



Zion Lutheran Church

Grand Rapids, MN
Annual Meeting
January 31, 2021, 10:00am
Online—Zoom

Annual Report



Evangelical Lutheran
Church in America
God's work. Our hands.

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2020 ZION Snapshots

A light shines in
the darkness...



Music & Worship

- Worship Sunday & Wednesday until March—Online/Outside/Masked & Distanced Mar.-Dec.
- Weekly attendance 375 (up from 257 last year with online worship added)
 - Music ensembles—Sr. Choir, Chamber Choir, Worship Too, Carillon Classics (in person and small groups)
 - Need to re-establish Worship Committee



Outreach

- Open Closet
- WELCA—LWR school kits, Foster care backpacks
- Social Ministry—Souper Bowl (\$577 for World Hunger), Food Shelf, GR Christmas Toy Drive, Food for Friends, etc.
- Love Project—87 quilts
 - Library





Faith & Fellowship

- 6 Baptisms
- 12 Confirmed
- Bible Studies—In person, Zoom, Facebook,



Children, Youth & Family

- Children's Education—in person, outside, kits
- Rejuve Retreat at Camp Hiawatha
- God's Work. Our Hands. Sunday
- Youth groups—outside, firepits, inside, Zoom
- Blessing of Bibles & Backpacks, Graduation
- Confirmation—in person & Zoom



Serving Christ by Sharing God's Love



Property

- New, high efficiency boiler/water heater
- Building projects approved—Siding & windows, sanctuary LED lighting, parking lot, accessible doors, security
- Need to re-establish Committee



Agenda

1. Call to Order—Wes Belanger, Council President
2. Opening Prayer—Pastor Ben Buchanan
3. Approval of the Agenda
4. Minutes of 2020 Annual Meeting
5. Pastoral Report—Pastor Ben Buchanan
6. Congregational Report—Wes Belanger, Council Vice President
7. Report of the Nominating Committee
 - a. Nominations from the floor
 - b. Election
8. Financial Reports—Brad Nelson, Treasurer
 - a. 2020 Financial Report
 - b. 2021 Proposed Budget
 - c. Adoption of 2021 Budget
9. Old Business
 - a. Adoption of Updated Constitution
10. New Business
11. Announcements
12. Adjournment
13. Lord's Prayer

Minutes of 2020 Annual Meeting

ZION 2020 ANNUAL MEETING January 26, 2020—10:40 in sanctuary

The meeting was called to order by vice president Wes Belanger at 10:40. Pastor Ben led us with an opening prayer. There were 85 in attendance.

Agenda: A motion to approve the agenda was made by Paula Ross and seconded by Bob Ross. Motion carried.

Minutes: A motion was made by Bob Ross to approve the minutes from the 2019 annual meeting as printed. Second by Mary Kay Jacobson. Motion carried.

Pastor's Report: A lot has happened in the past year. He was humbled to accept our pastor position. His job has been to brag about how well the staff is doing. A thankyou to the congregation for supporting the staff. They are still learning how to operate as a staff of 4 instead of 5.

Congregational Report: Wes Belanger read parts of Margaret Barrick's yearly report. In 2019 we went from two pastors down to one. The youth room renovations were finished. We have been fulfilling our quarterly tithe to the synod. Both the constitution and by-laws are being updated and will be ready for approval soon.

Nominating Committee: Melissa Ewen reported that the nominating committee has come up with people to fill the needed positions. The people are listed on the ballot.

Election: Wes Belanger reported that Linda Winkler, Melissa Ewen, and Eero Schulz are going off the council. He would be asking for nominations from the floor for each of the offices.

Church Council: Those nominated are Kjel Rahko, Rob Sjostrand, Peggy White, and Martie Jacobson. Sandy Crowe made a motion that nominations be ceased and to cast a white ballot for Church Council members. Second by Bob Ross. Motion carried. We are electing 4 this year.

Synod Delegates: Those nominated are Bob Wagner and Fay Klände. Sharon Haiskanen made a motion to close nominations and to cast a white ballot. Second by Melissa Ewen. Motion carried.

Voyagers Lutheran Ministry Camp Delegates: Lee and Leslee Ringdahl were nominated.

Nominating Committee: We need to vote for 2 of the 3 people going off the council next year. Those going off are Wes Belanger, Fay Klände, and Brad Nelson. We need to vote for 4 congregational candidates for the nominating committee. Kathy Lysne, Carol Burke, and Melissa Ewen are on the ballot. VP Wes Belanger asked for more nominations and Rob Sjostrand nominated Maddie Sjostrand. Melissa Ewen seconded the motion. Maddie accepted the nomination.

Personnel Committee: Jared Hebeisen was nominated.

Endowment Committee: Dave Holmstrom was nominated.

Bob Ross made a motion to close nominations and cast a white ballot for all positions except council members to be on the nominating committee. Paula Ross seconded the motion. Motion carried.

After ballots were counted for the council members to be on the nominating committee, Wes Belanger and Brad Nelson were elected.

Financial Report: Brad Nelson reported on the financial status of the church. A detailed report is found in the Annual Report. We have 2 loans yet to pay to Honeywell for our new heating system. One will be paid up in 2020 and the other in 2021. When giving offering, there are 4 accounts to choose from for your allotment: general, building, renewing Zion, and mission. There was a question about the tithe sent to the synod. Brad explained that the 2nd and 3rd payments have not cleared yet. The 4th quarter payment is not made until the next budget year (so that the last year can be finalized.) We have \$513,230.53 yet to be paid on our mortgage. It should be paid up in about 5 years, but there is a balloon payment coming before then. There are 2 types of dedicated accounts: 1. Restricted – which must be used for the account it was given to, and 2. Designated – which can be used at the discretion of the Church Council and the Pastor. A question was asked about pledge cards. Pastor Ben explained that a couple years ago they decided to try going without pledge cards. They really did not help in creating a budget. The proposed budget for this year is \$507,500.00. Bob Ross made a motion to approve the budget as printed with a second by Andy Sween. Motion carried.

Old Business: A question was asked about moving the annual meeting. Wes Belanger explained that the council had discussed and considered it. At this point in time they recommend leaving it in January.

New Business: Don Husted suggested money should be budgeted to remove snow from and take care of the roof. Brad Nelson reported the Church Council needs feedback from the congregation. We also need a leader for the property committee.

Adjournment

A motion was made by Bob Ross to adjourn the meeting and it was seconded by Melissa Ewen. The meeting was adjourned with the reciting of the Lord's Prayer. The meeting adjourned at 11:36

Respectfully submitted,

Linda Winkler, Secretary

Zion Lutheran Church Congregational On-Line Meeting Sunday, July 12, 2020

Due to the COVID19 restrictions and policies, an on-line meeting of the Zion Lutheran Church congregation was held on Sunday, July 12, 2020.

The purpose of the meeting was to vote on the recommendation from the Church Council as follows:

Cash out refinance with Mission Investment Fund in the amount of \$1.3 million to pay off existing mortgage (\$471,137.01) and complete the following projects:

1. *Replace Siding and windows - \$489,000
 *Handicap Accessibility - \$20,000
 *Stained Glass - \$13,000
 *Electrics for LED Lights - \$5,000
 *LED Fixtures - \$12,500
 *Security Camera Installation and updates - \$7,000
 *Parking Lot - \$
2. Pursue loans from Honeywell over 2020/2021 to complete the following:
 *New Boiler (2020) - \$225,000
 *AC in Sanctuary (2021) - \$175,000.

The congregation was given the option to vote on-line or in-person at the church at an outside location.

The final vote was 160 yes, 4 no.

Sandy Sampson, Recording Secretary

Pastoral Report

“God is our refuge and strength, a very present help in trouble. Therefore we will not fear, though the earth should change, though the mountains shake in the heart of the sea; though its waters roar and foam, though the mountains tremble with its tumult.” – Psalm 46:1-3

A few years ago, we celebrated the 500-year anniversary of the Reformation. At the time, we were hard pressed to imagine the kind of event that might happen that would force the church into a similar situation. What could possibly take place that would shake the church at its foundation and change how it exists and operates in such a radical way? In 2020, I believe we got a taste of what that might look like. The COVID-19 pandemic is such a defining event in our world that it must be mentioned. It has forced us to evaluate and to adapt in ways that we would have never considered a year ago.

On the one hand, I do want to acknowledge that there is a lot of grief and anger over the changes that have taken place. In the midst of change, there is a sadness over what has been lost. We miss the way things used to be and

the traditions that we cannot participate in. And we can become angry. Over this last year, we have heard the rhetoric of "I feel like the church has deserted me." I am sorry to hear that, and I will say that my deepest grief in the face of the pandemic is for those who have been truly isolated in hospitals or care facilities, facing health complications or end of life without family or friends or the church physically by their side. If this pandemic has taught us anything, it is that we are not designed to live in isolation.

