



2020 ANNUAL MEETING

Revised Copy
February 14, 2021



Zion Lutheran Church

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Pastor Matthew Bode, mdbode76@gmail.com
Office Hours: 9:00am - 12:00pm—Tues. & Thurs.
www.zionlutheranmi.org



Zion's Mission Statement

Zion Lutheran's commitment is to glorify God by reaching out to our family and community to provide a Christian atmosphere through spiritual growth, learning and service. As a community of the people of God, the members of Zion Lutheran Church are called to welcome all people regardless of age, economic status, ethnic background, gender, physical or mental ability, race or sexual orientation. We affirm that in Christ "there is neither Jew nor Greek, there is neither slave nor free, there is neither male nor female." (Galatians 3:28) Christ has made us one.



STAFF

Pastor	Matthew Bode
Secretary	Wykina Blue
Organist	Scott Schroeder
Chancel Choir	Roger Smith
Custodian	Delando Perkins
Zion Juniors	Stacey Jamison

AGENDA

Annual Congregational Meeting
Zion Lutheran Church – 02.14.2021

Council President – Stephanie Melnick
Vice President – Kenn Jones
Secretary – Cat Spayde

Call to order

Prayer- Devotion

Approval of 2020 Annual Meeting Minutes

Approval of 2020 Annual Report

Approval of 2021 Budget

Elijah Foundation

Mutual Ministry Team

COVID Transition Team

Nominating Committees
Re-election of Kenn Jones, Laura Rockwood
and Michael Cruse to Zion Council
The Elijah foundation
Council
Synod assembly voting members

Closing Prayer

Adjournment

REPORT INDEX

Congregational Changes	3
Statistical Information / Pastoral Acts	3
Minutes of Annual Congregational Meeting 2020	4

MINISTRY REPORTS

Pastor Report	5-7
Altar Guild	8
Elijah Foundation	9-10
Financial Secretary	11
Financial Team/Stewardship	12
Food Pantry	13
Food Pantry Financial	14
Liturgical Arts	14
Memorial Fund Financial	14
Prayer Shawl	15
Property	15
Social Ministry	16
Women of Zion	17
Women of Zion Financial	17
ACT Financial	17

FINANCIAL REPORTS

Audit Committee	18
Treasurer	19
Monthly Income and Expenditure	20-21
Account Status	22
2020 Budget Recap / 2021 Budget Proposal	23
2021 Budget	24

CONGREGATIONAL CHANGES—2020

MEMBERSHIP GAINS

Reaffirmation of Faith/Transfer Baptism

Susan Fischer
Steven Forsgren
Leslie Jones
Donald Kreiss
Kristin Kreiss
John Panich
Karl Rausch
Terri Rausch

Valentino William Ault
James Andrew Cockburn

Confirmation

Elizabeth Bringman
Ruth Brisson
Charlotte Keller
Logan Stoll

MEMBERSHIP LOSSES

Celebration of Victory

RoseMarie Draudt
Rodger Haugen
William Mento
Frances Vanfossan

STATISTICAL ADJUSTMENTS

Added	1 Baptized Member
Removed	33 Baptized Members
	5 Confirmed Members (included in Baptized)

STATISTICAL INFORMATION - 2020

This information is part of the statistical report that is submitted annually to the ELCA.

	2014	2015	2016	2017	2018	2019	2020
Zion Membership							
Baptized Members	302	266	256	258	260	255	229
Confirmed Members	233	219	212	213	212	199	182
Voting Members (Confirmed Members who Communed and Contributed in 2019 and/or 2020)	203	209	209	211	210	197	175
Average Attendance at Sunday Services	129	106	109	112	102	113	119

Attendance at Mid-Week Services

Ash Wednesday	73	62	50	59	62	55	41
Average Lent	39	45	38	35	—	50	40
Maundy Thursday	64	43	57	66	65	—	50
Good Friday	73	43	58	55	56	65	50
Average Advent	35	50	—	—	—	—	23

Attendance at Easter Service	295	291	272	252	221	236	175
Attendance at Christmas Eve Services	302	205	201	180	208	67	155
Attendance at New Year's Eve Service	47	44	40	32	28	28	42
Attendance at Annual Congregational Meeting	53	79	—	80	—	66	—

Pastoral Acts

Weddings - 1

Funeral - 4

Baptisms - 2

MINUTES OF ANNUAL CONGREGATION MEETING 2/9/2020

President – Nathalie Demers

Vice President- Kenn Jones

Treasurer – Bob Morden

Secretary – Stacey Hachey

Call to order by Nathalie Demers 11:40a

Prayer- Devotion – Pr. Matthew Bode

Motion to approve 2019 minutes – Jim Lettrell moved, Marianne Corrigan second

Sandy Ayers added a reminder to add the name of the person recording the minutes.

