hendrickson and Judd Schultz (alternate) as delegates to the District Convention. The District Convention will be June 12-14, 2025.
 - C. Officer and Board Member Elections: President Gahler reviewed the slate and cited unfilled positions. Nancy Benson was added as Council at Large member from the floor. Motion made and seconded to approve unanimously ballot as amended, motion carried.
 - D. 2025 Annual Budget: President Dan Gahler presented the Planning Council's recommendation to support Concordia Classical Academy (CCA) with designated donations. Question from congregation if support will be part of general budget, President Gahler clarified support would not be from the general budget, but from individuals making designated donation for CCA. Motion made and seconded to approve the 2025 budget as presented, motion carried.
9. Closing Prayer: We closed with the Lord's Prayer.
10. Adjournment: Meeting was adjourned at 1:36 pm.

Respectfully Submitted,
Valerie Elliott, Secretary, OSLC Planning Council

Pastor's Report – Pastor Matheny

Psalm 90

- ¹ Lord, you have been our dwelling place
in all generations.
- ² Before the mountains were brought forth,
or ever you had formed the earth and the world,
from everlasting to everlasting you are God.
- ³ You return man to dust
and say, "Return, O children of man!"
- ⁴ For a thousand years in your sight
are but as yesterday when it is past,
or as a watch in the night.
- ⁵ You sweep them away as with a flood; they are like a dream,
like grass that is renewed in the morning:
- ⁶ in the morning it flourishes and is renewed;
in the evening it fades and withers.
- ⁷ For we are brought to an end by your anger;
by your wrath we are dismayed.
- ⁸ You have set our iniquities before you,
our secret sins in the light of your presence.
- ⁹ For all our days pass away under your wrath;
we bring our years to an end like a sigh.
- ¹⁰ The years of our life are seventy,
or even by reason of strength eighty;
yet their span is but toil and trouble;
they are soon gone, and we fly away.
- ¹¹ Who considers the power of your anger,
and your wrath according to the fear of you?
- ¹² So teach us to number our days
that we may get a heart of wisdom.
- ¹³ Return, O LORD! How long?
Have pity on your servants!
- ¹⁴ Satisfy us in the morning with your steadfast love,
that we may rejoice and be glad all our days.
- ¹⁵ Make us glad for as many days as you have afflicted us,
and for as many years as we have seen evil.
- ¹⁶ Let your work be shown to your servants,
and your glorious power to their children.
- ¹⁷ Let the favor of the Lord our God be upon us,
and establish the work of our hands upon us;
yes, establish the work of our hands!

Greetings in the name of our risen Lord and Savior Jesus!

2024 has been a busy year at Our Savior Lutheran church. Like most years it has been filled with opportunities and challenges all of which are blessings that come to us from the Lord's hand.

This year saw congregational approval for a new art project to beautify our sanctuary. Our Savior worked with liturgical artist Bill Bukowski and arranged for two large paintings to be placed on our sanctuary walls to be enjoyed for years to come. As of December 2024 the paintings are nearly complete.

This year also saw the departure of our Deaconess Lisa Brand. Lisa thought the time was ripe to pursue new things and was granted a peaceful release from her call. We gave thanks to the Lord for the blessings that Lisa brought to our congregation. We trust that in Christ she will be a blessing to the saints at Immanuel Lutheran Church in Bay City Michigan. The Brand family will be sorely missed!

We also greatly rejoiced this year that Pastor John Koopman accepted our call to serve as our new associate Pastor. After a long process, we were overjoyed that he accepted our call. Our congregation worked hard to help to Koopman's move to Mankato from Iowa and got right to work welcoming our new pastor and his family. The whole family has been settling in for the last few months and we look forward to many more years of their service among us.

These are just a few of the highlights of the year of our Lord 2024. There are plenty more that could be mentioned, but it is important to remember the most important work that the people of Our Savior accomplished this year and that is coming together around God's Word. We put in lots of work this year in celebrating Christmas and Easter, decorating, cleaning, planning, hosting retreats, serving for weddings and funerals and countless other things. In the end it is important to remember that we do all of this because we have been redeemed by the blood of Christ. We plan and work and fellowship together because we are God's people that come together as His family around the gifts that He has blessed us with. Every single year will be filled with joys and sorrows, with work and play, and with challenges and opportunities. All of that is worth it every single year because of what Christ has done for us.

As with every year I want to close with my sincerest apologies for all of my failures. I am a sinful man and so despite all my best efforts I know that over the course of the last year I have failed at various times and in various ways as a man, a husband, a father, a pastor. Some of my faults I know, others I do not know. For all of them I ask your forgiveness.

I look forward to another year of life in Christ with all of you in 2025. The Lord bless you always!

In Christ,
Pastor Adam Matheny

Pastor's Report – Pastor Koopman

*Every word of God proves true; He is a shield to those who take refuge in Him.
- Proverbs 30:5*

We are the church militant, fighting against the powers of darkness in this present age. The past quarter of a century has seen many changes in American Christianity, most of which are difficult to swallow. However, one positive change I have noticed among Christians is that there is a growing number of extremely faithful Christians, and I would even call them militant Christians. I do not mean these are Christians who attack others, I simply mean these are Christians who love the Lord and are seeking to remain faithful to Him against all odds. These militant Christians are opting out of secularism, and returning to biblical Christianity, liturgical piety, and richer moral traditions. This is something I have noticed broadly in the church over the past five years, and I see it among the saints here at Our Savior's Lutheran Church. God be praised!

Here at Our Savior's Lutheran Church the Lord feeds around 200 souls each week with the Bread of Life that comes down from heaven. Here Christians are strengthened to fight the fight of faith, and endure every attack of the evil one. Here Christians repent of their sins and are returned to their baptism in the words of absolution. Here Christians are growing in knowledge of the Holy One and in turn they are learning to love one another more deeply. Although the world is very evil, and the challenges today appear insurmountable, our Savior is at work in His church right here.

I've served you only a few months, as I was installed September 15th, 2024. In this time I have witnessed your love for the word of God, both in the way that you speak about your faith, and in the way you have loved my family. You have been stunningly generous to my family, from moving us to giving us gifts. I give thanks to God for you and your generosity!

Looking ahead to 2025 a number of things are in the works: Starting a new pastor-led weekday Bible study. Organizing a speaker event. Strengthening our congregational catechesis. Greater interaction with Concordia Classical Academy and Mankato Christian Academy. I am sure there are other things yet to be revealed. Yet, regardless of the plans we make, we know that unless the Lord builds the house, those who build it labor in vain. Therefore, we shall strive to do all things with the word of the Lord front and center. The Word of the Lord is a two-edged sword, and will guide us in all that we do. When the devil bears assault against us, the Lord is a shield to those who take refuge in Him.

Therefore, take up the sword of the Spirit, the Word of the Lord, O militant Christian! Be undaunted by the horde of demons scaling the walls of this nation! For the Lord shall fight valiantly for you, because the battle belongs to the Lord.

Godspeed,
Your fellow soldier in Christ,
Rev. John Henry Koopman

Treasurer's Report

OSLC Treasurer's Report Commentary Period Ending December 31, 2024

Income and Expense Summary

	Current Month	Y-T-D
Income	\$122,022.78	\$624,348.03
Operating Expenses	-\$56,930.27	-\$615,650.57
LCEF Mortgage Principal Payment	-\$888.88	-\$17,720.77
Net for Period†	\$65,092.51	-\$9,023.31

†Positive net value indicates we received more than our operating expenses, a negative number indicates that we have spent more than we have received for that period (deficit).