On the other hand, it is amazing how we have continued to be the church. Over this last year, I have been blown away by the creativity and the ingenuity that has come from our staff and our congregation as we seek to continue to serve Christ by sharing God's love in new ways. When worship could not be in person, many were involved in recording and editing so that it could be available as an online resource. When worship could be in person indoors, others stepped up to ensure that we could gather as safely as possible while adhering to current public safety guidelines. And when worship was outdoors, there were hearty souls who stepped forward and made it happen.

In this vein, nearly every event that has happened this last year feels worth mentioning. The meetings and bible studies over Zoom, the pilgrimage events indoors, the Christmas eve pilgrimage outdoors, the baptisms on the lakeshores and the confirmation group photo in the snow...nearly every event that involved gathering people together required an additional effort and I do want to say thank you to our staff, to Tiina and Patty and Sonja for their flexibility and willingness to take on new challenges and to all who helped out with these events in any way. I have enjoyed the creativity that has emerged (Patty's keyboard in a fish house) and I have been touched by the concern for the health and well being of not only our Zion family, but for the community at large (the decorating of the white pine and south parking lot for all to enjoy). Every ministry has been forced to change and adapt (see the report from the Open Closet); it has not been easy, but every attempt and every experiment has proven worthwhile, even if just for the learning experience! I truly appreciate the incredible effort that you all have made during these challenging times.

With public safety guidelines changing by the week and ministries needing to often adapt on the fly, it proved to be especially challenging to keep everyone informed and on the same page for planning purposes. We also knew that nearly everyone had a different opinion about how the church should operate in this new environment. Which is why I am extremely grateful for the council and our COVID team. They were (and are) a tremendous help for us as a staff to process and plan and to be a source of support when we knew that no matter what decision was made, it wasn't going to please everyone! Our COVID team has met weekly since the beginning of the pandemic. Many thanks for their dedication!

I don't want to steal any thunder from our property team, but I do want to lift up another incredible accomplishment this year. After approving the mortgage refinancing and capital improvement projects back in July, we were able to move ahead with the replacement of the old boilers and water heater. I am actually very proud of this step. We moved from six boilers that were running at best at 40% efficiency to four boilers in one unit that runs around 98% efficient. The new water heater is also energy star certified. While it may not be a great cosmetic improvement, I hope that is something we can all celebrate. For those concerned with the budget, we should see a reduction in heating expense. For those concerned with the environment, we are now using less resources. And as we couple this with the other capital projects, I believe this positions Zion's facility to be much more appealing as we look to hand it down to future generations. Thank you all for your support in making these much-needed improvements to the building.

In my role as a chaplain at the 148th FW, I was asked to support our military personnel during a couple of tough times this last year. I reported in during the civil unrest and rioting at the end of May and was asked to spend some time at the unit when one of our airmen committed suicide in early December. These were challenging times for our men and women in uniform, so I am grateful for your support of my role as their chaplain.

While much of this year has been defined by the pandemic and the fear that it has brought, Psalm 46 reminds us that fear will not define who we are. No matter how the earth changes, we do not need to be afraid. God will lead us and we will continue to do God's work. Again, thank you for your flexibility and patience as we sought to navigate the challenges of 2020. And as God is our refuge and source of strength, I look forward to our continued journey together in 2021.

Peace in Christ,

Pastor Ben

Congregation Report

2020, what a year! There have been many, many adjectives used to describe 2020, and I will say it has been a year to remember and learn from. We started the year going full bore with plans, activities, services and all the usual energy surrounding our congregation. Then here comes March and surprise! Our world is thrown upside down and we needed to learn how to live and carry on during a global pandemic. Contrast the first two and a half months of the year with the recent few weeks and the image at first glance looks different. But when a person digs deep, they realize there is still a tremendous energy surrounding our congregation, and our mission continues. The pandemic may have limited our ability to worship inside our facility, but due to the enthusiasm, ingenuity and commitment of our staff, volunteers, and members, we rose to the challenge and kept our church and mission alive. That is something we should all be proud of! We adapted, endured, and overcame adversity with the help of God the Father, God the Son, and God the Holy Spirit. The most recent example which stands out to me is the Christmas Eve service we came together to enjoy. This time last year who would have thought we could or would host a drive thru and walk thru outside service in temperatures hovering around zero. We may have been all bundled up and it was tough to tell who was behind the masks and cold weather gear, but hearing everyone's voice and seeing smiling eyes warmed my heart and soul as we came together to celebrate the birth of our Christ.

The amount of time, energy, and effort our volunteers and staff put into the Christmas Eve service demonstrated to me our church is going strong and we continue to "Serve Christ by Sharing God's Love." A recurring theme keeps coming to me when I look back at the last year and the various reports presented in the annual report bear out—it is all of you actively participating in our congregation that keep us going strong. Your countless volunteer hours teaching, setting up, cleaning up, cooking, donating, organizing, mowing, fixing, mentoring and the list goes on and on are what keeps us strong. I thank each and every one of you for everything you do here supporting our congregation and our ministry. Let us keep our mission in the forefront of all our actions, "Serving Christ by Sharing God's Love."

God's Peace,

Wes Belanger

Worship & Music Report

Thinking back upon the unexpected, challenging circumstances of 2020, I am beyond grateful for the numerous volunteers who generously offered time and talents to participate in music ensembles, provide special music, prepare communion, prepare the altar, decorate and set up equipment, and everything else required to facilitate worship at Zion! Please know that whatever the circumstances, we are always looking for new people to participate in music and worship activities. Come join us—all are welcome!

Patty Dorn, Director of Worship and Music

Dates & Logistics

Pre-COVID-19

January 2020 – March 17, 2020

Worship Services

- Wednesdays at 6:00 pm
- Sundays at 9:30 am

Ensemble Rehearsals

- Worship Too Team – Tuesdays at 5:30 pm
- Senior Choir – Wednesdays at 6:45 pm
- Carillon Classics Handbell Choir – Thursdays at 5:30 pm

COVID-19

March 18, 2020 – September 5

Switch to Online Worship

- Pre-recorded worship service video was posted on Facebook and YouTube Sunday mornings
- Music ensembles stopped meeting for rehearsals
- Individual musicians were scheduled, rehearsed, and pre-recorded for online worship videos
- Pre-recorded music videos were edited (trimming, lyric overlay)
- Streaming/podcast copyright licenses were purchased to cover permissions required for online postings

- Copyright permission required for each music selection was researched and documented in video credits
- Song usage (for copyright royalties) was reported to licensing companies
- Volunteers were coordinated to submit video recordings of *Prayers of Intercession*
- Sanctuary was decorated for church seasons as “sets” for recording
- Zoom meetings were held with music ensembles for social interaction
- Live music was provided for Zoom communion services

July 26, 2020

Indoor Pilgrimage of Blessing 8:00 am to 11:00 am

- Live music (piano only) was provided as people (distanced and masked) walked through sanctuary to receive a blessing from Pastor Ben

August 5, 2020

Outdoor Communion Service

- Equipment set-up was coordinated
- Live music was provided (no congregational singing)
- Communion was prepped and volunteers organized for safe distribution of elements

September 6, 2020 – October 10

Switch to Hybrid Plan - Outdoor and Online Worship

- Implemented Sunday morning outdoor worship plan using north entrance parking lot
- Video recordings of outdoor services were edited and posted online the following Wednesday
- Portable sound system was purchased to use outside
- Individual musicians provided live music (masked & distanced) for outdoor worship (no congregational singing)
- Communion was prepped and volunteers organized for safe distribution
- Music ensembles began rehearsing again (in small groups), masked and distanced
 - Worship Too Team – Tuesdays at 5:30 pm
 - Senior Choir – Wednesdays at 6:30 pm
 - Carillon Classics Handbell Choir – Thursdays at 5:30 pm

October 11 – November 14

Switch to Hybrid Plan - Indoor and Online Worship

- Pre-registration for attendance was required to limit numbers and provide contact tracing information
- Ushers were recruited and trained to safely guide people in and out of the sanctuary
- Individual musicians provided live music (masked & distanced) for indoor worship (no congregational singing)
- Video recordings of the indoor services were edited, spliced, and posted online the following Wednesday
- Music ensembles continued rehearsing (in small groups), masked and distanced

November 15 – December 31

Switch Back to Online Only Worship

- Music ensembles stopped rehearsing again, due to COVID 19 surge in Itasca County
- Coordination of individual musicians to rehearse and record music videos for online worship resumed

December 16

Outdoor Advent Service 6 pm

- Equipment set-up was coordinated
- Live music was provided (no congregational singing)
- Communion was organized (using newly purchased individual communion kits for safer distribution)

Christmas Eve during COVID 19

- Online worship service music was rehearsed, recorded, & edited
 - 3 pm posting (folk and praise music)
 - 5 pm posting (traditional music)
- Outdoor Christmas Eve Pilgrimage was organized, and volunteers coordinated
 - 3 to 4 pm (drive through event)
 - Music and prayer candle stations coordinated
 - 5 to 7 pm (walk through event)
 - Shifts of carol singers, 3 at a time, accompanied by electric piano in portable fish house

Other Notes

Organ Maintenance (Jaeckel Organs, Duluth MN)

No tunings or repairs of the Casavant organ took place in 2020. Next tuning, along with service, maintenance, and repairs will take place in 2021 when scheduling can be coordinated.