Motion to approve as amended: passed

Pastor Matthew Bode debuts new website

Council moves to approve the 2019 annual report – as revised.

Social ministry: crop walk information was omitted. This year there were 17 walkers, \$2,223 to food pantry, see page 11

Minutes from when new members were elected to council were not taken, we need to add the new council members

Clarification needed regarding Elijah foundation. see page 14, the amounts are similar to the 2019 report

Clarification about the funding for the boiler – we used our reserve funds to purchase the boiler and are now using the fundraising/weekly tithes to reimburse the reserves. Several questions raised about capital expenses and how we manage funds. Bob Morden gave a brief update on our funds and how they are managed. Bob also discussed specifically page 19-20, as it shows our current situation.

Nathalie Demers also mentioned that the property committee is continuously looking to maintain and improve our church property

Motion carries

Nathalie Demers thanks the congregation for their input in the planning the promise

Bob Morden presents the budget, council moves to approve the budget

Discussion: Jim Lettrell explained that we are asking for an increased budget plus the reimbursement for the boiler fund. We need to give to the boiler and the budget, both. We historically have been able to pay for the capital expenses, but the budget has been suffering as of late.

Motion to approve: Pastor Paul Gateman, second: Michael Weisbrod

Motion carries

Nominating committees needed for

The Elijah foundation

Council

Synod assembly voting members

Nathalie Demers asked to assemble a nominating committee by Easter to have an opportunity to have a diverse committee

Sarah Neimi moved, Sandy Ayers seconds

Pastor Matthew Bode gave thanks for the ministry happening in our community and our church council

Pastor Matthew Bode gave closing prayer

Meeting adjourned at 12:05pm

Addendum: not mentioned during the meeting, but added for records, Council members who have fulfilled their terms: David Struck, Jamilya Goree, and Rob Bokram.

Beginning their council terms: Stephanie Melnick and Ruth Steinert

SH

PASTORS ANNUAL REPORT - 2020

January 2021

The Rev. Matthew Bode, Pastor, Zion Lutheran Church

Saints of Zion,

What a year to be alive, and thank God we are alive. God is indeed a resurrection God, and we serve a living savior that is alive in us as the body of Christ in the world. Never in my lifetime has our witness to the love and justice of Christ been more important and relevant to the people of our congregation, our community, and to the world.

The completion of my third year as pastor of Zion has been a joy in that we have seen an unprecedented amount of love and patience, dedication and reinvention of what it means to be church. It is truly an honor to serve along with a dedicated staff and volunteers that have been willing to stretch themselves to meet the needs of a vastly changing set of ministry circumstances.

I have been ordained for almost 20 years, and for those who have served with me, you know I despise annual reports. They tend to be another obligation that sits on a shelf. But 2020 was an unusual year in the life of the congregation and in the world. So, for the sake of historical record, but also for the sake of inspiration for the years to come, be patient as we lay out the reality of the struggles and joys of this past year, and where it takes us in the coming days, months and years ahead.

We started the year without a lot of fanfare. By the grace of God, Zion called me to be the pastor of Zion after two years of intentional transition, following the long and blessed pastorate of Pastor Paul Gateman. It marked a moment of stability for us as a congregation, allowing us to plan the future of ministry in our changing community of Ferndale. As the year progressed, we were made aware of a virus, known as COVID-19, that was making its way across the world. While it started in the Wuhan region of China, it quickly became a global event. From our various forms of media, we saw the devastation this highly contagious disease reigned on China, then Italy, then New York City, and then Michigan.

Our lives changed quickly in the early days of March 2020 and we started to ask the questions about how we would gather as a Christian community, being authentic to our call to gather and support one another as the body of Christ, and also love one another by keeping a physical distance to keep us from spreading the virus. The week of March 9th was dramatic in Michigan. At the beginning of the week we were talking about precautions. By mid-week we were talking about closing schools on Monday the 16th. By Thursday the 12th the governor shut down all schools and closed most public spaces, effective immediately. The church had a decision to make: What would we do on Sunday the 15th?