Cash Summary

	Amount	Notes
Checking Account	\$78,201.89	Daily checking account Pioneer Bank
Savings Account	\$152,838.69	Interest savings account Pioneer Bank
Joyful Response	\$33,274.01	Joyful Response deposits and loan payments
Library Fund	\$20,107.12	Certificate of Deposit
Accounts Receivable	\$0.00	
Total Cash Assets	\$284,421.71	
Dedicated Accounts	-\$183,090.04	Amount of our cash balance designated for specific activities
Other Liabilities	-\$3,366.40	Accruals for HSA payments, youth, etc.
Available Cash Balance	\$97,218.42	\$33,761.64 last month

Long Term Debt (LCEF Mortgage)

Current Balance	\$203,294.48
Monthly Payment	\$1,845.99
Interest Rate (Variable Annually)	5.625% (Aug 2024-Jul 2025)
Pay-off Date	7/2036 (\$30,556.92)

Additional Comments:

Respectfully submitted,
Gary Fladland, Treasurer

Our Savior's Lutheran Church
Bank Balance Less Dedicated
Finance year 2024 as of December

	Activity through December	Beginning balance	New balance
Bank Assets			
011-01-10-15 Cash - LCEF - Joyful Resp	6,153.54	27,120.47	33,274.01
011-01-10-20 Pioneer Platinum Plus Sav	822.93	152,015.76	152,838.69
011-01-10-50 Cash - LCEF - Library Fd	0.00	20,107.12	20,107.12
011-01-10-70 Pioneer Business Checking	-1,018.91	79,220.80	78,201.89
Total Bank Assets:	\$5,957.56	\$278,464.15	\$284,421.71

Dedicated

017-10-00-10 Bible Class	334.21	122.07	456.28
017-10-00-20 Young Investors	0.00	320.00	320.00
017-10-00-30 Library	-65.42	5,359.79	5,294.37
017-10-00-31 Library - LCEF Investment	0.00	20,116.99	20,116.99
017-10-00-60 Sunday School	601.99	-260.93	341.06
017-10-00-70 Vacation Bible School	0.82	497.95	498.77
017-20-00-05 Cash Reserves	0.00	0.00	0.00
017-20-00-10 Memorials - Undesignated	2,445.00	15,313.40	17,758.40
017-20-00-20 Missions	0.00	579.74	579.74
017-20-00-23 St. Peter Out Fundraising	0.00	0.00	0.00
017-20-00-26 Servant Trips	0.00	1,594.93	1,594.93
017-20-00-28 Concordia Classical Academy	1,000.00	0.00	1,000.00
017-20-00-31 Staff Misc	-421.80	3,934.12	3,512.32
017-20-00-40 LWML	-730.48	11,760.74	11,030.26
017-20-00-50 Sacred Artwork	-4,500.00	14,000.00	9,500.00
017-30-00-10 Endowment Fund	-10.00	10.00	0.00
017-30-00-20 Scholarship Fund	0.00	0.00	0.00
017-40-00-10 Kitchen Fund	-588.53	3,891.96	3,303.43
017-40-00-30 Thrivent	-1,389.62	8,979.90	7,590.28
017-50-00-10 Benevolent Fund	17,839.07	12,639.07	30,478.14
017-50-00-20 Miscellaneous Human Care	0.00	415.74	415.74
017-60-00-30 Taxi Fund	400.27	7,726.41	8,126.68
017-90-00-30 Building Fund	1,781.46	1,053.43	2,834.89
017-90-00-41 Audio-visual System	-2,358.43	2,123.28	-235.15
017-90-00-63 Capital Improvements	1,152.37	33,795.54	34,947.91
017-90-00-70 Garden Fund	-22.87	525.09	502.22
017-93-00-10 Altar Guild	0.00	1,311.23	1,311.23
017-93-00-20 Music Fund	124.46	1,704.44	1,828.90
017-93-00-30 Organ Fund	-1,275.00	10,421.86	9,146.86
017-93-00-50 Sunday Matins	360.00	2,002.33	2,362.33

1/2/2025
04:39 pm

Our Savior's Lutheran Church
Bank Balance Less Dedicated
Finance year 2024 as of December

017-93-00-60 Wedding Fund	140.00	818.76	958.76
017-95-00-10 Youth	-606.79	8,121.49	7,514.70
Total Dedicated:	\$14,210.71	\$168,879.33	\$183,090.04
	Through December	Beginning balance	New balance
Bank account assets:	\$5,957.56	\$278,464.15	\$284,421.71
- Dedicated:	14,210.71	168,879.33	183,090.04
Undedicated bank account assets:	\$-8,253.15	\$109,584.82	\$101,331.67

Our Savior's Lutheran Church
Income Statement for 2024 as of 12/31/2024

Book 01 - General Fund

	December	Year-to-date as of 12/31/2024
Income		
10 - Contributions		
00 - (no Minor group)		
015-10-00-10 Unified Treasury	109,982.73	511,320.87
015-10-00-20 Deficit Fund Drive	2,025.00	7,210.00
015-10-00-30 Plate Receipts	1,391.03	4,765.78
015-10-00-99 Miscellaneous	0.00	0.00
00 - (no Minor group):	<u>113,398.76</u>	<u>523,296.65</u>
10 - Contributions:	113,398.76	523,296.65
20 - Rebates		
00 - (no Minor group)		
015-20-00-20 Thrivent	0.00	0.00
015-20-00-30 Refunds	0.00	0.00
00 - (no Minor group):	<u>0.00</u>	<u>0.00</u>
20 - Rebates:	0.00	0.00
30 - Other Receipts		
00 - (no Minor group)		
015-30-00-10 Interest	469.02	6,092.00
015-30-00-20 Transfers	0.00	0.00
015-30-00-30 Endowment Fund Interest	0.00	0.00
015-30-00-99 Adjustments	0.00	0.00
00 - (no Minor group):	<u>469.02</u>	<u>6,092.00</u>
30 - Other Receipts:	469.02	6,092.00
40 - Joyful Response		
00 - (no Minor group)		
015-40-00-10 Joyful Response Offerings	8,155.00	94,959.38
00 - (no Minor group):	<u>8,155.00</u>	<u>94,959.38</u>
40 - Joyful Response:	8,155.00	94,959.38
Income:	\$ 122,022.78	\$ 624,348.03
Expense		
00 - (no Major group)		
00 - (no Minor group)		
016-00-00-10 Undistributed Payroll	0.00	0.00
00 - (no Minor group):	<u>0.00</u>	<u>0.00</u>
00 - (no Major group):	0.00	0.00
01 - Administration		
00 - (no Minor group)		
016-01-00-10 Debt Retirement	2,000.00	2,000.00
016-01-00-20 Missions - Dist & Synod	11,952.79	61,762.56
016-01-00-30 Interest Expense	957.11	10,431.11
016-01-00-35 Bank Fees	0.00	7.45
016-01-00-50 Employer FICA Taxes	0.00	0.00
016-01-00-55 Employer Medicare Taxes	0.00	0.00
00 - (no Minor group):	<u>14,909.90</u>	<u>74,201.12</u>
01 - Administration:	14,909.90	74,201.12
05 - Deacons		
00 - (no Minor group)		
016-05-00-10 Bd of Deacons Expenses	0.00	254.87
016-05-00-20 Stephen Ministry	0.00	205.20
00 - (no Minor group):	<u>0.00</u>	<u>460.07</u>
05 - Deacons:	0.00	460.07

Our Savior's Lutheran Church
Income Statement for 2024 as of 12/31/2024

Book 01 - General Fund

	December	Year-to-date as of 12/31/2024
10 - Education		
00 - (no Minor group)		
016-10-00-05 Background Checks	0.00	17.95
016-10-00-10 Bible Study Groups	0.00	222.19
016-10-00-15 Christmas	107.64	107.64
016-10-00-20 Class Materials	0.00	612.57
016-10-00-25 Class Supplies	0.00	317.97
016-10-00-30 Confirmation Materials	0.00	817.48
016-10-00-35 K.I.D.S. Account Startup	0.00	0.00
016-10-00-40 Cradle Roll	0.00	163.18
016-10-00-45 Nursery Supplies	0.00	0.00
016-10-00-55 Sunday School Awards	0.00	0.00
016-10-00-60 Teacher Appreciation	0.00	0.00
016-10-00-65 Teacher's Interaction	0.00	0.00
016-10-00-70 VBS Materials	0.00	936.94
016-10-00-80 Family Ministry	0.00	168.38
016-10-00-94 Conference/Conv/Workshop	0.00	0.00
016-10-00-95 Women's Ministry	0.00	378.14
016-10-00-97 Postage & Mailings	0.00	0.00
016-10-00-98 Men's Ministry	0.00	173.25
016-10-00-99 Miscellaneous Expense	0.00	660.67
00 - (no Minor group):	107.64	4,576.36
10 - Education:	107.64	4,576.36
20 - Elders		
00 - (no Minor group)		
016-20-00-05 Altar Guild	0.00	232.71
016-20-00-15 Guest Speakers/Pastors	0.00	350.00
016-20-00-20 Lutheran Witness	41.60	965.20
016-20-00-24 Luth. Service Builder Sup	0.00	620.00
016-20-00-26 Shepherd's Staff Support	0.00	575.00
016-20-00-35 Portals of Prayer	0.00	1,474.25
016-20-00-45 Music Licenses	0.00	0.00
016-20-00-46 Choir Music	0.00	180.78
016-20-00-50 Communion Supplies	185.19	565.12
016-20-00-53 Worship Bulletins	615.38	2,028.67
016-20-00-55 Worship Supplies	0.00	459.70
016-20-00-60 Pew Cards	0.00	350.50
016-20-00-75 Staff Well Being Consult	0.00	0.00
016-20-00-93 Convention	0.00	0.00
016-20-00-94 Conference/Conv/Workshop	0.00	0.00
016-20-00-95 Office Supplies	437.26	1,926.22
016-20-00-96 Paper	142.57	2,100.57
016-20-00-97 Postage & Mailings	85.00	2,439.00
00 - (no Minor group):	1,507.00	14,267.72
20 - Elders:	1,507.00	14,267.72
30 - Endowment		
00 - (no Minor group)		
016-30-00-10 Seminars & Supplies	0.00	0.00
00 - (no Minor group):	0.00	0.00
30 - Endowment:	0.00	0.00
40 - Fellowship		
00 - (no Minor group)		
016-40-00-99 Fellowship	188.22	1,488.65