Piano Tunings (Gary Christensen, Grand Rapids MN)

Sanctuary Baldwin was tuned in December at which time humidification devices for sanctuary, chapel, and music room pianos were serviced.

Concerts

No concerts were hosted at Zion in 2020 due to Covid-19.

Sound System

In August, a portable Electro-Voice Evolve 30M Column Loudspeaker System sound system was purchased to use for outdoor worship (and other future events that may arise). In order to meet 2020 FCC spectrum requirements, a Shure ULXS24 hand-held wireless microphone system (for sanctuary sound) was purchased to replace the old system that no longer met the spectrum requirements.

Licensing for Copyright Permissions

Licenses currently held:

- CCLI & Song Select (Reproduction & Streaming/Podcast)
- CVLI (Videos)
- One License (Reproduction & Streaming/Podcast)
- Sundays and Seasons/Augsburg (Reproduction & Streaming/Podcast)

Worship and Music Committee

Hoping to establish a Worship committee in 2021 to help coordinate the many volunteers required to facilitate worship including: communion prep and clean up, communion assistants, healing prayers, assistant ministers, lay readers, ushers, sound, screens, watering poinsettias, palms, lilies, altar paraments, sanctuary candles, sanctuary banners, advent wreath lighting, speakers for Holden services, decorating and tear-down of decorations and more. Assistance with these many tasks is very much needed.

Children, Youth & Family Ministry Report

“Do not worry about anything, but in everything by prayer and supplication with thanksgiving let your requests be made known to God. And the peace of God, which surpasses all understanding, will guard your hearts and your minds in Christ Jesus” (Philippians 4:6-7).

In all honesty, this year has been a year of worry. What do we do? How do we minister to our families? How...? What...?

The Children, Youth and Family Ministry started well in 2020. Our previous year of assessment had produced solid programming for all our areas, especially Religious Release and Confirmation. Religious Release had wonderful small group leaders, intentional learning, and faithful material. Confirmation incorporated small groups and service learning. High School youth led a fun night of Clue for our Middle School, scheduled a mission trip to South Dakota and did their annual Stock fundraiser. Besides our normal retreats/gatherings of Cardia Deo and Peer Ministry, we offered for the first time to our 3rd – 6th grade youth the Rejuve Retreat at Camp Hiawatha.

I was with the High School youth at the Peer Ministry Retreat when the announcement to shut down the schools was sent out to students and families. Their reaction reflected our new norm for months to come—what will happen? What will be cancelled? Will I be able to do the things I love? How will I see my friends?

Since March, our ministry has made a radical shift. I went from three weekends of youth retreats and seeing the youth 24-7 to not seeing any children or youth in-person for weeks. Our ministry made the first shift to online ministry with Zoom Sunday School, Middle School, Confirmation and High School Youth Group. Our next shift was to try to provide safe outdoor faith opportunities for all ages, while trying to acknowledge important milestones like the Blessing of the Graduates. Fall programs continued to be outside with still the big question—how can we keep over 40 Middle and High School youth and their adult leaders safe while still meeting in-person? Or keep safe our littlest of littles while learning about God? Our large outdoor space—both grass and paved—was a blessing! When the weather became too cold, we then had to shift to a hybrid of in-person in the building and Zoom meetings. Instead of having a four-month plan of ministry, we could barely do four weeks.

The year has been a mix of disappointments and strange highlights. Yes, we had to cancel the High School Mission Trip, the Middle School Youth Gathering, Peer Ministry Retreat, Religious Release, Communion Milestone Event and the list can go on. Instead, our ministry was more personal and more distant. Coffee and Dairy Queen home drop off for High School students. Late night laughter on Zoom. Camp songs and dancing through Zoom. Vacation Bible School and Advent Kits for families. And lots of cards, sent by caring adult leaders.

THANK YOU to the Children, Youth and Family Ministry Team for their creativity and courage to take on these difficult and challenging changes in our ministry. THANK YOU to our parents and guardians who have been patient and encouraging when all they want is for their children to learn about God.

“And the peace of God, which surpasses all understanding, will guard your hearts and minds in Christ Jesus.”

Peace be with you,

Sonja Nelson
Director of Children, Youth and Family Ministry

Office Administrator Report

What a year it has been! By God's grace, we have managed to continually be flexible in every way possible twisting and turning like a pretzel during this COVID pandemic as the situation continually changes. Some highlights for me this year included setting up Zion's YouTube channel for our worship videos, creating the new website www.ziongr.org and logo and the posting of online worship videos on Facebook, YouTube and on Zmail.

Church communication is through the weekly Zmail which is also posted on our Facebook page [facebook.com/ziongr](https://www.facebook.com/ziongr), the *Zion Weekly News*, the website, and on the electronic street sign. To be added to our weekly Zmail, sign up through the link on our website or contact me directly. Email is our main method of communication for members. We also try to save on printing and postage costs by emailing giving statements, so please share your email with us if you haven't already. For those without internet, you can always pick up the *Zion Weekly News* at the Welcome Center or request to have one issue of the *Zion Weekly News* per month mailed to you.

Breeze is our church management software, and you can sign up if you haven't yet at <https://ziongr.breezechms.com/login/create>. Breeze is a member directory that will be the most up to date, plus it allows you to edit your own contact info, see your giving and volunteer info and upload new photos any time to update the directory. There is also a Breeze app available to use on mobile devices.

Our volunteers are the heart of the church. A big THANKS to all of you for stepping in to help everything happen at Zion, especially during this crazy year. We couldn't do it all without YOU! If you are interested in sharing your gifts or learning more about helping out once we get more back to normal, let me know—youth on up are welcome as volunteers.

Blessings and peace,

Tiina Eidelbes
Church Administrator
tiina@ziongr.org

Membership/Statistics	2018	2019	2020
Baptized members on Jan. 1	1,075	1,032	1,033
Baptisms	5	13	6
Confirmations	33	11	12
Deaths	9	9	8
Transfers out	10	1	3
New or reinstated members	7	12	2
Statistical adjustment	-36	-24	-30
Baptized members on Dec. 31	1,032	1,033	1,012
Confirmed members on Dec. 31	829	829	815
Marriages	4	0	2
Member households	492	508	499
Average weekly attendance	267	257	375*

*Includes in-person plus online worship estimate.

Note: Per ELCA rules, we don't count special services not held on a regular worship day, i.e. Christmas Eve, Good Friday, etc.

Personnel Committee Report

The Personnel Committee would like to thank Zion staff for their creative and passionate adjustments to all aspects of worship and programming due to the COVID-19 pandemic. Each staff member has gone above and beyond to ensure Zion's mission of Serving Christ by Sharing God's Love with our congregation has been carried forward.

The annual plan for staff evaluations the Committee put forth in last year's report was implemented in early 2020. Besides the adjustments to the way worship and programming is delivered during a pandemic, another notable change in 2020 was the transition from an on-staff to a contracted custodian. This transition has worked well and we, again, thank the staff and congregation for their continued adaptability.

Property Committee Report

We are thankful for all of the volunteers who stepped up to help with the many projects this past year.

It has been an exciting year for the Property Committee. We finished the installation of very high efficient boilers and a very high efficient water heater. We have applied for rebates through our gas supplier and are waiting to hear back from them.

We held a congregational vote to move ahead with many much need major repair projects. We have a contract with Cathedral Crafts, Inc. Stain Glass Company to repair and refurbish our stain glass windows in the sanctuary. They will also be replacing all the windows which hold the stain glass with triple glazed aluminum windows. This should save on the heat lose compared to our single glazed windows we currently have.

We are currently working with Honeywell and Yale Mechanical to design our new air handler and air conditioning for the sanctuary to be installed this summer.

We will be working on the specification for the siding and windows for the rest of the building. We hope to bid this project out this spring.

We are relighting the sanctuary with LED's and have received about half of the lights so far. We are waiting for the rest of the order to come in before installing them, hopefully in March.