Zion announced that we would meet for worship for those who felt safe, not touch one another with handshakes or hugs, and gather one last time before closing the building for what we thought would be a few weeks. From my perspective, in retrospect, we did not realize the risk we were taking by gathering those roughly 60 bodies in our sanctuary. By grace or luck, we do not believe we spread the virus in that gathering. We left the building that day, closing the sanctuary doors, doors which have been closed to Sunday worship to this day, almost a year later.

We learned to reidentify what it means to love one another. We learned that in these times, loving a sibling in Christ means keeping a physical distance, visiting each other in online chat rooms, or in outdoor settings. It meant for many of our members, losing their jobs, reinventing their jobs, or reinventing themselves. Our schools have been closed to in-person learning ever since, leaving our children at risk for anxiety and other

mental health issues. Teachers, therapists, residential living workers, and healthcare workers in our congregation have put themselves out there, with all of who they are to serve and transition to new processes of doing their jobs. The situation demanded creativity and hard work, and by the grace of God, it happened. Still, there has been a lot of exhaustion along the way.

Zion moved into an online format of worship with the Zoom platform. Worshippers are able to login with video or a telephone line, depending on the device to which they had access. Thanks to deeply dedicated volunteers, most notably Jim Littrell and Stacey Jamison, we were able to keep worship going without missing a beat. We learned how to balance music, prayer and preaching into a format that would work for an online worship gathering. We continued to meet Wednesday evenings for Wednesday Hope, which became an evening prayer service online. In addition, we took advantage of Facebook live for me to check in with the congregation with prayer. The gift of technology helped us to remain connected. Surely, we thought, we would be together again by Easter.

Easter came and went, and the death toll in Michigan rose dramatically. We lost one of our own, Fran VanFossan, to the virus. We learned what funerals would look like in these times, without sanctuary funerals, with very small gatherings at the cemetery. Even the way we grieve needed to change. And still, God provides.

On May 25th, another event rocked the nation, as well as our own community. George Floyd of Minneapolis, MN was stopped for a minor offense by police. Captured on an eight minute stretch of video by onlookers, Floyd, who was black, was restrained by the knee of a white officer on his neck. Mr. Floyd was choked to death in front of a crowd of people and several mostly white officers. The deaths of Ahmad Arbury and Breonna Taylor at the hands of white vigilantes and police, respectively, added to the tension as well as numerous videos that showed the reality of racism in our nation.

With Black and Brown communities already under a disproportionate threat due to COVID-19, with higher sickness and death rates, the nation, including our community, demanded change.

Massive demonstrations went on for months as community groups, churches, and others began to focus more deeply on systemic oppression and racism. It became a focus here at Zion too, including teach-ins and worship focus. The call of Christ to end oppression, as well as see our own role in it, became a central part of our summer and fall. As a congregation that straddles the border of Detroit and Oakland Counties, we have a unique role and opportunity in these conversations and movements toward change. We will continue to pray over and act on that role. The church council endorsed a synod-wide solidarity movement among the ELCA congregations, asking that we come together with Black and Brown congregations, identifying the disproportionate responses to COVID-19 infections and death rates in our respective communities.

By the time All Saints', Thanksgiving, Advent and Christmas rolled around, we at Zion were in a rhythm of Sunday morning and Wednesday evening services on Zoom. One highlight, we did worship together outdoors on Christmas Eve. We came together, prayed, read the Christmas story from Luke, celebrated the Eucharist and sang silent night while holding battery-powered candles. It became a bright spot in what has been a rather dim and cold winter.

We also check in with one another with a live Facebook prayer and check-in at noon on Fridays. We praise God that our attendance and our giving has remained steady as we now, through online worship, have had visitors in worship from Tennessee, Georgia, Florida, Ohio, the east and west coasts, and all over Michigan. We have had the opportunity to keep connected with those who are miles and states away. We have celebrated the relationships, even when the frustration and weariness of COVID-19 precautions get us down and leave us all, at some point, feeling empty and at our last bit of patience. As the weeks and months went on, many of our members became sick, and the virus is still active in our community today. Thankfully better

treatments and the introduction of vaccines are taking away some stress, but the reality of this virus nightmare remains with us. We are approaching a year without worship in the sanctuary, and we don't fully know what the next months hold for us.

We do know that God is calling us to great change, knowing that as we come back to the sanctuary, there will be new things to consider. What will worship look like? What kind of technology will we need to keep everyone connected? How has the mission of Zion, in light of COVID-19 and racial injustice, been changed or transformed? The good news of Jesus Christ speaks to times like these. Over and over in the life of God's people for the past two thousand years the realities of the world have changed and formed the mission of the church. The core of our mission remains the same, but how we do it might be transformed.