Our Savior's Lutheran Church
Income Statement for 2024 as of 12/31/2024

Book 01 - General Fund

	December	Year-to-date as of 12/31/2024
00 - (no Minor group):	188.22	1,488.65
40 - Fellowship:	188.22	1,488.65
50 - Human Care		
00 - (no Minor group)		
016-50-00-98 Human Care Expenses	0.00	0.00
00 - (no Minor group):	0.00	0.00
50 - Human Care:	0.00	0.00
60 - Outreach		
00 - (no Minor group)		
016-60-00-10 Advertising & Marketing	0.00	1,000.00
016-60-00-40 New Member Recognition	0.00	0.00
016-60-00-50 Print and Mail	0.00	0.00
016-60-00-95 Office Supplies	0.00	0.00
016-60-00-99 Miscellaneous Expense	0.00	0.00
00 - (no Minor group):	0.00	1,000.00
60 - Outreach:	0.00	1,000.00
70 - Personnel		
05 - Administration		
016-70-05-10 Prior Period Correction	0.00	0.00
05 - Administration:	0.00	0.00
10 - Senior Pastor		
016-70-10-10 Associate Pastor Base Pay	6,565.66	23,392.05
016-70-10-20 Associate Pastor Health Ins	2,466.35	7,399.05
016-70-10-30 Associate Pastor Retirement	571.21	1,483.83
016-70-10-40 Associate Pastor Disability	147.73	443.19
016-70-10-45 Associate Pastor Conf/Workshop	0.00	0.00
016-70-10-47 Associate Pastor Continuing Ed	0.00	0.00
016-70-10-50 Associate Pastor Business Exp.	36.78	231.44
10 - Senior Pastor:	9,787.73	32,949.56
15 - Associate Pastor		
016-70-15-10 Senior Pastor Base Pay	6,847.08	80,467.18
016-70-15-20 Senior Pastor Health Ins	2,999.68	33,862.87
016-70-15-30 Senior Pastor Retirement	595.70	7,545.08
016-70-15-40 Senior Pastor Disability	154.06	1,951.32
016-70-15-45 Senior Pastor Conf/Work	0.00	197.38
016-70-15-47 Senior Pastor Cont. Ed	192.81	192.81
016-70-15-50 Senior Pastor Bus. Exp.	237.81	1,578.91
15 - Associate Pastor:	11,027.14	125,795.55
22 - PT Music Ministry		
016-70-22-10 PT Music Minsy Base Pay	625.00	7,500.00
016-70-22-60 PT Music Minsy SS Tax	47.81	573.76
22 - PT Music Ministry:	672.81	8,073.76
30 - Secretary		
016-70-30-10 Secretary Base Pay	3,425.92	41,111.04
016-70-30-20 Secretary Health Ins.	1,991.08	23,892.93
016-70-30-30 Secretary Retirement	298.05	3,576.60
016-70-30-40 Secretary Disability	77.08	924.96
016-70-30-60 Secretary Soc. Sec Tax	275.85	3,029.04
30 - Secretary:	6,067.98	72,534.57
45 - Deaconess		
016-70-45-10 Deaconess Base Pay	0.00	62,434.04
016-70-45-20 Deaconess Health Ins	0.00	29,263.18

Our Savior's Lutheran Church
Income Statement for 2024 as of 12/31/2024

Book 01 - General Fund

	December	Year-to-date as of 12/31/2024
016-70-45-30 Deaconess Retirement	0.00	3,884.64
016-70-45-40 Deaconess Disability	0.00	1,004.64
016-70-45-45 Deaconess Conf/Workshop	0.00	0.00
016-70-45-47 Deaconess Continuing Ed	0.00	0.00
016-70-45-50 Deaconess Business Exp.	0.00	170.30
45 - Deaconess:	0.00	96,756.80
50 - Custodian (Trustees)		
016-70-50-10 Custodian Base Pay	3,750.00	45,000.00
016-70-50-20 Custodian Health Ins.	2,102.69	25,232.23
016-70-50-30 Custodian Retirement	112.50	675.00
016-70-50-40 Custodian Disability	84.38	1,012.56
016-70-50-50 Custodian Mileage	0.00	0.00
016-70-50-60 Custodian Soc Sec Tax	317.16	3,472.78
50 - Custodian (Trustees):	6,366.73	75,392.57
60 - Part-Time Custodian		
016-70-60-10 PT Custodian Base Pay	0.00	210.00
016-70-60-60 PT Custodian Soc Sec Tax	0.00	0.00
60 - Part-Time Custodian:	0.00	210.00
70 - Part-Time Pastor		
016-70-70-10 Vis. Pastor Base Pay	840.00	7,385.00
016-70-70-50 Vis. Pastor Business Exp.	0.00	0.00
016-70-70-60 Vis. Pastor Soc Sec Tax	0.00	0.00
70 - Part-Time Pastor:	840.00	7,385.00
75 - Assistant Treasurer		
016-70-75-10 Payroll Processing	188.60	2,363.10
75 - Assistant Treasurer:	188.60	2,363.10
80 - Nursery Staff		
016-70-80-10 Nursery Staff Base Pay	0.00	0.00
016-70-80-60 Nursery Staff Soc Sec Tax	0.00	0.00
80 - Nursery Staff:	0.00	0.00
90 - Organists & Choir Accomp.		
016-70-90-10 Organist & Choir Base Pay	100.00	550.00
90 - Organists & Choir Accomp.:	100.00	550.00
70 - Personnel:	35,050.99	422,010.91
80 - Stewardship		
00 - (no Minor group)		
016-80-00-10 Contribution Envelopes	0.00	1,559.76
016-80-00-94 Stewardship Conf/Conv/Wks	0.00	0.00
016-80-00-98 Supplies & Materials	26.89	26.89
00 - (no Minor group):	26.89	1,586.65
80 - Stewardship:	26.89	1,586.65
90 - Trustees		
00 - (no Minor group)		
016-90-00-10 Building Improvements	0.00	7,581.24
016-90-00-15 City Assessments	0.00	244.02
016-90-00-20 Office Equip & Computers	0.00	0.00
016-90-00-21 Website Support	0.00	528.76
016-90-00-22 Web Calendar	0.00	0.00
016-90-00-23 Virus Protection	0.00	0.00
016-90-00-26 DSL	144.00	1,509.83
016-90-00-30 Insurance	0.00	19,252.25
016-90-00-40 Office Equip. Maintenance	399.86	2,813.40

Our Savior's Lutheran Church
Income Statement for 2024 as of 12/31/2024

Book 01 - General Fund

	December	Year-to-date as of 12/31/2024
016-90-00-50 Organ Tuning	150.00	2,380.00
016-90-00-60 Repairs & Maintenance	140.00	13,205.69
016-90-00-70 Church Flower Planting	0.00	116.75
016-90-00-81 Utilities - Natural Gas	1,700.98	16,920.56
016-90-00-82 Utilities - Electricity	1,359.24	17,346.97
016-90-00-83 Utilities - Sewer & Water	326.25	3,037.43
016-90-00-84 Utilities - Communication	209.36	2,553.60
016-90-00-85 Utilities - Waste Removal	82.89	987.18
016-90-00-86 Utilities - Snow Removal	92.40	332.12
016-90-00-87 Utilities - Security	172.35	2,139.00
016-90-00-88 Utilities - Cell Phones	0.00	0.00
016-90-00-98 Supplies & Materials	157.75	3,067.30
00 - (no Minor group):	4,935.08	94,016.10
90 - Trustees:	4,935.08	94,016.10

95 - Youth

00 - (no Minor group)		
016-95-00-10 2025 Natl Youth Gathering	125.00	1,500.00
016-95-00-20 Activities	79.55	341.29
016-95-00-70 Young Adults	0.00	161.71
016-95-00-98 Supplies & Materials	0.00	39.99
00 - (no Minor group):	204.55	2,042.99
95 - Youth:	204.55	2,042.99
Expense:	\$ 56,930.27	\$ 615,650.57

Summary for Book 01 - General Fund

	December	Year-to-date as of 12/31/2024
Income:	122,022.78	624,348.03
- Expense:	56,930.27	615,650.57
Net Income:	\$ 65,092.51	\$ 8,697.46