We will be meeting with dirt contractors this spring, after the snow goes, to get estimates for the parking lot repairs.

Lastly, we are still looking for someone to head up and take charge of our property committee. If you can help with this leadership position contact Pastor Ben.

Thank you

Submitted by Bob Ross

Endowment Committee Report

The endowment fund balance as of December 31, 2020, is \$133,368.45. This is a 6.8% increase from last year when the balance was \$124,853.63. The increase was due entirely to the performance of the stock market.

On behalf of the Endowment Committee, I want to thank those who have contributed to the endowment fund during the past year.

The Endowment Committee for next year will be David Holmstrom, Larry Greiner, the treasurer of the church council and the pastor in addition to the individual elected.

The complete overview of the endowment financial holdings can be found in the financial section of this Annual Report.

Social Ministry Committee Report

The Social Ministry Committee is involved in our congregation, local community, nation, and world to help serve those who are hungry, thirsty, homeless, sick, lonely, and in special need of God's love during difficult times in our lives.

The on-going activities of Social Ministry are: **Food for Friends**-members of Zion provide meals on a temporary basis to fellow parishioners during a family emergency. In 2020, no meals were requested. Please, contact the church office if you are in need of this service. **Transportation**-helping find rides for members who need help getting to worship services. When on site church services resume, please contact the church office if you need a ride to church. **The Open Closet**-provides clothing free of charge to needy, qualifying families. **Second Harvest Food Shelf Sundays**-providing a collection box in the Narthex for monetary and food donations. Because of the Covid-19 pandemic, collections have been suspended until further notice.

On "Souper Bowl Sunday", February 2 and 5, 2020, the Social Ministry Committee helped collect \$577.52 for World Hunger and, in late 2020, we donated \$100.00 to the Second Harvest Holiday Basket Program.

Because of the Covid-19 pandemic, the Summer Concert Series was cancelled and we were unable to serve two luncheons that for several years we used as fundraisers for Habitat for Humanity and GRACE House.

The Social Ministry Committee is participating in the Covid Calling Project in which members of the congregation who do not have access to Zmail are called and given information regarding church activities.

The members of Zion's Social Ministry Committee would like to thank all of you for your generous response to God's people in need. May God bless you for your prayers and gifts of time, talent, and money.

Zion's Social Ministry Committee

Stewardship Committee Report

This committee did not meet in 2020 due to the COVID-19 pandemic.

Women of the ELCA Report

The Women of the ELCA organization at Zion has had an unusually quiet year, with the cancellation of the Wandering Reindeer Craft and Bake Sale due to COVID-19. However, we have continued to carry out our mission during this unusual time.

Due to the continuing success of the Wandering Reindeer sales of 2019, we were able to meet our budgeted obligations to missions both local and international. A list of our charities is available upon request. Thanks to several members of our congregation stepping up with generosity, we were able to recoup 35% of the income we would have expected from Wandering Reindeer. This means some serious discussion will be needed as we set our budget for 2021. All of our ministries are dear to us, and cutting back on our giving would be a difficult decision.

Our Bible Study Circles continued to meet the challenge and gather in various ways; under Zion's apple trees, socially distanced and masked in the fellowship hall when allowed, and via Zoom! We utilize the studies in "Gather," the magazine of the Women of the ELCA, and all women of Zion are welcome to attend any study that fits their schedules.

While the Synodical and Conference gatherings and Summer Convention were cancelled, one activity was organized and carried on throughout the year. The congregations of the Living Waters Conference, including Zion, collected supplies for foster care backpacks for students in grades 9-12. This activity is nearly complete, with almost 30 backpacks filled, thanks to the generosity of our congregation! Be sure to watch for future opportunities, such as putting together health kits or school kits this coming year in our section of the Zmail communications.

Meanwhile, please visit the websites: www.nemnsynodwomen.org and www.womenoftheelca.org for lots of great information and up-to-date news!

The Prayer Shawl ministry has really picked up steam again, and more shawls are always welcome. Please let us know if you are aware of anyone who might benefit from receiving a soft, warm prayer shawl!

Income from our Bible Study/Circle offerings and from the Wandering Reindeer event are gifted to many worthy causes, as previously mentioned. We thank everyone who has contributed over the past year, and we encourage donations throughout the year so that we are able to continue our mission.

Respectfully,

Zion WELCA Board

Library Committee Report

Good books are a wonderful way to find inspiration, hope, and comfort during the Covid-19 pandemic. Your church library has children's books, adult fiction and non-fiction, devotional books, Bible commentaries and dictionaries, concordances, four magazines, and DVDs that may be checked out and enjoyed at home. Each month, a different selection of books are displayed in the narthex and library for you to enjoy.

In 2020, the library purchased three books and five books were donated. In 2021, the Library Committee plans to purchase more new books and DVDs in order to update our collection. We continue to purchase copies of the book ***Water Come Down: The Day You Were Baptized*** by Walter Wangerin, Jr. In 2020, a copy of the book was given to each newly baptized member of Zion. Organizing and preserving Zion's archives is an on-going library project. As they wear out, the Library Committee will continue to replace the Etch-a-Sketches in the children's book bags with Magnadoodle pads. A Library Committee member continues to do the beautiful bulletin board found at the north entrance of the church.

We want to thank the members of Zion and the church council for their continued support of the library and its mission.

Zion Library Committee

Love Project Report

Although our meetings were very limited this year, 87 quilts were completed. 52 quilts were sent to Lutheran World Relief, 24 quilts were given to Zion's Open Closet, 4 quilts were given to Habitat homes dedications and one quilt was sent to Camp Knutson quilt auction. Whenever it's possible and safe to meet, we invite you to join us on the 2nd and 4th Mondays to assemble quilts. We also appreciate donations of fabric, batting or memorials to help keep this important mission ongoing. Thank you to our ladies who are so faithful in coming and to our sewers at home. Thanks to Paul Dauphinais for transporting our completed quilts to Lutheran World Relief's warehouse.

Congregational Life Committee Report

With a primary mission of organizing social events, this committee did not meet in 2020 due to the COVID-19 pandemic.

Financial Reports

Zion Lutheran Church

Statement of Financial Position

Balance Sheet

December 31, 2020

	Year Begin Balance	Year to Date Balance	Year to Date Change	Balance Last Month	Year to Date Last Year
Assets					
Current Assets					
1 General Checking (GRSB)	86,869.85	146,332.57	59,462.72	86,404.18	86,869.85
5 Dedicated Fund Checking (GRSB)	22,770.32	22,310.26	(460.06)	4,145.22	22,770.32
15 MIF Dedicated Checking (MIF)	105,305.65	106,688.06	1,382.41	106,688.06	105,305.65
1050 Cash - PPP Funds	0.00	0.00	0.00	0.00	0.00
10 Building Fund Savings (GRSB)	0.00	0.00	0.00	0.00	0.00
16 Building Fund Checking (GRSB)	11,429.57	0.00	(11,429.57)	1,899.37	11,429.57
10000 Building Fund Checking (GRSB)	0.00	8,000.11	8,000.11	0.00	0.00
10010 MIF Building Checking	0.00	100.21	100.21	0.00	0.00
Current Assets Totals:	226,375.39	283,431.21	57,055.82	199,136.83	226,375.39
Accounts Receivable					
100 Accounts Receivable	0.00	0.00	0.00	0.00	0.00
Prepaid Expense					
300 Prepaid Expense	0.00	0.00	0.00	0.00	0.00
Investments					
50 Building Fund Reserve	0.00	0.00	0.00	0.00	0.00
55 Bldg Fund - Term Investment	0.00	0.00	0.00	0.00	0.00
Investments Totals:	0.00	0.00	0.00	0.00	0.00
Fixed Assets					
140 Building Improvements	1,451,000.00	1,011,780.50	(439,219.50)	1,451,000.00	1,451,000.00
145 Honeywell Improvements	266,759.65	500,823.65	234,064.00	500,823.65	266,759.65
10140 Building Improvements	0.00	439,219.50	439,219.50	0.00	0.00
10200 Constr. Improvements 2021	0.00	0.00	0.00	0.00	0.00
Fixed Assets Totals:	1,717,759.65	1,951,823.65	234,064.00	1,951,823.65	1,717,759.65
Total Assets:	1,944,135.04	2,235,254.86	291,119.82	2,150,960.48	1,944,135.04
Liabilities					
Liabilities					
200 Accounts Payable	0.00	800.00	800.00	0.00	0.00
201 Social Security Payable	0.00	0.00	0.00	0.00	0.00
202 Medicare Payable	0.00	0.00	0.00	0.00	0.00
203 Federal WH Payable	0.00	0.00	0.00	0.00	0.00
204 State WH Payable	0.00	0.00	0.00	0.00	0.00
205 403(B) Elected Deferral (EE)	0.00	0.00	0.00	0.00	0.00
206 Loan - Dedicated Fund	0.00	0.00	0.00	0.00	0.00
207 Flex Plan Withholding	0.00	0.00	0.00	0.00	0.00
208 After-Tax Withholding	0.00	0.00	0.00	0.00	0.00
209 Emp. Provided Benefits Pay.	0.00	0.00	0.00	0.00	0.00