This is not a comprehensive report of everything that happened this year in our mission and ministry, but hopefully is a start that can give future generations a snapshot of these times. Every ministry reinvented itself for the sake of these times, including altar guild, food pantry, music ministry, liturgical arts and communication. Wykina Blue reconfigured our webpage, email systems and Facebook to better keep in touch with the congregation in an efficient way. In addition, keeping tabs on one another with phone calls and texting has helped as well.

God has indeed been good to us. I thank the entire congregation for your support during these unusual times. Like many of you, we are reinventing our professions around here to best serve God and God's people. As we enter a new year, I invite you to find new ways to get involved in worship, giving and ministry at Zion. We are not done just because we are needing to stay home and stay safe. We just let the Spirit lead us to new and different ways of being. May this find you in good physical, mental, emotional and spiritual health. If you need resources, please find us. They exist and no one needs to suffer alone. Be well, Saints, and may God continue to bless us and keep us in the year ahead.

In Peace and Power,

Pastor Matthew Bode

ALTAR GUILD - 2020

As the “housekeeping” arm of the church, we take care of the altar area, changing the paraments (altar cloths) and banners according to the church year calendar. Each time there is a communion service, we set up the altar and clean up after service, taking turns monthly. We also decorate the sanctuary for the festivals such as Easter and Christmas, with lilies and poinsettias.

In 2020, with the onset of Covid-19, our usual duties came to a halt when we were forced to vacate the church and resort to “zoom” services. After setting up for the Lenten season we then put everything away and did not “decorate” again until the Advent season so that Pastor Bode could lead Advent and Christmas services from the Sanctuary. We anxiously await the time when we can all gather again “in person” at our beautiful church.

****We are always looking for new members to join our committee. Anyone interested may contact any of the current members with questions or for more information about our committee.**

Respectfully submitted,

Ann McChesney
Altar Guild Chair
248-302-8657

Members: Barb Benedict
 Sue Jourdan
 Barb Leach
 Ann McChesney
 Martha Struck
 Sue Harmon

Helpers: Tony Benedict
 Dustin Cloutier
 Laura Cloutier
 Bob McChesney
 Laura Rockwood
 Ray Sanchez
 David Struck

ELIJAH FUND - 2020

Income & Expenses

Income

Contributions to Fund

Bequest - RoseMarie Draudt	\$ 16,543.32
Contributed 12/2020	200.00

Total	<u>16,743.32</u>
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Income from Investments

Interest income	4,843.78
Dividends	2,591.61
Mutual Funds	587.61
Capital Gains	<u>64.50</u>

Total	<u>8,023.00</u>
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Total Income	\$ 24,766.32
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Expenses

Investment Account	\$ 65.00
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Grants

ELCA Fund for Leaders	700.00
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Our Saviour's Lutheran Church	
(on Indian reservation in Montana)	<u>600.00</u>

Total Grants	\$ 1,300.00
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Total Expenses	\$ 1,365.00
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Total Available for Grants for 2021	\$ 6,402.51
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Maximum individual grant	\$ 2,134.17
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Elijah Foundation - Net Worth - As of 12/31/2020

(Includes unrealized gains)

Account	12/31/2020 Balance
ASSETS	
Cash and Bank Accounts	
Charter One Money Mkt	73,139.63
TOTAL Cash and Bank Accounts	73,139.63
Other Assets	
ZLC Loan (Bldg Fund)	49,026.76
TOTAL Other Assets	49,026.76
Investments	
PAX World Fund	32,950.05
Stock - DTE	15,531.74
Wayne Hummer - Investment Account	102,955.56
TOTAL Investments	151,437.35
TOTAL ASSETS	273,603.74
LIABILITIES	
	0.00
OVERALL TOTAL	273,603.74

Portfolio Value - As of 12/31/2020

Security	Symbol	Shares	Quote/Price	est Cost Basis	Gain/Loss	Balance
Chevron	CVX	150.000	84.450	15,677.31	-3,009.81	12,667.50
DTE Energy	DTE	127.928	121.410	3,628.86	11,902.88	15,531.74
Ford Motor Credit Notes ...		100.000	99.363	10,000.00	-63.70	9,936.30
General Electric Capital ...		120.000	104.456	12,145.16	389.56	12,534.72
Legg & Mason 5.45% Pfd		775.000	25.610	19,704.79	142.96	19,847.75
National Australia Bank d...		120.000	105.427	11,808.68	842.56	12,651.24
New Residential Invst Cor		400.000	9.940	7,352.36	-3,376.36	3,976.00
PAX WORLD BALANCED	PAXWX	1,250.002	26.360	24,937.26	8,012.79	32,950.05
SCE Trust VI 5.0 Pfd		400.000	24.140	10,268.23	-612.23	9,656.00
Verizon Communications	VZ	200.000	58.750	10,651.97	1,098.03	11,750.00
-Cash-				9,936.05	0.00	9,936.05
TOTAL Investments				136,110.67	15,326.68	151,437.35