Our Savior's Lutheran Church
Income Statement for 2024 as of 12/31/2024

Summary across all Books

	December	Year-to-date as of 12/31/2024
Income:	122,022.78	624,348.03
- Expense:	56,930.27	615,650.57
Net Income:	\$ 65,092.51	\$ 8,697.46

Our Savior's Lutheran Church
Balance Sheet
Finance year 2024 as of 12/31/2024

Book 01 - General Fund	Balance as of 1/1/2024	Balance as of 12/31/2024	Change	Percent change
Assets				
01 - Current Assets				
10 - Cash				
011-01-10-15 Cash - LCEF - Joyful Resp	27,120.47	33,274.01	6,153.54	22.7%
011-01-10-20 Pioneer Platinum Plus Sav	152,015.76	152,838.69	822.93	0.5%
011-01-10-50 Cash - LCEF - Library Fd	20,107.12	20,107.12	0.00	- %
011-01-10-70 Pioneer Business Checking	79,220.80	78,201.89	-1,018.91	-1.3%
10 - Cash:	278,464.15	284,421.71	5,957.56	2.1%
20 - Accounts Receivable				
011-01-20-00 Accounts Receivable	0.00	0.00	0.00	- %
20 - Accounts Receivable:	0.00	0.00	0.00	- %
01 - Current Assets:	278,464.15	284,421.71	5,957.56	2.1%
Total assets:	278,464.15	284,421.71	5,957.56	2.1%
Liabilities				
10 - Current Liabilities				
00 - (no Minor group)				
012-10-00-10 Accounts Payable - Trade	0.00	0.00	0.00	- %
012-10-00-30 Accrued Health Savings Ac	-624.99	-1,124.99	-500.00	80.0%
012-10-00-40 Accrued 2025 Youth Conf.	2,627.40	4,127.40	1,500.00	57.1%
00 - (no Minor group):	2,002.41	3,002.41	1,000.00	49.9%
10 - Payroll Taxes & Benefits				
012-10-10-10 Federal Income Tax W/h	0.00	0.00	0.00	- %
012-10-10-20 FICA Tax W/h	-0.08	-0.07	0.01	-12.5%
012-10-10-30 Medicare Tax W/h	-0.16	-0.21	-0.05	31.3%
012-10-10-40 FICA Tax - Employer	0.00	0.00	0.00	- %
012-10-10-50 Medicare Tax - Employer	0.00	0.00	0.00	- %
012-10-10-60 MN State Income Tax W/h	-0.01	-0.01	0.00	- %
012-10-10-70 Accrued Payroll	0.00	0.00	0.00	- %
012-10-10-81 AD&D Clearing	3.80	3.80	0.00	- %
012-10-10-82 CHP Clearing	-23.24	-23.24	0.00	- %
012-10-10-83 CDSP Clearing	23.24	23.24	0.00	- %
012-10-10-84 RETMT Clearing	324.22	324.22	0.00	- %
012-10-10-85 CRSP Clearing - Metlife	0.00	-229.80	-229.80	- %
012-10-10-86 H.S.A. Clearing - Select	0.02	0.02	0.00	- %
012-10-10-87 Sup Life Clearing	292.56	292.56	0.00	- %
10 - Payroll Taxes & Benefits:	620.35	390.51	-229.84	-37.1%
20 - Mission Contributions				
012-10-20-20 Miss. Pble - Dist & Synod	-26.52	-26.52	0.00	- %
012-10-20-99 Missions Payable - Other	0.00	0.00	0.00	- %
20 - Mission Contributions:	-26.52	-26.52	0.00	- %
10 - Current Liabilities:	2,596.24	3,366.40	770.16	29.7%
20 - Long Term Liabilities				
00 - (no Minor group)				
012-20-00-10 Notes Payable - LCEF	221,015.25	203,294.48	-17,720.77	-8.0%
00 - (no Minor group):	221,015.25	203,294.48	-17,720.77	-8.0%

Our Savior's Lutheran Church
Balance Sheet
Finance year 2024 as of 12/31/2024

Book 01 - General Fund	Balance as of 1/1/2024	Balance as of 12/31/2024	Change	Percent change
20 - Long Term Liabilities:	221,015.25	203,294.48	-17,720.77	-8.0%
Liabilities:	223,611.49	206,660.88	-16,950.61	-7.6%
Dedicated				
10 - Bible Class				
00 - (no Minor group)				
017-10-00-10 Bible Class	122.07	456.28	334.21	273.8%
017-10-00-20 Young Investors	320.00	320.00	0.00	- %
017-10-00-30 Library	5,359.79	5,294.37	-65.42	-1.2%
017-10-00-31 Library - LCEF Investment	20,116.99	20,116.99	0.00	- %
017-10-00-60 Sunday School	-260.93	341.06	601.99	-230.7%
017-10-00-70 Vacation Bible School	497.95	498.77	0.82	0.2%
00 - (no Minor group):	26,155.87	27,027.47	871.60	3.3%
10 - Bible Class:	26,155.87	27,027.47	871.60	3.3%
20 - Elders				
00 - (no Minor group)				
017-20-00-05 Cash Reserves	0.00	0.00	0.00	- %
017-20-00-10 Memorials - Undesignated	15,313.40	17,758.40	2,445.00	16.0%
017-20-00-20 Missions	579.74	579.74	0.00	- %
017-20-00-23 St. Peter Out Fundraising	0.00	0.00	0.00	- %
017-20-00-26 Servant Trips	1,594.93	1,594.93	0.00	- %
017-20-00-28 Concordia Classical Academy	0.00	1,000.00	1,000.00	- %
017-20-00-31 Staff Misc	3,934.12	3,512.32	-421.80	-10.7%
017-20-00-40 LWML	11,760.74	11,030.26	-730.48	-6.2%
017-20-00-50 Sacred Artwork	14,000.00	9,500.00	-4,500.00	-32.1%
00 - (no Minor group):	47,182.93	44,975.65	-2,207.28	-4.7%
20 - Elders:	47,182.93	44,975.65	-2,207.28	-4.7%
30 - Endowment				
00 - (no Minor group)				
017-30-00-10 Endowment Fund	10.00	0.00	-10.00	-100.0%
017-30-00-20 Scholarship Fund	0.00	0.00	0.00	- %
00 - (no Minor group):	10.00	0.00	-10.00	-100.0%
30 - Endowment:	10.00	0.00	-10.00	-100.0%
40 - Fellowship				
00 - (no Minor group)				
017-40-00-10 Kitchen Fund	3,891.96	3,303.43	-588.53	-15.1%
017-40-00-30 Thrivent	8,979.90	7,590.28	-1,389.62	-15.5%
00 - (no Minor group):	12,871.86	10,893.71	-1,978.15	-15.4%
40 - Fellowship:	12,871.86	10,893.71	-1,978.15	-15.4%
50 - Human Care				
00 - (no Minor group)				
017-50-00-10 Benevolent Fund	12,639.07	30,478.14	17,839.07	141.1%
017-50-00-20 Miscellaneous Human Care	415.74	415.74	0.00	- %
00 - (no Minor group):	13,054.81	30,893.88	17,839.07	136.6%
50 - Human Care:	13,054.81	30,893.88	17,839.07	136.6%
60 - Outreach				
00 - (no Minor group)				

Our Savior's Lutheran Church
Balance Sheet
Finance year 2024 as of 12/31/2024

Book 01 - General Fund	Balance as of 1/1/2024	Balance as of 12/31/2024	Change	Percent change
017-60-00-30 Taxi Fund	7,726.41	8,126.68	400.27	5.2%
00 - (no Minor group):	7,726.41	8,126.68	400.27	5.2%
60 - Outreach:	7,726.41	8,126.68	400.27	5.2%
90 - Trustees				
00 - (no Minor group)				
017-90-00-30 Building Fund	1,053.43	2,834.89	1,781.46	169.1%
017-90-00-41 Audio-visual System	2,123.28	-235.15	-2,358.43	-111.1%
017-90-00-63 Capital Improvements	33,795.54	34,947.91	1,152.37	3.4%
017-90-00-70 Garden Fund	525.09	502.22	-22.87	-4.4%
00 - (no Minor group):	37,497.34	38,049.87	552.53	1.5%
90 - Trustees:	37,497.34	38,049.87	552.53	1.5%
93 - Worship				
00 - (no Minor group)				
017-93-00-10 Altar Guild	1,311.23	1,311.23	0.00	- %
017-93-00-20 Music Fund	1,704.44	1,828.90	124.46	7.3%
017-93-00-30 Organ Fund	10,421.86	9,146.86	-1,275.00	-12.2%
017-93-00-50 Sunday Metins	2,002.33	2,362.33	360.00	18.0%
017-93-00-60 Wedding Fund	818.76	958.76	140.00	17.1%
00 - (no Minor group):	16,258.62	15,608.08	-650.54	-4.0%
93 - Worship:	16,258.62	15,608.08	-650.54	-4.0%
95 - Bd of Youth				
00 - (no Minor group)				
017-95-00-10 Youth	8,121.49	7,514.70	-606.79	-7.5%
00 - (no Minor group):	8,121.49	7,514.70	-606.79	-7.5%
95 - Bd of Youth:	8,121.49	7,514.70	-606.79	-7.5%
Dedicated:	168,879.33	183,090.04	14,210.71	8.4%
Book equity:	-114,026.67	-105,329.21	8,697.46	-7.6%
Total liabilities, dedicated and equity:	278,464.15	284,421.71	5,957.56	2.1%