	Year Begin Balance	Year to Date Balance	Year to Date Change	Balance Last Month	Year to Date Last Year
215 Credit Card Payable - Gen.	0.00	0.00	0.00	0.00	0.00
216 Credit Card Payable - Youth	0.00	0.00	0.00	0.00	0.00
Liabilities Totals:	0.00	800.00	800.00	0.00	0.00
Long Term Liabilities					
250 MIF Building Mortgage	513,230.53	0.00	(513,230.53)	449,682.90	513,230.53
255 Honeywell/LEAF Loan #1	24,094.09	0.00	(24,094.09)	0.00	24,094.09
256 Honeywell/LEAF Loan #2	58,515.68	0.00	(58,515.68)	0.00	58,515.68
270 PPP Loan Funds	0.00	0.00	0.00	0.00	0.00
257 Honeywell/LEAF Loan #3	0.00	187,251.20	187,251.20	187,251.20	0.00
20500 MIF Construction Loan	0.00	441,231.69	441,231.69	0.00	0.00
Long Term Liabilities Totals:	595,840.30	628,482.89	32,642.59	636,934.10	595,840.30
Total Liabilities:	595,840.30	629,282.89	33,442.59	636,934.10	595,840.30
Net Assets					
Net Assets					
901 General Fund Net Assets	85,911.55	86,869.85	958.30	86,869.85	100,720.39
950 Mortgage Principal Paid	937,769.47	1,011,780.50	74,011.03	1,001,317.10	937,769.47
955 Honeywell Payments Made	184,149.88	237,501.61	53,351.73	237,501.61	184,149.88
902 Building Fund Equity	12,387.87	0.00	(12,387.87)	11,429.57	28,175.96
90000 Building Fund Equity	0.00	13,328.94	13,328.94	0.00	0.00
90950 MIF Mortgage Principal Paid	0.00	6,261.75	6,261.75	0.00	0.00
Net Assets Totals:	1,220,218.77	1,355,742.65	135,523.88	1,337,118.13	1,250,815.70
Dedicated Accounts					
Without Donor Restrictions	84,016.67	87,050.42	3,033.75	69,225.38	84,016.67
With Donor Restrictions	44,059.30	41,947.90	(2,111.40)	41,607.90	44,059.30
Dedicated Accounts Totals:	128,075.97	128,998.32	922.35	110,833.28	128,075.97
Current Period Changes to Net Assets	0.00	121,231.00	121,231.00	66,074.97	(30,596.93)
Total Net Assets:	1,348,294.74	1,605,971.97	257,677.23	1,514,026.38	1,348,294.74
Total Liabilities & Net Assets:	1,944,135.04	2,235,254.86	291,119.82	2,150,960.48	1,944,135.04

Statement of Activities
General Fund - Council
December 31, 2020

	Current Month Actual	Current Month Budget	Current Month Budget vs. Current Month Actual	YTD Actual	YTD Budget	Annual Budget
Income						
Receipts Totals:	90,829.80	61,310.00	29,519.80	485,566.48	510,500.00	510,500.00
Other Income Totals:	0.00	0.00	0.00	68,834.76	0.00	0.00
Income Totals:	90,829.80	61,310.00	29,519.80	554,401.24	510,500.00	510,500.00
Expense						
Administration Totals:	3,177.73	3,304.17	126.44	35,576.34	36,950.00	36,950.00
Church Staff & Benefits Totals:	24,494.42	28,193.41	3,698.99	296,559.42	338,320.70	338,320.70
Pastoral Ministry Totals:	194.31	758.66	564.35	2,539.41	9,500.00	9,500.00
Facility Totals:	3,051.02	5,893.50	2,842.48	60,420.84	75,031.00	75,031.00
Benevolence Totals:	0.00	6,481.66	6,481.66	15,283.17	27,780.00	27,780.00
Worship & Music Totals:	568.85	725.00	156.15	4,356.08	8,700.00	8,700.00
Youth & Family Totals:	215.08	1,163.00	947.92	4,932.42	10,900.00	10,900.00
Expense Totals:	31,701.41	46,519.40	14,817.99	419,667.68	507,181.70	507,181.70
Income - Expense:	59,128.39	14,790.60	44,337.79	134,733.56	3,318.30	3,318.30

Statement of Activities
General Fund P&L - Finance Committee
December 31, 2020

Account Shortcut and Description	Current Month Actual	Current Month Budget	Current Month Budget vs. Current Month Actual	YTD Actual	YTD Budget	Annual Budget
Income						
Receipts						
401 GF Contributions	90,163.50	58,154.00	32,009.50	480,394.35	494,000.00	494,000.00
402 Loose Offering	265.30	2,395.00	(2,129.70)	1,794.12	12,000.00	12,000.00
405 Building Use Income	401.00	761.00	(360.00)	2,608.01	4,500.00	4,500.00
406 Memorial contributions	0.00	0.00	0.00	770.00	0.00	0.00
Receipts Totals:	90,829.80	61,310.00	29,519.80	485,566.48	510,500.00	510,500.00
Other Income						
410 Interest Income	0.00	0.00	0.00	0.00	0.00	0.00
415 Special Offerings	0.00	0.00	0.00	0.00	0.00	0.00
420 Other Income	0.00	0.00	0.00	68,834.76	0.00	0.00
Other Income Totals:	0.00	0.00	0.00	68,834.76	0.00	0.00
Income Totals:	90,829.80	61,310.00	29,519.80	554,401.24	510,500.00	510,500.00

Expense

Administration

500 Service Agreements	0.00	0.00	0.00	0.00	0.00	0.00
503 Postage	0.00	125.00	125.00	1,044.65	1,500.00	1,500.00
502 Office Supplies	119.53	375.00	255.47	2,111.65	4,500.00	4,500.00
504 Computer Expense	599.60	416.67	(182.93)	7,243.01	5,000.00	5,000.00
505 Synod Assembly/Conference	0.00	0.00	0.00	675.00	1,500.00	1,500.00
507 Misc. Admin Expense	0.00	0.00	0.00	15.00	0.00	0.00
560 Accounting Services	1,400.00	1,325.00	(75.00)	16,648.40	15,900.00	15,900.00
542 In/Out Account	0.00	0.00	0.00	0.00	0.00	0.00
561 Copy Machine / Lease	323.49	375.00	51.51	3,624.13	4,500.00	4,500.00
572 Mileage Reimbursement	0.00	41.67	41.67	0.00	500.00	500.00
569 Life Ins. Premiums	524.86	525.00	0.14	2,099.44	2,100.00	2,100.00
590 Bank Charges	0.00	20.83	20.83	184.60	250.00	250.00
591 Vanco Fees - General Fund	210.25	100.00	(110.25)	1,930.46	1,200.00	1,200.00
Administration Totals:	3,177.73	3,304.17	126.44	35,576.34	36,950.00	36,950.00

Church Staff & Benefits

628 Nursery Worker	0.00	0.00	0.00	0.00	0.00	0.00
635 Counter Wages	50.00	108.33	58.33	950.00	1,300.00	1,300.00
601 Senior Pastor Wages	5,553.40	5,553.39	(0.01)	66,500.86	66,640.73	66,640.73
602 Senior Pastor Benefits	1,260.85	1,438.54	177.69	15,439.13	17,262.47	17,262.47
605 Associate Pastor Salary	0.00	0.00	0.00	0.00	0.00	0.00
606 Associate Pastor Benefits	0.00	0.00	0.00	0.00	0.00	0.00
610 Director of Music Salary	4,231.66	4,231.67	0.01	50,644.92	50,780.00	50,780.00
611 Director of Music Benefits	1,443.01	1,472.63	29.62	17,306.86	17,671.50	17,671.50
615 Dir. of Youth & Family Salary	4,725.00	4,725.00	0.00	56,160.00	56,700.00	56,700.00
616 Dir. of Youth & Family Benefits	1,431.69	1,464.76	33.07	17,211.36	17,577.06	17,577.06
650 Office Admin. Wages	3,606.66	3,606.67	0.01	43,143.26	43,280.00	43,280.00
651 Office Admin. Benefits	1,022.13	1,047.25	25.12	12,330.18	12,567.00	12,567.00
625 Custodian Wages	0.00	2,121.67	2,121.67	1,646.67	25,460.00	25,460.00
626 Custodian Benefits	0.00	1,056.83	1,056.83	1,053.12	12,681.94	12,681.94
655 Lockup Wages	200.00	200.00	0.00	2,400.00	2,400.00	2,400.00
695 ER Payroll Taxes	970.02	1,166.67	196.65	11,773.06	14,000.00	14,000.00
Church Staff & Benefits Totals:	24,494.42	28,193.41	3,698.99	296,559.42	338,320.70	338,320.70