FINANCIAL SECRETARY – 2020

For each deposit I balanced the counters' total with all contributions and other sources of income. Online deposits were verified and contributions were recorded for each source weekly plus New Year's Eve. In January 2020, I distributed annual giving statements for 2019.

Announcements regarding voting (active) member status have been given at worship services, published in Zion emails, and provided with envelope boxes. It is important that EACH YEAR every confirmed member of Zion makes a contribution of record (i.e. using assigned numbered envelopes or name on another envelope) AND fills out a communion card when receiving the sacrament. With the Covid-19 lockdown this year, the sacrament portion is temporarily suspended. Every year Zion submits counts to the ELCA and they should be accurate and as high as possible. Your cooperation in this is appreciated, especially for younger confirmed members.

Budget categories include general budget, special envelopes, miscellaneous budget, and initial envelope. Giving units are comprised of members and friends who received envelope boxes plus members without boxes who donated (including online). Fewer boxes were assigned, based on non-donors and infrequent donors in 2019. The following table shows that 65 (68 in '19) units, = 47% of total units, gave \$5.00 or less per week; 38 (40 in '19) units, = 28%, gave over \$40.00, with the rest in between. The average weekly contribution for budget items of \$30.95 was \$1.16 more than 2019, excluding the 9 (6 in '19) units that did not contribute. Thirty-three (33) units donated 80% of the budget income, 4 fewer than 2019.

Average Amount/ Week	Number of Units	2019
100.01+	12	11
75.01 - 100.00	5	5
50.01 - 75.00	15	16
40.01 - 50.00	6	8
30.01 - 40.00	3	3
20.01 - 30.00	7	10
10.01 - 20.00	14	11
5.01 - 10.00	11	16
1.01 - 5.00	15	27
0.01 - 1.00	41	35
0.00	<u>9</u>	<u>6</u>
	138	148

\$30.95 Average Weekly Contribution of 129 giving units

For the **Building** Fund/Mortgage (Roof, Parking Lot, & Tuck-pointing done before 2011), 41 (51 in '19) units gave a yearly average of \$339 (\$233 in '19). Each of these 41 needed to give \$297/year or \$25/month to meet the \$12,180 yearly payment. Thanks to the 18 units that very generously gave >=\$297; they shouldered 85% of the \$13,905 collected (\$11,874 in '19). Fortunately, the amount donated was more than the amount due and erased the 2019 deficit. In 2020 there was a capital campaign to pay for the new furnace and its goal was met by great participation by the congregation and generous matches. A total of \$63,493 was raised, including \$9572 in 2019.

Online giving through Vanco has mushroomed since there has been no in-house worship from March 22 on. Combined electronic giving for 2020 totaled \$146,658, less cost of \$3095, some of which was offset.

A significant source of income was from Thrivent Choice Dollars. Twenty Zion members and friends directed \$3580 to Zion's budget, substantially down from \$8066 by 23 Thrivent members in 2019.

Our thankful response for God's many blessings in our lives is to give back to Him a share of our time, talent, and treasure. THANKS to all who gave generously to Zion's ministry in 2020. We have spread God's love here in Ferndale, SE Michigan, nationally, and globally.

Respectfully submitted by

Sandra Ayers, Financial Secretary

FINANCE TEAM - 2020

2020 was an interesting year to say the least. As the Corona Virus pandemic raged and forced us to end in person attendance and switch to Zoom, the economic crisis that ensued, and the uncertainty of the future loomed, we were worried about overall giving and contributions to Zion.

That didn't stop us from pushing forward for our Boiler Fund campaign that we needed to raise \$62,725 by October 15th. We continued to ask the congregation to give and were blessed with many \$ for \$ matches from individuals who wished to remain anonymous. Zion gave as it always does and hit \$63,343 by the deadline. Praise God!

As soon as the campaign was over, we asked the congregation to focus on regular giving to help with the general budget as it was lagging behind. This is usually the case when we do a major campaign, but throwing in the pandemic on top of it made it difficult. We created a Zion face mask fundraiser using Thrivent Action Team dollars and that campaign "Spread Love, Not The Virus" continues and has raised over \$1,000 to date.