Our Savior's Lutheran Church
Balance Sheet
Finance year 2024 as of 12/31/2024

Summary across all Books	Balance as of 1/1/2024	Balance as of 12/31/2024	Change	Percent change
Assets:	278,464.15	284,421.71	5,957.56	2.1%
Total assets:	278,464.15	284,421.71	5,957.56	2.1%
Liabilities:	223,611.49	206,660.88	-16,950.61	-7.6%
Dedicated:	168,879.33	183,090.04	14,210.71	8.4%
Equity:	0.00	0.00	0.00	- %
Book equity:	-114,026.67	-105,329.21	8,697.46	-7.6%
Total liabilities, dedicated and equity:	278,464.15	284,421.71	5,957.56	2.1%

Board Reports

Board of Elders Annual Report – 2024

Greetings Brothers and Sisters in Christ!

What a year! We were finally blessed with the addition of a second Pastor that we had prayed about and worked on for almost two years. Pastor John Koopman and his family joined us in September, accepting the call to serve at Our Savior. We are excited to have him and look forward to the planning and programs he and Pastor Matheny will develop. In the short time here, the relationship that is developing between our two Pastors is very good and we take joy in the answered prayers for a second Pastor.

Along with the joy of adding a second Pastor comes the sadness of losing a called staff member. Deaconess Lisa Brand asked for a peaceful release from her call in July to seek other opportunities. We take comfort in the fact that our loving Lord led Lisa and her family to Immanuel Lutheran Church in Bay City Michigan to continue in her Deaconess role.

I'm sure you have all noticed, but there seems to be a renewed energy and sense of purpose in church these days. We had more people agree to serve on Boards and Officer positions. The sign up board for the second adult in Sunday School rooms seems mostly full. It is good to see all of you taking an active role in your congregation, following God's Word to serve others and making sure the work of our congregation is being done. There are still opportunities to serve. Let's make sure we fill all our open Board positions and make sure we continue to volunteer for the many activities happening in church.

2024 was an exciting year! What does God have in store for us for 2025?

Official Acts, Accessions, and Losses

Baptisms (2 infant)

Date	Name
9/1/2024	Bless, Ezra Lawrence
10/27/2024	Treanor, Bridget Be

Confirmations (11 Junior)

Date	Name	Jr. / Adult
4/28/2024	Bjortomt, Lucas Roger	Jr.
4/28/2024	Chatleain, Garrett Michael	Jr.
4/28/2024	Chatleain, Dani Lynn	Jr.
4/28/2024	Gangi, Tobin Joseph	Jr.
4/28/2024	Hoppe, Darren William	Jr.
4/28/2024	Kettner, Madison Bree	Jr.
4/28/2024	Ling, Dalton Robert	Jr.
4/28/2024	Marso, Avery Cadence	Jr.
4/28/2024	Naumann, Olivia Mae	Jr.
4/28/2024	Prince, Isabella Ann	Jr.
4/28/2024	Wellner, Addisyn Rose	Jr.

Weddings (3)

Date	Names
6/22/2024	Lisa Ann Harstad & Mark Lloyd Wellner
8/24/2024	Marja Hope Bjornstad & Brian John Gordon Quiram
9/21/2024	Hailey Elizabeth Wintheiser & Jacob Michael Winch

Deaths (11)

Date of Death	Name	Funeral Date
4/4/2024	Bartsch, Beverly La Von	4/9/2024
4/17/2024	Sembach, Leonard Eugene	
5/25/2024	Kawell, John Scott	
7/12/2024	Bequette, Bonita Lorene	7/16/2024
8/21/2024	Ulman, Marcella Emile	8/29/2024
9/30/2024	Plueger, Louis Elmer	10/4/2024
10/6/2024	Fitzloff, Charles William	10/6/2024
10/16/2024	Cornish, Wesley Wayne	10/25/2024
11/11/2024	Hermanson, Jane Ann	11/15/2024
11/14/2024	Connelly, Patricia Ann	
12/30/2024	Kettner, Lyle Lynn	1/9/2025

Non Member Funerals (2)

Non Member Funeral:		
1/17/2024	Mason, Tammy Jo	1/26/2024
3/13/2024	Zenk, LeAnn June	3/19/2024

Transfers In (18)

Date	Name	Transferred from:
6/11/2024	Nibbe, Ted	Faith Lutheran Church, Branson, MO; LCMS
6/28/2024	Bless, Michael	Immanuel Ev. Lutheran Church, St. Ansgar, IA; LCMS
7/26/2024	Fladland: Gary, Priscilla	St. John Lutheran Church, North Branch, MN; LCMS
10/7/2024	Buhr: David, Lisa, Ashley, Cayley	Hosanna Lutheran Church, Mankato, MN; LCMS
10/29/2024	Flathers, Kristen	Redeemer Lutheran Church, New Ulm, MN; LCMS
10/29/2024	Teigum, Christian	Redeemer Lutheran Church, New Ulm, MN; LCMS
10/30/2024	Koopman: John, Brittany, David, Gideon, Lydia, Phineas, Elizabeth, Magdalena	St. Paul Lutheran Church, Emmetsburg, IA; LCMS

Affirmations of Faith (0)

Transfers to other LCMS (22)

Date	Name	Transfer to:
2/6/2024	Snow: Scott, Jamie, Jezebella and Lewis: Tristan, Jordis	Trinity Lutheran Church, Lake Crystal; LCMS
5/16/2024	Hines: Daniel, LeAnne	Hosanna Lutheran Church, Mankato; LCMS
5/16/2024	Milbrett: Randy, Elizabeth	Hosanna Lutheran Church, Mankato; LCMS
7/26/2024	Erdman: John, Irene, Aaron	Lutheran Church of the Good Shepherd, North Mankato; LCMS
7/31/2024	Nelson: Trisha, Theodore [age 4], Tessa [age 3]	Hosanna Lutheran Church, Mankato; LCMS
7/31/2024	Martens, Joan	Hosanna Lutheran Church, Mankato; LCMS
9/4/2024	James: Matthew, Robyn, Alex	Hosanna Lutheran Church, Mankato; LCMS
11/22/2024	Brand: Matthew, Lisa, Joel	Immanuel Lutheran Church, Bay City, MI; LCMS

Released by Personal Request (4)

Date Released	Name	Reason
5/28/2024	Hoscheit: Seth, Hudson (age 5)	Released by request, moved, no transfer
12/4/2024	Krumwiede: Jeffrey, Kathy	Released by request

Administrative Changes (0)

Membership as of December 31, 2024:

Baptized Members: 985

Communicant Members: 791

Households: 485

Year Ending	Baptized	Confirmed	Avg. Weekly Worship
2024	985	791	191
2023	1000	798	200
2022	1010	807	196
2021	1026	825	182
2020	1047	837	Not kept due to Covid
2019	1051	841	274
2018	1061	849	290
2017	1067	858	307
2016	1059	861	312
2015	1107	901	323
2014	1116	904	327
2013	1131	915	375
2012	1099	896	362
2011	1136	923	371

Official Acts:

Year Ending	Baptisms	Weddings	Deaths
2024	2	3	11
2023	5	1	16
2022	8	1	12
2021	4	2	18
2020	10	3	15
2019	11	6	8
2018	17	3	11
2017	15	6	10
2016	7	5	16
2015	19	7	20
2014	15	3	14
2013	20	5	14
2012	12	8	14
2011	18	5	14

Music Committee

Another year has come and gone. In 2024, Special Music enhanced many of our worship services. We had steady participation throughout the year in our music groups and even had some growth in our Intro Handbell and Intro Choir.

The rehearsal schedule was tweaked once again in the fall and is working well. Each Wednesday we have an intro choir and intro bells group, which are open to anyone who wants to learn. Our more advanced choir and handbells group also meet and are for those with a little more musical ability. Brass also meets on most Wednesdays for rehearsal.

We are blessed to have many people in our congregation who participate in Music. Looking forward to more music in 2025.