Pastoral Ministry

512 Misc. Education Expense	0.00	0.00	0.00	0.00	0.00	0.00
513 Devotionals	198.00	58.33	(139.67)	792.00	700.00	700.00
514 Bibles	(15.39)	41.67	57.06	223.86	500.00	500.00
515 Adult Education	0.00	16.67	16.67	121.20	200.00	200.00
516 Confirmation	0.00	17.00	17.00	269.99	600.00	600.00
517 Vacation Bible School	0.00	20.83	20.83	0.00	250.00	250.00
518 Library Expense	0.00	41.67	41.67	500.00	500.00	500.00
501 Authorized Coucil/Pastor	0.00	20.83	20.83	68.40	250.00	250.00
506 Staff Development	0.00	16.67	16.67	0.00	200.00	200.00
528 Health Ministry Expense	0.00	8.33	8.33	0.00	100.00	100.00
530 Evangelism Committee	0.00	8.33	8.33	0.00	100.00	100.00
534 Stewardship Committee	0.00	41.67	41.67	0.00	500.00	500.00
545 Advertising	0.00	0.00	0.00	0.00	0.00	0.00
574 Social Ministry	0.00	8.33	8.33	100.00	100.00	100.00
541 Cont. Ed - All Staff	0.00	416.67	416.67	264.46	5,000.00	5,000.00
5250 Background Checks - All	0.00	8.33	8.33	0.00	100.00	100.00
5255 Hospitality	11.70	33.33	21.63	199.50	400.00	400.00
Pastoral Ministry Totals:	194.31	758.66	564.35	2,539.41	9,500.00	9,500.00

Account Shortcut and Description	Current Month Actual	Current Month Budget	Current Month Budget vs. Current Month Actual	YTD Actual	YTD Budget	Annual Budget
Facility						
519 Telephone	312.48	316.67	4.19	3,487.64	3,800.00	3,800.00
520 Insurance	0.00	0.00	0.00	11,824.03	11,500.00	11,500.00
521 Electricity	1,236.49	1,535.00	298.51	14,423.46	21,000.00	21,000.00
522 Heating	800.00	2,033.00	1,233.00	10,236.63	15,000.00	15,000.00
523 Garbage Removal	191.07	208.33	17.26	2,117.84	2,500.00	2,500.00
524 Snow Removal	65.00	748.00	683.00	3,503.75	5,000.00	5,000.00
525 Facility Repairs	0.00	416.67	416.67	2,281.37	5,000.00	5,000.00
526 Facility Supplies	10.98	416.67	405.69	2,424.00	5,000.00	5,000.00
527 Property Tax/Assessment	0.00	0.00	0.00	1,282.39	1,600.00	1,600.00
565 Vehicle Maintenance	0.00	83.33	83.33	54.25	1,000.00	1,000.00
547 Cleaning Services	435.00	0.00	(435.00)	5,831.50	0.00	0.00
548 Facility Agreements	0.00	0.00	0.00	14,046.32	13,247.00	13,247.00
5280 Sound & Audio Visual	0.00	135.83	135.83	715.48	1,630.00	1,630.00
5482 Facility Agrmnts- Honneywell	0.00	0.00	0.00	(11,807.82)	(11,246.00)	(11,246.00)
Facility Totals:	3,051.02	5,893.50	2,842.48	60,420.84	75,031.00	75,031.00
Benevolence						
532 Grand Rapids Ministerium	0.00	58.33	58.33	500.00	700.00	700.00
533 Lutheran Social Service	0.00	83.33	83.33	0.00	1,000.00	1,000.00
5331 Voyageurs Lutheran Ministry	0.00	83.33	83.33	0.00	1,000.00	1,000.00
5335 Tithe to Synod - 10% true-up	0.00	6,250.00	6,250.00	14,703.17	25,000.00	25,000.00
5332 Synod Conference Dues	0.00	6.67	6.67	80.00	80.00	80.00
Benevolence Totals:	0.00	6,481.66	6,481.66	15,283.17	27,780.00	27,780.00
Worship & Music						
535 Sunday Service Needs	226.94	183.33	(43.61)	1,126.67	2,200.00	2,200.00
536 Vocal Expense	0.00	0.00	0.00	0.00	0.00	0.00
537 Instrumental Expense	0.00	50.00	50.00	0.00	600.00	600.00
538 Tuning Expense	29.94	116.67	86.73	129.94	1,400.00	1,400.00
550 Music	50.69	50.00	(0.69)	632.63	600.00	600.00
546 Copyright & Liscense	261.28	212.50	(48.78)	2,130.67	2,550.00	2,550.00
570 Worship Equipment	0.00	45.83	45.83	136.17	550.00	550.00
544 Substitute Organist	0.00	66.67	66.67	200.00	800.00	800.00
5710 Choir Accompanyist - Stuart	0.00	166.67	166.67	400.00	2,000.00	2,000.00
5711 Choir Accompanyist - Offset from Ded.	0.00	(166.67)	(166.67)	(400.00)	(2,000.00)	(2,000.00)
Worship & Music Totals:	568.85	725.00	156.15	4,356.08	8,700.00	8,700.00
Youth & Family						
540 Youth & Family Expense	215.08	375.00	159.92	1,678.35	4,500.00	4,500.00
508 Sunday School	0.00	94.00	94.00	1,770.15	2,000.00	2,000.00
510 Release Time	0.00	106.00	106.00	177.70	700.00	700.00
511 Release Time Busing	0.00	463.00	463.00	978.89	2,200.00	2,200.00
575 Peer Ministry	0.00	125.00	125.00	327.33	1,500.00	1,500.00
Youth & Family Totals:	215.08	1,163.00	947.92	4,932.42	10,900.00	10,900.00
Expense Totals:	31,701.41	46,519.40	14,817.99	419,667.68	507,181.70	507,181.70
Income - Expense:	59,128.39	14,790.60	44,337.79	134,733.56	3,318.30	3,318.30

Statement of Activities
OLD Building Fund - Before Refinance
 December 31, 2020

Account Shortcut and Description	Current Month Actual	Current Month Budget	Current Month Budget vs. Current Month Actual	YTD Actual	YTD Budget	Annual Budget
Income						
Receipts						
450 Building Fund Contributions	11,429.57	0.00	11,429.57	86,609.57	0.00	0.00
456 Building Gain/Loss on Inv.	0.00	0.00	0.00	0.00	0.00	0.00
455 Building Fund Interest	0.00	0.00	0.00	0.00	0.00	0.00
460 Building Principal Gift	0.00	0.00	0.00	6,019.00	0.00	0.00
Receipts Totals:	11,429.57	0.00	11,429.57	92,628.57	0.00	0.00
Income Totals:	11,429.57	0.00	11,429.57	92,628.57	0.00	0.00
Expense						
Building Expenditures						
580 Building Loan Principal Pmts	0.00	0.00	0.00	63,547.63	0.00	0.00
581 Building Loan Interest	0.00	0.00	0.00	16,573.98	0.00	0.00
585 Building Principal Paydown	0.00	0.00	0.00	10,520.00	0.00	0.00
592 Vanco Fees - Building Fund	0.00	0.00	0.00	87.59	0.00	0.00
593 Transfer to New Building Fund	1,899.37	0.00	(1,899.37)	1,899.37	0.00	0.00
Building Expenditures Totals:	1,899.37	0.00	(1,899.37)	92,628.57	0.00	0.00
Expense Totals:	1,899.37	0.00	(1,899.37)	92,628.57	0.00	0.00
Income - Expense:	9,530.20	0.00	9,530.20	0.00	0.00	0.00

Statement of Activities
 December 31, 2020

Account Shortcut and Description	Current Month Actual	Current Month Budget	Current Month Budget vs. Current Month Actual	YTD Actual	YTD Budget	Annual Budget
Income						
Receipts						
40000 Building Fund Contributions	2,504.81	0.00	2,504.81	2,504.81	0.00	0.00
40050 Building Principal Gift	920.00	0.00	920.00	920.00	0.00	0.00
Receipts Totals:	3,424.81	0.00	3,424.81	3,424.81	0.00	0.00
Other Income						
40100 Building Interest	0.21	0.00	0.21	0.21	0.00	0.00
Income Totals:	3,425.02	0.00	3,425.02	3,425.02	0.00	0.00