While we ended up \$23,837 short of our budget goal for the year, not using the building, and having other expenses down, we didn't end the year as bad as we expected. In fact, with the boiler fund included, our overall giving was only down 1.1% from 2019! See the treasurer's report for full details.

At the end of 2020, Bob Morden announced his retirement from being our church Treasurer. We are sad to see him go and thank and celebrate his years of dedication to this position and the countless hours of work he put into this! Please thank him anytime you interact with him! We are working with Pastor and Council on finding a new Treasurer and structure of this position.

Are you interested in joining the Finance Team? We are always looking for additional members to join us supporting Zion's Mission! We generally meet four times a year, usually on a Sunday immediately following church. We also like to meet socially at each other's houses to discuss business.

Respectfully submitted from Zion Finance Team

Sandy Ayers

Rob Bokram

Jim Littrell, Chair (248) 677-7595

Joan Weidner

Bob Morden

FOOD PANTRY - 2020

Zion Food Pantry is operational strictly from monetary contributions from the Zion congregation and occasional outside business and organizations donations. It is **not** a funded item included in the church budget. For decades Zion Food Pantry has been ministering their outreach to the local community surrounding Zion.

Each month our Volunteers place food "orders", keeps inventory of the food products, picks up food orders from Gleaners, shops for additional food items @ Meijer, and sorts food.

Each month our Volunteers register those requesting food assistance, document all necessary lists and reports, communicate with State and local agencies; also set up bags in the Fellowship Hall, pulls food items for month from shelves, packs the groceries and helps distribute packed bags in the monthly distribution. It takes a Zion commitment and also friends to successfully accomplish this each month. We **always** welcome all volunteers to assist with this distribution which includes the carrying of filled grocery bags to the recipient's vehicles.

Registered food distribution takes place once a month; usually 12 months of the year. Distribution usually lasts **90** minutes. Again, all volunteers are **always** greatly appreciated. Our monthly registrants truly appreciate all those who help out on distribution day to keep this ministry possible.

During 2020 Zion Food Pantry distribution, everything was modified due to Virus protocols. On the day our Food order was retrieved we also stocked shelves AND using a pre'guess-stimate' on a number to pack, our Volunteers also packed bags for the monthly distribution. The following week we did parking lot register/distributing. We supply reports to Gleaners, OLHA and USDA. We supplied monthly provisions of at least two (2) grocery bags for each registrant. This year it was a monthly average of **86** people (ave.**40** households) each month. That number showed major increases in November. A total of close to 1050 individuals were supplied food from this ministry. These families include senior citizens, single parents, unemployed and numerous children. Most families are from Ferndale and other surrounding communities; but also come from the tri-county area. For our November Thanksgiving distribution, we also provided **40** turkeys. Our partner affiliation with Gleaners Community Food Bank helps each month with the major provision of our food supplies at great cost savings. Business support includes Hollywood Market where we purchase grocery bags. This November 2020 ZFP also received a generous donation from Meijer of \$200 in a gift card. We will also receive a generous check from the Ferndale CWS/CROP walk.

We provide "emergency" food assistance on a **daily** basis to those who call us or visit Zion's door and request food assistance. Due to Virus protocols this has drastically changed. Requested need for food assistance is still there. Monetary donations submitted to Zion must be designated for "Food Pantry" use. Our **main** source of \$\$ existence is from Zion congregation's generous support. Food item donations are also gratefully accepted. We are prayerful that 2021 will hold **consistent** support from Zion congregation to fulfill this ministry.

This year our team of various Volunteers included: Pastor Bode, Delando Perkins, Ruth Steinert, Todd and Penne Caswell, Barb Leach, Joyce Bannon, Mark Rubino, Bud Rogers, Susan Jourdan, Stacey Hachey, Valerie Provonche, Anita Hampton, Tracey Tavalire, Ron Harmon, and other monthly "drop-ins".

Respectfully submitted,
Carol Wunderlich

Zion Lutheran Food Pantry Mission Statement: We strive to help to meet the need of providing food for our local community. People helping people.

FOOD PANTRY – 2020 FINANCIAL REPORT

Balance Forward January 1, 2020 \$ 8,700.13

*Income \$ 9,391.67

Expenditures \$ 4,880.43

Ending Cash Balance December 31, 2020 \$13,211.37

*Includes \$1,000 COVID-relief grant from feeding America credited to our account at Gleaners

Submitted by Bob Morden, Treseaurer

LITURGICAL ARTS - 2020

This past year Liturgical Arts was working on two Easter projects that were cancelled due to the corona virus. One project was the making of palm leaves to place on the pews and the other project was a Crown of Thorns project by Jamie Goree.