Board of Trustees Annual Report – 2024

The board would like to thank Matt Willams and Steve Annis for their service. They will be going off the board this year after very much appreciated service in the past years. The board is currently searching for two replacements, if anyone is interested, please feel free to contact any one of the board members. The current members are Kurt Anderson, Bruce Anderson, Chris Anderson, and Steve Dumke. The board had an unusually busy year in 2024, the following is a list of some of the completed projects

1. We started the year struggling with our insurance provider. At first, they didn't want to renew our policy. After negotiations, they agreed to renew at a significant rate increase.
2. Gish Electric (hired by Consolidated Communications) installed fiber optic cable for the phone and internet. Hopefully this will solve our internet issues.
3. Bob completed painting the hallway ceilings and/or Pastor's office. (we decided to start with the hallway ceilings)
4. The trustees, with a lot of volunteer help from other congregation members completed remodeling of both of the pastor's offices. Much appreciation to everyone that helped design, select colors and furniture, obtain bids for work we couldn't complete, and complete the work we could.
5. Several weekends were spent repairing/patching roofs, cleaning gutters, drying our the basement, (after the flood) and repairing the basement.
6. The boiler intakes are plugging up with leaves and debris, causing the boilers to shut down. Bob has asked Adams Mechanical to prepare a bid for ductwork to prevent this problem. After meeting with the contractor, we were informed that we will never be able to supply enough combustion air to satisfy our current boilers. We have been making up for this deficiency in the past by leaving the boiler room door open, a practice code and our insurance provider will no longer allow. In addition, our boilers are also obsolete. The final issue with our current boilers happened this spring when the heavy rains overpowered our sump pumps and flooded the boilers and parts of

the basement. The contractors advice was to replace the current boilers with high efficiency units that require much less combustion air. This is a project the board continues to pursue. The contractor has saved two comparable boilers he removed from another facility for parts to get us through this winter.

7. After the flood, the board solicited advice from a contractor for a more robust sump pump system. After much research and effort from members of the board and volunteers we were able to install a pair of new injector type pumps with one of them pumping to a new basin in the SW corner of the North parking lot. This upgrade should more than double our sump pumping capabilities.
8. One of the water heaters for the kitchen was leaking, another one was not working, the third heater was very old. All three of these water heaters were replaced.
9. The board approved replacement of the main vacuum cleaner.
10. Bob has advised that he will be retiring in the spring of 2025. The board would like to congratulate Bob for his years of top-notch service. The board is looking into a replacement for Bob, or the possible use of contractors to provide custodian services. Any input from the congregation is encouraged.
11. In early summer the board rearrange the chapel and provided tarps and other protection means to support the artist painting the new art work for the sanctuary.
12. BLK and Ploog Electric are working on quotes to replace our deficient electrical panels. This is an item we will need to move on as soon as possible. Our insurance company will not renew our insurance if we don't get them replaced. BLK was the low bid, and the Trustees voted to award the project to BLK.
13. The sidewalk between the entrance and exit of the back parking lot has a pronounced lip that presents a tripping hazard. A section of the sidewalk has sunk causing the lip. Mankato Mud Jacking completed the necessary work to correct the sidewalk elevations and remove the tripping hazard.
14. The board ordered and had a handrail installed along the ramp from the North parking lot. This area is prone to ice buildup in the winter months. The board believes this rail will help avoid falls on the ramp.

In addition to these completed projects, we have the following tasks on our future projects list.

- Repair the loose panels above the pulpit.
- Courtyard Drainage.
- Chimney tuckpointing.
- Perform a more aggressive test of the new sump that pumps into the existing drain line.
- Check insurance rates.
- Planter repair to the south side of the steeple.
- Narthex air conditioner replacement.
- Boiler replacement. Center Point Energy will be installing a new natural gas line under the parking lot on the north side of the building. This work is delayed until spring 2025. The board will need to coordinate the new meter location with the boiler replacement project.

Board of Deacons Annual Report – 2024

Deaconess Lisa Brand (served through August 3, 2024)

Board Members: Denise Painter – Chair, Carrie Anderson – Secretary, Vicky Senne, Kathy Taylor, Lindsey Marso, Terrin Boozikee

Board Description: the Board of Deacons is responsible for the temporal needs of the congregation. The board includes the implementation of the Stephen Ministries program, coordinates Sunday coffee time, Wednesday meals, and facilitates events throughout the year. The Board meets the first Tuesday of the month at 6:30 p.m. The Board chairman, or a representative of the board, attends the church Council meeting on the 2nd Tuesday of the month.

Board Responsibilities: Care – Grief Group/Widows, Sick and Injured, Stephen Ministries, Prayer shawls coordinated by Marcella Eilders; Card Ministry – each board member sends birthday cards to congregation members who are Widow/Widowers.

Fellowship: Coordinate weekly Sunday morning coffee and rolls throughout the year. Coordinate weekly Wednesday night meals from September through May. Plan and serve for other events throughout the year as needed.

2024 Events service:

January 21, Sunday – Chili Cook Off held after the January Voters’ Meeting. The Board planned, set up, and served. Ten traditional and three non-traditional entries. Steve Annis was voted best traditional and Samantha Tess for non-traditional. They each received a \$20 Kwik Trip gift card. Zak Tess hosted Bible Trivia with members forming teams at their tables. The board provided toppings for the chili, grilled cheese sandwiches, ice cream, and beverages. About 70 guests.

February 17, Saturday – 9:30 Kitchen Cleaning. Five board members and ten volunteers deep cleaned the church kitchen and sorted through cabinets and drawers. Thank you to all who worked hard to make this a wonderful fellowship event also.

The board voted to donate \$2500.00 from the Special Benevolent Fund to FOCP (Feeding Our Community Partners) which provides food insecure children, grades K-12, with breakfast, lunch, and snack every weekend and over every school break, including Mankato Public and surrounding districts. The Church Council approved the donation at the March 12 meeting. Donation was made April 4, 2024.

March 16, Saturday, Women’s Retreat 9am – 2pm.

March 24, Rally Sunday. Terrin set up a table and visited with OSLC members about the Board of Deacons. Sue Hendrickson assisted member signing up to donate for the Red Cross Blood Drive being held at OSLC on April 22nd.

April 22, Monday, 12 – 5pm Red Cross Blood Drive, OSLC fellowship hall. We provided two volunteers for registration and two volunteers for snacks.

April 28, Sunday, Confirmation Reception, 9am between services. The Board served yogurt parfaits, fruit, cheese and crackers, rolls and muffins, hard boiled eggs, juice, milk, and coffee. We served about 75 guests.

May 2, Wednesday. Last Wednesday meal until September.

June 2, Sunday. Start 8:00am Matins service, serve coffee and rolls, etc., then 9:00am Worship service with coffee and rolls, etc. served before Bible Study and Summer Sunday School. Thank you to all who served double duty!

June 9, Sunday at 11:45am. OSLC Congregation Picnic in Franklin School parking lot. Very windy. Set up with many volunteers helping. Served Hy-Vee catered fried and baked chicken, baked beans, potato chips, cole slaw, pickles, water, and ice cream treats. We ran out of food. Sorry. But thanks for all who came. Karee Bless hosted Bingo.

July 29 – 31 VBS. Three evening meals. Coordinate volunteers to serve: Monday, Cindy Hobbs and Judy Mensing; Tuesday, Sassy Seniors; Wednesday, Vicky Senne and Kathy Taylor. Served 45 – 50 people each evening.

August 11, Sunday. Lisa and Matt Brand family Appreciation Reception after 9:00am service about 10:15am. Served sweet breads, bagels and variety cream cheese flavors, fruit, hard boiled eggs, juice, and coffee. Board prepped and served with a lot of help from Edith Williams.

August 23, Friday. Red Cross Blood Drive 12:00 – 5:00pm. Red Cross provided the volunteers for registration and snacks. Sue Hendrickson did sign-up for the drive.

August 25, Sunday. Judy Mensing and Denise Painter served coffee, bread, and fruit for Riverblenders before the 9:00am service. Cindy Hobbs has served for many previous years.

September 8, Sunday. Return to 8:00 and 10:30 worship service times with 9:00 coffee, rolls, etc. served before Sunday School and Bible Study.

September 11, Wednesday night meals and devotion start for year.

September 11, Wednesday. Pastor John and Brittany Koopman moved to Mankato. Laura Matheny arranged volunteers for meals and food for their family until they are settled. Cindy Hobbs collected monetary donations to be used for household supplies and essential items. Cindy and Judy Mensing purchased and delivered these items to the house on the 11th. Thursday, the 12th we asked/volunteered five ladies to help clean their new home. Welcome Koopman family!

Sunday, September 15 at 4:00pm. Pastor John Koopman's Installation Service. The Board of Deacons planned a catered meal from SuSu with Sadaka Deli. We decorated and set up tables and served the plated meal of Caesar salad, lasagna, garlic toast, steamed vegetables, and cake. We served about 120 guests with the help of many volunteers! Thank you to the Thrivent members who chose to cover the cost of the meal with their Choice Dollars.