Expense

Building Expenditures

50000 Loan Principal Pmts	5,341.75	0.00	(5,341.75)	5,341.75	0.00	0.00
50005 Loan Interest Pmts	2,941.69	0.00	(2,941.69)	2,941.69	0.00	0.00
50010 Building Principal Paydown	920.00	0.00	(920.00)	920.00	0.00	0.00
50900 Building Vanco Fees	21.64	0.00	(21.64)	21.64	0.00	0.00
50100 Mortgage Payoff	0.00	37,791.67	37,791.67	0.00	453,500.00	453,500.00
50890 Loan Origination Fees	7,702.50	0.00	(7,702.50)	7,702.50	0.00	0.00
50120 Siding	0.00	40,750.00	40,750.00	0.00	489,000.00	489,000.00
50140 Windows	0.00	0.00	0.00	0.00	0.00	0.00
50160 Handicap Accessibility	0.00	1,666.67	1,666.67	0.00	20,000.00	20,000.00
50180 Stained Glass	0.00	1,083.33	1,083.33	0.00	13,000.00	13,000.00
50200 Electric and LED	0.00	1,458.33	1,458.33	0.00	17,500.00	17,500.00
50220 Security Cameras	0.00	583.33	583.33	0.00	7,000.00	7,000.00
50240 Parking Lot	0.00	25,000.00	25,000.00	0.00	300,000.00	300,000.00
Building Expenditures Totals:	16,927.58	108,333.33	91,405.75	16,927.58	1,300,000.00	1,300,000.00
Expense Totals:	16,927.58	108,333.33	91,405.75	16,927.58	1,300,000.00	1,300,000.00
Income - Expense:	(13,502.56)	(108,333.33)	94,830.77	(13,502.56)	(1,300,000.00)	(1,300,000.00)

Dedicated Accounts

* = eligible for Memorial gifts, () = authorized to spend/change

December 31, 2020

Account Shortcut and Description	Beginning Balance	Month Credits	Month Debits	YTD Credits	YTD Debits	Ending Balance
General Fund						
Designated						
700 *Youth - Restricted (SP or SD)	11,429.72	0.00	0.00	8,356.00	3,961.96	15,823.76
701 *Meals (SP or SD)	2,451.03	0.00	0.00	575.00	1,607.79	1,418.24
702 Funds to Hold (SP or SD)	(1,824.71)	700.00	1,140.00	1,427.11	1,227.11	(1,624.71)
704 *Coffee Fund	3,853.35	0.00	0.00	255.50	223.48	3,885.37
706 Capital Improvements (Council)	8,728.85	0.00	0.00	1,382.41	30.00	10,081.26
708 Wedding Deposit	300.00	0.00	0.00	800.00	250.00	850.00
709 *Music Ministry (SP or SD)	2,975.98	0.00	0.00	400.00	1,199.00	2,176.98
711 *Emergency Assistance (SP or SD)	2,101.93	0.00	0.00	0.00	0.00	2,101.93
713 *Churchmen (Zion Men Committee)	5,469.10	0.00	0.00	0.00	0.00	5,469.10
721 Mission Support/Benevolence (Council)	0.00	1,682.50	1,682.50	24,084.00	24,084.00	0.00
723 Thrivent Funds (Council)	7,267.84	58.00	214.28	6,268.00	4,947.56	8,588.28
725 VBS	1,602.88	0.00	0.00	0.00	0.00	1,602.88
732 Building Use (Council)	1,044.86	0.00	0.00	400.00	200.00	1,244.86
733 Confirmation Fees (SP or SD)	67.21	0.00	0.00	0.00	0.00	67.21
735 *Renewing Zion (Council)	29,819.21	18,232.50	0.00	66,082.00	67,572.43	28,328.78
Designated Totals:	75,287.25	20,673.00	3,036.78	110,030.02	105,303.33	80,013.94
Restricted						
703 *World Hunger (Hunger Committee)	0.00	145.05	145.05	742.47	742.47	0.00
712 *Flowers (Office Admin)	688.49	38.82	0.00	77.06	0.00	765.55
714 *Columbarium (Columbarium Committee)	14,443.47	0.00	0.00	750.00	1,013.00	14,180.47
715 *Memorial Funds (SP or SD)	10,142.86	150.00	0.00	250.00	2,020.00	8,372.86
716 *VLM Scholarships (SP or SD)	680.00	340.00	0.00	1,315.00	0.00	1,995.00
719 *Sanctuary Air Conditioner (Council)	8,852.73	0.00	0.00	30.00	0.00	8,882.73
720 *Organ Fund Repair (SP or SD)	12,179.50	0.00	0.00	0.00	0.00	12,179.50
726 Open Closet	5,801.67	0.00	0.00	20.00	3,633.40	2,188.27
727 Stained Glass	0.00	0.00	0.00	420.00	0.00	420.00
Restricted Totals:	52,788.72	673.87	145.05	3,604.53	7,408.87	48,984.38
General Fund Totals:	128,075.97	21,346.87	3,181.83	113,634.55	112,712.20	128,998.32
Total for selected dedicated accounts:	128,075.97	21,346.87	3,181.83	113,634.55	112,712.20	128,998.32

Zion Endowment Funds

Endowment Fund Balance December 31, 2019		\$124,853.63
Grand Rapids State Bank Savings Account		
January 1, 2020	\$28,996.07	
ADD: Contributions/Interest	4.38	
December 31, 2020 Balance		\$29,009.07
Dodge & Cox Balanced Fund		
January 1, 2020; Shares: 594.191 @ \$101.60	\$60,369.81	
December 31, 2020; Shares: 639.711 @ \$101.78		\$65,109.79
Vanguard Group—Wellington Fund		
January 1, 2020; Shares 818.067 @ \$43.38	\$35,487.75	
December 31, 2020: Shares 884.797 @ \$44 .36		\$39,249.59
Endowment Fund Balance December 31, 2020		\$133,368.45

Women of the ELCA—Treasurer's Report

Income		Expenses	
Dues	\$1,230.00	General Expenses	\$105.00
Donations—Pennies	34.16	Gifts & Contributions	4,908.80
Donations—Wandering Reindeer	1,620.00	Other	
Donations—Yarn & postage	150.00		
Cherry Tinquist Memorial	15.00		
Thrivent Dollars	1,000.00		
Total Receipts	\$4,099.16	Total Disbursements	\$5,013.80
Bank Balance January 1	\$5,344.19	Bank Balance December 31	\$4,379.55
Grand Total	\$9,339.35	Grand Total	\$9,339.35

Library Committee—Treasurer's Report

Income		Expenses	
Dues		General Expenses	\$235.00
Donations	\$500.00	Gifts & Contributions	
Other			
Total Receipts	\$500.00	Total Disbursements	\$235.00
Bank Balance January 1	\$1,218.28	Bank Balance December 31	\$1,483.28
Grand Total	\$1,718.28	Grand Total	\$1,718.28

Love Project—Treasurer's Report

Income		Expenses	
Donations		General Expenses	\$150.00
Memorials	\$25.00	Gifts & Contributions	
Other-Lake Country Power grants	400.00	Other	
Total Receipts	\$425.00	Total Disbursements	\$150.00
Bank Balance January 1	\$702.69	Bank Balance December 31	\$977.69
Grand Total	\$1,127.69	Grand Total	\$1,127.69