More recently our committee of five has met at church, wearing masks and social distancing to make a banner that says "Love One Another." This is based on John 13:34 "I give you a new commandment. Just as I have loved you, you also should love one another." This was in response to the social unrest witnessed this summer. The banner is hanging on the north side of the church.

Our committee members are:

Judy Artofer

Eve Gateman

Jamie Goree

Mark Rubino

Priscilla Scherer

Heidi Rogers

Respectfully Submitted Heidi Rogers.

Memorial Fund– 2020 Financial Report

Balance Forward January 1, 2020 \$-407.96

2019 Income \$940.00

Expenditures \$ 0.00

Ending Cash Balance December 31, 2020 \$532.04

Wells Fargo Short Term Bond as of 9/30/20 \$21,159.62

Submitted by Bob Morden, Treasurer

PRAYER SHAWL MINISTRY - 2020

Prayer Shawl participants have knitted/crocheted and delivered shawls and blankets to people in hospitals and elsewhere. This ministry uses a social and religious setting for knitting/crocheting and learning the skills. Covid-19 has curtailed the meetings, which will hopefully resume in 2021. The main purpose is to give a shawl, an everyday visible and tangible evidence of God's presence and love, to those who are most in need of comfort..

PROPERTY COMMITTEE - 2020

Committee members: Russ Ayers, Bob McChesney, Charles DeNoyer, Kenn Jones, Robert Bokram

We view our mission as one of providing a safe, welcoming facility and environment that will best allow for spiritual growth, learning, and service to take place.

2019 Activities:

With an aging building, it is important to maintain and repair the facility in a proactive manner.

- The major project for 2020 was fundraising \$64,000 to replace the church boiler. The boiler was replaced in March and fundraising was completed by the end of October. Thanks to everyone who contributed to this major investment in the church infrastructure
- Boiler back-pressure maintenance pump was replaced
- The front door stonework was repaired and sealed
- HVAC blower was maintained by Russ Ayer (replaced belts, filters and oil)
- All 8 toilets were replaced with AHA handicap compliant styles, through a generous donation by Rob Montry
- Last stage (3/3) of organ repair was completed
- Assistant Pastor's office water leak was repaired (bathroom pipe flange replacement)
- Purchased electric lawnmower, weed-wacker and leaf-blower
- repaired east-door alarm electronics
- repaired all broken sprinkler heads
- cleaned up education wing flooding

Future Goals:

- Parking lot renovation – tar patch, asphalt seal, restriping
- investigate/fix sewer “smell” by the west-door entrance
- Sidewalk repair (East entrance walk)
- repair all internal phone lines

Respectfully Submitted, Robert Bokram, Chairperson

SOCIAL MINISTRY ACTIVITIES - 2020

In the challenging year of 2020, group activities and those centered at the building were suspended, but some continued without a formal umbrella committee. Thanks to the many people involved in showing God's love within and beyond our walls.

- Cards were sent regularly to shut-ins and other ill people on the prayer list, as well as birthday cards.
- Food Pantry packing and distribution was shared by many people who worked to provide food to families once a month, in partnership with Gleaners.
- Food Pantry made special Thanksgiving "baskets" in Nov. to assist families with a turkey and other traditional meal items.
- The CWS/Crop Walk in Ferndale was done virtually in Sept. due to the pandemic, with total donations of \$4750 supporting 22 Zion actual and spirit walkers. Zion's Food Pantry received \$2416 (25% of total Ferndale donations for 4 participating churches).
- Our contributions to Lutheran World Relief were 8 Personal Care Kits, 9 Baby Care Kits, 1 Fabric Kit, and 56 School Kits -- all delivered and loaded into trucks in October to go to the Baltimore warehouse.
- Adopt-a-Family at Christmas was so well-supported that a 5th family was added to the recipients. Many gifts donated and purchased made a happier holiday for these families in need.
- On a personal level, individuals prepared meals, visited, and provided home/personal assistance to members who had short or long term needs.
- Prayer Ring members prayed for the special needs of members and friends of the congregation throughout the year.
- Secret Pal program continued, which involves cards, little gifts, and special-day remembrances secretly given to a "Pal" throughout the year, until identities are finally revealed at Easter. This program promotes connections and involvements between congregants of all ages.
- Prayer Shawl participants have knitted/crocheted and delivered shawls and blankets to people in hospitals and elsewhere. This ministry uses a social and religious setting for knitting/crocheting and learning the skills. Covid-19 has curtailed the meetings, which will hopefully resume in 2021. The main purpose is to give a shawl, an everyday visible and tangible evidence of God's presence and love, to those who are most in need of comfort.
- Close-to-expiration breads from Costco are occasionally available to the community.
- Zion honored a budget commitment for support to Samaritas, Michigan ELCA churches' social