October 30, Wednesday. Octoberfest hosted by the Board of Education served the meal and provided many activities for all ages. Thank you to Samantha Tess and Laura Matheny.

December 22, Sunday. Christmas Service Brunch after the 9:00 service. The Board served French toast casserole, sausages, fruit, breakfast punch, coffee, and milk. We set up and decorated the tables to continue the message that Jesus is the Light of the World. Served about 110 guests.

A special thank you to Sue and Mel Hendrickson for serving the meals after the December 1 Church Christmas decorating and January 5, 2025 Undecorating.

And thank you to Bob Baker for all he does throughout the year. How many times has he moved tables and chairs? Plus!

And all of the members of Our Savior Lutheran Church who “Live to Make Christ Known”!

OSLC Board of Deacons
Submitted by Denise Painter

Board of Education Annual Report – 2024

January 2023: Welcome to new members Bev Annis and Kathy Krumwiede. Christmas service went well and was well received. Started *Joining Jesus as a Family* for meeting devotions. Started planning VBS revamp meetings. Created new goals: 1 - Have a mission statement for VBS and 2 - Host a speaker within the next 2 years

February: Decision to rebrand VBS into “Wisom’s Workshop”. The event will consist of 3 evenings, Mon-Wed.

March: Hosted a Wednesday Night meal. Participated in Rally Sunday. Lisa hosted a Women’s Retreat titled *Communication Hurdles Between Generations*. Attendance is slowly decreasing.

April: No Meeting.

May: Wisdom’s Workshop dates set (July 29-31) with woodworking as the theme. Held a youth meeting to discuss priorities of the youth group. This summer have a family style Bible study instead of Summer Sunday School. Sundaes on Sunday for the last day of Sunday School.

June: Matt Brand will plan and prepare the woodworking projects.

July: Promote Wisdom’s Workshop. Neighborhood fliers were handed out July 10th. Family Swim Night at Spring Lake Park on 7/28. Wisdom’s Workshop had around 30 kids signed up. Went very well.

August: Planning for regular Sunday school. TSNT was put on a hiatus. Rhonda Prince will be handling the National Youth Gathering Details.

September: Sunday School started, implementing a memory work challenge. Michelle Rottermond is planning monthly Youth Group events and first Sunday of the month game night at church. Started *Has American Christianity Failed* by Bryan Wolfmueller, will consider him for a speaker.

October: Laura Matheny and Samantha Tess planned a Reformation Oktoberfest meal and party. Was very well received by all ages. Talked about providing more books for kids.

November: Discussed Catachetical Catechesis with Pastor Koopman. Will slowly start implementing. Will start by going back to Cradle Roll and getting volunteers to visit new babies. Laura Matheny is looking into planning a women's retreat with a guest speaker. Youth Dinner held.

December: Children's Christmas service, reception with crafts and activities. Sunday school students were presented with a Christmas gift (Chronicles of Narnia inscribed by Sunday school teachers) and Screwtape letters for the Youth. Bryan Wolfmueller is unavailable for speak in 2025, will consider for 2026. We are reviewing options. New member welcome to Mary Bittner and Darcy Chapman.

Board of Endowment Annual Report – 2024

Board Members: Rob Hobbs - Chair; Mel Hendrickson - Vice Chair; Judy Mensing - Secretary; Garvin Eichhorst - Treasurer; Thad Simpson; David Kroells; and Gretchen Zellmer.

The Endowment Board's objectives are to promote and receive contributions and manage the monetary gifts and bequests. These funds are invested with the Lutheran Church Missouri Synod Foundation for long term growth and income. Currently the funds are invested as follows: approximately 62.5% equities and 37.5% bonds. Please consider making an offering to our Endowment Fund. You may also name Our Savior Lutheran Church Endowment Fund as a beneficiary in your will.

As our Endowment Fund continues to grow and generate investment income, it will significantly help the mission and ministry of Our Savior Lutheran Church now and in the years to come. Both the principal and income can be used for projects, programs, scholarships and mission activities. Endowment funds are not intended to be used for the congregation's operating budget.

This year the Board continued to provide \$3500.00 for the “Adopt-A-Student” program at Concordia Seminary in St Louis, MO. The student receiving these funds has been Sam Hoag. In April he received his first call to be an Associate Pastor in Richmond, Virginia. Our new student for the 24-25 school year is Benjamin Wagner from southern California.

We provided \$10,600 in scholarships to pay a portion of the tuition costs for 7 students from our congregation who are attending Concordia Classical Academy in North Mankato. We also provided three post-secondary scholarships of \$2500 each to Sarah Bjornstad, Naomi Brand and Catherine Bittner. All of these students were members of our congregation and are preparing for careers in full time church work.

Concordia Classical Academy is requesting \$20,000.00 support per year from our congregation. Our Board supports using some Endowment Funds to meet this request. The Board holds quarterly meetings at the church in January, April, July and October. The September 30, 2024, treasurer’s report is the most recent report available. The December 31, 2024, treasurer’s report will be available the end of January.

**Our Savior's Lutheran Church
Endowment Fund Treasurer's Report
September 30, 2024**

	<u>Total</u>	<u>Non-Scholar Fund</u>	<u>Scholar Fund</u>
Beginning Principal	\$10,893.79	\$100.00	\$10,793.79
1995-2023 Gifts Received	\$611,614.57	\$437,375.42	\$174,239.15
1995-2023 Int. + Dividend Income	\$370,614.84	\$254,974.11	\$115,640.73
1995-2023 Change in Market Value	\$11,218.92	(\$4,586.96)	\$15,805.88
1995-2023 Disbursements	<u>(\$472,378.91)</u>	<u>(\$324,184.48)</u>	<u>(\$148,194.07)</u>
Fund Balances	\$531,963.21	\$393,386.56	\$168,285.48
2024 OSLC Member Gifts	\$1,704.53	\$1,215.00	\$135.00
2024 Interest + Dividend Income	\$11,774.00	\$9,818.59	\$1,090.95
2024 Change in Market Value	\$44,393.39	\$1,736.32	\$192.92
2024 Long Term Capital Gains	\$5,956.24	\$11,007.82	\$1,223.09
2024 Disbursements	(\$21,305.25)	(\$2,205.25)	(\$19,100.00)
Total Fund Balances: 2024	\$574,486.12	\$393,386.56	\$181,099.56

Asset Summary

Wells Fargo Checking	\$12,848.09
LCMS Foundation	<u>\$561,638.03</u>
Total Balances: 2024	<u>\$574,486.12</u>

2024 Disbursements:

Concordia Adopt a Student	\$ 3,500.00
Concordia Classical Academy	\$ 0,600.00
Together in Mission	\$ -
Concordia Univ. Chicago	\$ 2,500.00
Concordia University St. Paul	\$ 2,500.00
LCMS Colloquy Program	\$ -
Fees - LCMS	\$ 2,205.25
Total 2024 Disbursements	<u>\$ 21,305.25</u>

Auxiliary Organizations

Altar Guild

Co-Chairs: Judy Mensing
Gretchen Zellmer

Members: Marcella Eilders
Bev Clark
Bev Annis
Theresa McLaughlin
Marlys Snelson
Gretchen Zellmer
Judy Mensing
Cindy Hobbs
Cindy Hoffrogge
Laura Matheny
Samantha Tess
Missy Schultz

General Duties:

- Responsible for putting flowers on the Altar each Sunday
- Change Altar linens according to yearly calendar
- Maintain all Altar linens
- Monitor flower cooler for funeral flowers and use as available
- Maintain flower cooler and Altar Guild Room cleanliness
- Ensure Altar Cloths are clean and in good repair
- Plan and carry out special decorations for Festival Days, Easter, Thanksgiving, Christmas, etc.
- General cleaning of the Sanctuary and Chapel Altars
- Cleaning and maintenance of robes for the Elders and Acolytes

Membership is good. We wish to welcome Missy Schultz as a new member.

Budget: \$150.00
Expenses: \$232.71
Balance: - \$82,71

The Altar Guild recommends replacement of the Baptismal candle holder due to color changes related to aging.

Our Savior Women's Ministry

Our Savior Lutheran Women's Missionary League - LWML

Lutheran Women in Mission

For by grace you have been saved through faith. And this is not your own doing; it is the gift of God, not a result or works, so that no one may boast. -Ephesians 2:8-9

The mission of the Lutheran Women's Missionary League (Lutheran Women in Mission) is to assist each woman of the Lutheran Church-Missouri Synod in affirming her relations with the Triune God so that she is enabled to use her gifts in ministry to the people of the world, at home and away.

1. Our Savior Lutheran Woman in Mission is under the Circle Plan
2. Our Savior is the Arlington Zone
3. Lutheran Women in Mission is all women of LCMS.

Coordinators and Communicator Volunteers are needed.