2021 Proposed Budget

	2018 Actual	2019 Actual	2020 (Jan-Oct)	2020 Budget	2021 Budget
Income					
<i>General Fund</i>					
Receipts					
400 Pledges	237,663.08	-	-	-	-
401 GF Contributions	259,984.69	471,156.27	345,070.15	494,000.00	494,000.00
402 Loose Offering	9,112.07	7,097.40	1,523.52	12,000.00	2,229.76
405 Building Use Income	6,033.92	6,070.92	1,947.01	4,500.00	4,500.00
406 Memorial contributions	-	1,010.00	770.00	-	-
407 Post paid pledges	-	3,500.00	-	-	-
408 VBS Contributions	-	-	-	-	-
Receipts Totals:	\$ 512,793.76	\$ 488,834.59	\$ 349,310.68	\$ 510,500.00	\$ 500,729.76
Other Income					
410 Interest Income	-	-	-	-	-
415 Special Offerings	285.00	-	-	-	-
420 Other Income	1,770.69	1,511.00	68,834.76	-	-
Other Income:	\$ 2,055.69	\$ 1,511.00	\$ 68,834.76	\$ -	\$ -
Income Totals:	\$ 514,849.45	\$ 490,345.59	\$ 418,145.44	\$ 510,500.00	\$ 500,729.76
Expense					
Administration					
502 Office Supplies	3,221.92	4,396.60	1,992.12	4,500.00	4,500.00
503 Postage	1,795.31	1,026.60	1,000.40	1,500.00	1,500.00
504 Computer Expense	5,417.57	5,334.33	6,239.83	5,000.00	5,500.00
505 Synod Assembly/Conference	1,327.50	1,000.00	675.00	1,500.00	1,500.00
560 Accounting Services	14,060.03	14,851.82	13,998.40	15,900.00	15,900.00
561 Copy Machine / Lease	4,062.61	4,513.42	3,021.87	4,500.00	4,500.00
569 Life Ins. Premiums	2,099.44	2,099.44	1,574.58	2,100.00	2,100.00
Church Staff & Benefits					
601 Senior Pastor Wages	74,442.73	71,272.11	55,394.06	66,640.73	68,320.07
602 Senior Pastor Benefits	15,296.99	18,860.38	12,917.43	17,262.47	18,501.45
605 Associate Pastor Salary	61,644.37	28,876.32	-	-	-
606 Associate Pastor Benefits	18,321.16	4,255.31	-	-	-
610 Director of Music Salary	48,087.50	49,069.92	42,181.60	50,780.00	52,530.00
611 Director of Music Benefits	16,943.38	16,091.61	14,420.84	17,671.50	18,122.82
615 Dir. of Youth & Family Salary	38,019.24	49,785.00	46,710.00	56,700.00	57,960.00
616 Dir. of Youth & Family Benefits	12,391.36	15,222.09	14,347.98	17,577.06	17,735.76
625 Custodian Wages	-	16,640.00	1,646.67	25,460.00	-
626 Custodian Benefits	-	8,140.16	1,053.12	12,681.94	-
628 Nursery Worker	380.00	-	-	-	-
650 Office Admin. Wages	40,750.00	41,565.84	35,929.94	43,280.00	45,030.00
651 Office Admin. Benefits	10,720.24	11,638.55	10,285.92	12,567.00	12,573.66

655 Lockup Wages	1,200.00	2,300.00	2,000.00	2,400.00	2,400.00
635 Counter Wages	1,306.25	1,350.00	825.00	1,300.00	1,300.00
695 ER Payroll Taxes	10,458.14	12,378.71	9,831.10	14,000.00	13,000.00
Totals:	\$ 349,961.36	\$ 347,446.00	\$ 247,543.66	\$ 338,320.70	\$ 307,473.76

Pastoral Ministry

501 Authorized Council/Pastor	277.42	96.75	68.40	250.00	250.00
506 Staff Development	-	220.34	-	200.00	200.00
541 Cont. Ed - All Staff	1,238.05	2,821.15	264.46	5,000.00	5,000.00
513 Devotionals	639.36	792.00	594.00	700.00	700.00
514 Bibles	431.52	507.12	-	500.00	500.00
515 Adult Education	-	121.20	-	200.00	200.00
516 Confirmation	133.89	346.96	269.99	600.00	600.00
517 Vacation Bible School	250.00	195.75	-	250.00	250.00
518 Library Expense	-	500.00	-	500.00	500.00
528 Health Ministry Expense	-	-	-	100.00	100.00
530 Evangelism Committee	-	-	-	100.00	100.00
534 Stewardship Committee	-	72.50	-	500.00	500.00
545 Advertising	-	83.00	-	-	-
574 Social Ministry	100.00	-	-	100.00	100.00
5250 Background Checks - All	-	-	-	100.00	100.00
5255 Hospitality	-	-	161.10	400.00	400.00
Totals:	\$ 3,070.24	\$ 5,756.77	\$ 1,357.95	\$ 9,500.00	\$ 9,500.00

Facility

519 Telephone	3,603.11	3,616.33	2,862.79	3,800.00	3,800.00
520 Insurance	11,410.90	11,906.98	11,824.03	11,500.00	11,500.00
521 Electricity	24,287.40	18,403.42	12,013.60	21,000.00	21,000.00
522 Heating	14,165.73	14,933.72	8,642.73	15,000.00	15,000.00
523 Garbage Removal	2,450.26	2,353.18	1,737.00	2,500.00	2,500.00
524 Snow Removal	2,995.00	5,052.50	3,218.75	5,000.00	5,000.00
525 Facility Repairs	2,341.80	2,830.12	2,281.37	5,000.00	5,000.00
526 Facility Supplies	2,649.56	3,721.30	2,313.77	5,000.00	5,000.00
527 Property Tax/Assessment	1,406.35	1,344.35	1,282.39	1,600.00	1,600.00
547 Cleaning Services	21,851.96	6,804.82	4,834.00	-	12,996.00
548 Facility Agreements	2,119.27	7,960.94	13,774.82	13,247.00	14,000.00
5482 Facility Agrmnts- Honeywell	-	-	(11,807.82)	(11,246.00)	-
565 Vehicle Maintenance	5,730.86	619.89	54.25	1,000.00	1,000.00
5280 Sound & Audio Visual	-	-	715.48	1,630.00	1,030.00
Totals:	95,012.20	79,547.55	53,747.16	75,031.00	99,426.00

Benevolence

532 Grand Rapids Ministerium	-	-	500.00	700.00	700.00
533 Lutheran Social Service	1,000.00	-	-	1,000.00	1,000.00
5331 Voyageurs Lutheran Ministry	-	-	-	1,000.00	1,000.00
5332 Synod Conference Dues	-	-	80.00	80.00	80.00
5335 Tithe to Synod - 10%	-	22,740.03	14,703.17	25,000.00	25,000.00
Totals:	1,000.00	22,740.03	15,283.17	27,780.00	27,780.00

Worship & Music

535 Sunday Service Needs	2,166.20	1,277.87	899.73	2,200.00	2,200.00
536 Vocal Expense	450.00	350.00	-	-	-
537 Instrumental Expense	-	-	-	600.00	600.00
538 Tuning Expense	1,135.30	986.94	-	1,400.00	1,400.00
546 Copyright & License	1,879.17	1,921.17	1,869.39	2,550.00	2,050.00
550 Music	836.13	457.42	581.94	600.00	600.00
570 Worship Equipment	192.48	379.99	136.17	550.00	550.00
544 Substitute Organist	800.00	700.00	200.00	800.00	800.00
5710 Choir Accompanist - Stuart	-	1,800.00	400.00	2,000.00	2,000.00
5711 Choir Accompanist - Off-set from Ded.	-	(1,800.00)	(400.00)	(2,000.00)	(2,000.00)
Totals:	7,459.28	6,073.39	3,687.23	8,700.00	8,200.00

Youth & Family

508 Sunday School	714.41	1,576.51	1,766.94	2,000.00	2,000.00
510 Release Time	84.70	385.21	177.70	700.00	700.00
511 Release Time Busing	698.62	814.83	978.89	2,200.00	2,200.00
540 Youth & Family Expense	1,672.94	4,654.64	1,377.55	4,500.00	4,500.00
575 Peer Ministry	1,079.36	911.36	327.33	1,500.00	1,500.00
Totals:	4,250.03	8,342.55	4,628.41	10,900.00	10,900.00

Expense Totals:

\$ 494,807.68	\$ 505,154.43	\$ 356,490.88	\$ 507,181.70	\$ 500,729.76
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Income - Expense:

\$ 20,041.77	\$ (14,808.84)	\$ 61,654.56	\$ 3,318.30	\$ -
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Sample Ballot



Zion Lutheran Church ANNUAL MEETING BALLOT January 31, 2021

2021 Council Members

Sandy Sampson
Margaret Barrick
Bruce Josewski
Rob Sjostrand
Peggy White
Kjel Rahko

CHURCH COUNCIL:

TWO to be elected for THREE-YEAR terms

_____ Mike Korte _____

_____ Liz Branum _____

SYNOD DELEGATES:

TWO to be elected for a ONE-YEAR term

_____ Peggy White _____ Liz Branum

NOMINATING COMMITTEE:

By Constitutional provisions, two of the six members of the Nominating Committee shall be outgoing council members.

Please vote for TWO of the following outgoing council candidates:

_____ Brad Nelson _____ Fay Klande

Please vote for FOUR of the following congregational candidates:

_____ Melissa Ewen _____ Sandy Crowe

_____ Kathy Lysne _____ Maddie Sjostrand

PERSONNEL COMMITTEE:

ONE to be elected for a THREE YEAR term

_____ Kathy Lysne _____

ENDOWMENT COMMITTEE:

ONE to be elected for a THREE-YEAR term

_____ Brad Nelson _____

VOYAGEURS LUTHERAN MINISTRY CAMP DELEGATE:

TWO to be elected for a ONE-YEAR term—1 adult, 1 youth

_____ Lee Ringdahl _____ Leslee Ringdahl