The "Mission Center" (former Card Shop) find information and resources for mission activities of the church here in Mankato, the District, and Synod, including missionaries, letters, addresses, and organizations of the Lutheran Church-Missouri Synod. This is a place to bring donations for Mission Projects and other activities. Thank you for your support.

2024 Activities included the following:

1. 2024 involved much prayer just like 2023. Pastor calls, volunteers, wisdom, illnesses, and the homebound, etc. Everyone was praying and God was listening, so many answered prayers for Our Savior Congregation. Thanks be to God in 2024, the Joy of Jesus in Bible Study, meals, volunteering, and celebrations.
2. Strengthened and built our Christian faith life through devotions, Bible studies, prayers and fellowship. The LWML Quarterly and Women on a Mission (WOM) are purchased by the Lutheran Women in Mission for the women of Our Savior. These publications contain Bible Studies for groups or for individual study and the news of our sisters in Christ from Minnesota and around the world. There were 2 Bible study Circles for all members of Our Savior's and friends to attend monthly. Time to add several more.
 - A. Mary Circle met monthly. Call Julie Schlichting 507-388-7533
 - B. Ruth/Lydia Circle met monthly. Call Trudy Wiechmann 507-327-7082
 - C. Attended many other Bible Studies. Ex. Sunday, Monday, Tues. etc...
3. Posted weekly and monthly news in the bulletin, on the bulletin board, and in Mission center from National, District, Missionaries, Mission organizations, etc.

4. Rallies, conventions, and workshops for fellowship, encouragement, and mission opportunities.
 - A. Attended District Convention
 - B. Attended two Zone Board meetings.
 - C. Attended Zone Rally
 - D. Attended Retreats – Our Savior Retreat
 - E. Ladies of Our Savior prayed and actively served in every area of church life.
 - F. Thank you for all the planning, preparing, clean-up that has been done for all to have a family meal & devotion on Wednesdays.
 - G. Thanks for the special coffee and goodie (meal) on Sunday a.m.
 - H. Advent Event – TheOSLC Advent Event was planned especially for the fellowship and spiritual enrichment of coming together with Sisters in Christ. It included a time for prayer.
5. Served the Lord with Mission Opportunities at home and abroad.
 - A. Our Savior congregation brought mites on Sundays and at Circles for the approved Grants. National goal - \$2,100,000. Mites were contributed by Our Savior. District Grant Goal was met.
 - B. Missionaries – Beckers in Kenya in 2024 and others.
6. Card projects that are sent
 - A. Monthly Shut-In Card project by Dolly Blomquist. Our Savior’s Church family keeps in touch with our Shut-in Family and Nursing Home residents by sending them a Christian focused greeting card every month. We average about 37 shut-ins per month. Our purpose is to remember them with a card and help them feel connected with Our Savior at a time when they are unable to attend in person. Cards provide a little cheer. Thanks to Our Savior Thrivent Choice Dollar contributors who help financially make this possible. These are our dedicated volunteers who send out cards each month: Marion Brunz, Sandy Burmeister, Chris Dumke, Marcella Eilders, Karen Fischer, Theresa McLaughlin, Judy Mensing, Rhonda Rastedt, and Julie Schlichting. To volunteer call Dolly Blomquist at 507-388-4594, leave a message or email blomdart@hickorytech.net. Thank you!
 - B. Cheer cards are sent by Marcella Eilders.
7. The Quilters began the 2023-2024 year in our new room on the main floor across from the Library. This year we have distributed 46 quilts as follows: 15 to the Crisis Center, 6 to Connections Shelter, 3 to Union Street, St. Peter, 5 to CADA House, 3 to Global Health, 8 to Orphan Grain Train, 6 to Mankato area shelters. A special thank you to everyone who donates cotton fabric and sheets and to all the ladies that come to help, pin, sew and tie.
8. Mission Service. Mission Service offers an opportunity for all church members to serve actively in mission projects. Projects include making healthcare kits, and baby layettes. We also roll bandages, trim stamps, collect eye glasses, make Gospel bracelets, fill Shoeboxes for Samaritans Purse and collect Bibles and other Christian literature. Mission Service meets the third Wednesday of each month from 4-5 pm.

Mission Service would like to thank everyone who came to help with the projects in 2024, and to those who donated items for us to use and distribute. Projects included:

- Socks and Healthcare Kits delivered to The Reach, Connections Shelter, the Crisis Center, and the House of Hope
- 4 boxes of clothing and baby products to Options Pregnancy Center
- 10 blankets to Cada House
- 20 boxes of clothing, Bibles, study books, blankets, and medical supplies to Orphan Grain Train
- A carload of baby and medical items to Global Health
- 71 shoeboxes for Samaritans Purse
- 17 boxes of Bibles, devotionals, and Portals of Prayer to Eagles Next Ministries
- Cancelled stamps to Wycliffe
- Gospel bracelets to MOST Ministries
- Eye glasses to the Lions

Communication: <https://www.facebook.com/TheLWML>

www.lwml.org

www.mnslwml.org

www.oslmankato.org

Add the free app to your phone. LWML app will enhance your LWML experience

Library

Library Guild Members: Dolly Blomquist, Karen Fischer, Sarah Hendley, Lois Kitzmann, Laurie Miller and Mary Henry (emerita)

We are continuing to use the Surpass program to catalog library materials. As we enter materials, the white check-out cards are changing to orange check-out cards.

For our Puzzle Fans we still have the puzzle exchange bookshelf. It's identified with a picture of puzzle pieces. Please feel free to take a puzzle to work on or leave a puzzle to share.

Give-away books are still available on the beige, rolling cart in the library labeled FREE BOOKS--HELP YOURSELF. In addition, new materials for the Library are placed on a brown wood shelving unit on the west wall. The sign reads: WHAT'S NEW IN THE LIBRARY? BOOKS! CHECK THEM OUT.

Guild members invite you to visit the library, room 123, to read, check out an item for a four-week period, or browse through the collection. Simple check-out instructions are posted on the desk. The library's holdings are listed in the card catalog consisting of two boxes by book title and two boxes by author.

No late fees are charged for past due library materials; however, we ask members of the congregation to continue to check their shelves at home for any overdue Our Savior Library books. Please renew or return them. Thank you.

LHM / LLL / YAH / S.A.G.E.S.

“Finishing Strong” Psalm 71 for Seniors

Understanding the letters:

LLL: Lutheran Layman’s League-for men and women - Lutheran Church Missouri Synod-Auxiliary

LHM: Lutheran Hour Ministries-for children through adult - Lutheran Church Missouri Synod

S.A.G.E.S: Saints Alive Growing Ever Serving – Minnesota South District Older Ministry

YAH: Young at Heart – For men and women over 50 – Our Savior Congregation Members

LLL/LHM: The distribution of finances went to OSCL for LHM donation in 2023. The LLL had District LLL meetings and activities, for example, The LLL Convention will be held in April 2025. The LLL publishes the Lutheran Layman Magazine, offers many Bible Studies, Films, Gospel Adventures touring other countries with the Gospel, activities for children and adults, see the website. The LLL sponsors the Lutheran Hour Ministries. Listen to the Lutheran Hour on Sunday. TV programs include: This is the Lift at 9 am, and Main Street at 9:30 am, go to www.mainstreetliving.com. LHM sponsors the only Christian Float in the Rose Bowl New Year’s Day Parade and Be a petal Pusher, volunteers to decorate the float.

S.A.G.E.S. / YAH “Finishing Strong”: The S.A.G.E.S newsletter is called Sagacity, available online or get a copy from Sue in the office, the Narthex, or Trudy, which greatly expanded in 2024. The May 2024 “Finishing Strong” was held at Mankato Country Inn and Suites. So many smiles, so happy being together, it was joyful and volunteers from Zones assisted with this.

2024 S.A.G.E.S / YAH activities

1. “Finishing Strong” gathering 2024, Mankato, was the first Monday and Tuesday in May.
2. Attended planned activities.
3. District Board prepares videos to be used in churches. Rev. Mark Jeske presents, “Ministry with, to, and by Seniors”
4. Sagacity available for all members.
5. District Board Meetings attended by Zoom or in person depending upon the time of year or location of District Office.
6. We do have 2 districts still in need of representation.
7. Our Savior Members helped with “Gathering” decorations.
8. 2024 Meetings of the YAH were discontinued.

9. All programs will continue as individuals create new fellowship and learning ideas and bring them to fruition.

All programs will continue as individuals create new fellowship and learning ideas from Our Savior Lutheran Church, Zone, District and National events. Volunteers are needed to help when we meet together.

“Just a hint” S.A.G.E.S. Gathering is May 5th and 6th, 2025.

www.lhm.org

www.lhm.org/kids

www.lhm.org/layman

<http://www.mnsdistrict.org/sages/>

www.mnsdistrict.org/publications