WOMEN OF ZION - 2020

In 2020 Women of Zion (Women of the ELCA, W/ELCA) has continued support of various projects and ministries. Due to the lock-down by Covid-19, specific services were not held, but funds were raised for causes by envelopes in offering boxes, announcements in worship, and emails.

Rachel's Day, usually observed in May, focused on raising donations forwarded to churchwide W/ELCA for women and children in crisis situations. This year donations were \$505 (down from \$567 in 2019).

Donations for Thankoffering totaled \$213.50 (up from \$159 in 2019) in the fall and sent to the churchwide W/ELCA to support its national programs and provide resources to local units.

Before the pandemic shut down large gatherings, a funeral luncheon was provided in Jan. for Rosie Draudt, an active member of WOZ in the past. Memorial services for those who died later in 2020 may be held when safely possible. Noteworthy is the death of Fran VanFossan, who was in charge of funeral luncheons for many years and prepared so much tasty food.

Women are encouraged to make use of personal W/ELCA resources on the website womenoftheelca.org. Looking ahead, a Zoom gathering is planned for Bible study and discussion. The national magazine "Gather" is available at church for reading.

Thank you to the congregation for contributing to the Women's Annual Ingathering Fund (WAIF) envelope in February. That income presently supports funeral luncheons when they can resume as needed, with a tithe sent to the SE MI Synod W/ELCA.

Submitted by Sandra Ayers

WOMEN OF ZION - 2020 FINANCIAL REPORT

Balance Forward Jan. 1, 2019	\$2,088.20
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Income

Funeral Lunches	100.00
W.A.I.F.	287.00
Rachel's Day Offering	505.00
Thankoffering	<u>213.50</u>
	\$1,105.50

Expenditures

Funeral Lunches	0
W.A.I.F. Tithe	28.70
Rachel's Day Contrib	505.00
Thankoffering	213.50
Magazine Subscription	<u>49.95</u>
	\$797.15

Ending Balance Dec. 31, 2020	\$2,396.55
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Submitted by Bob Morden, Zion Treasurer

ACT – 2020 FINANCIAL REPORT

Balance Forward January 1, 2020	\$ 5,791.88
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2019 Income	\$ 1,399.39
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2019 Expenditures	\$ 0.00
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Ending Balance December 31, 2019	\$ 7,191.27
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Submitted by Bob Morden, Treasurer

FINANCE REPORTS

AUDIT COMMITTEE - 2020

On January 16, 2021 the Audit Committee examined the books and records of the Treasurer of Zion Lutheran Church. The audit was performed according to the procedures identified in Section 16 of the ELCA publication, *Suggested Guidelines for Congregational Treasurers*.

As in former years, the offerings and receipts of the church were counted and deposited by persons other than the Treasurer. The reconciliation of the church records to monthly bank statements was also performed by an individual in addition to the Treasurer.

A review of 2020 income and disbursements from Zion's checking, money market and building fund accounts was performed for the audit and these records were found to be in excellent order. A summary of the year-end balances in these accounts is provided below:

General Checking Account

Beginning Balance		\$109,580.94
Cleared Transactions		
Checks and Payments	-\$21,451.33	
Deposits and Credits	\$31,479.10	
Total Cleared Balance		\$119,608.71
Uncleared Transactions		
Checks and Payments	-\$ 5,115.53	
Deposits and Credits	\$10,073.84	
Total Uncleared Transactions		-\$4,958.31
Register Balance as of 12/31/2020		<u>\$124,567.02</u>
New Transactions		
Checks and Payments	-\$5,663.13	
Total New Transactions		-\$5,663.13

Chase Money Market Account

Bank and Ledger Balance as of December 31, 2020	\$ 1.08
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Ending Balance	<u>\$118,903.89</u>
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In addition to reviewing the general accounts of the church, audits were performed on the following programs or committees having interaction with the Treasurer of Zion:

Food Pantry	ACT	Women of Zion	Memorial Fund
Elijah Foundation Loan		Thrivent Loan	

Audit Team: Sandy Ayers & Tracey Tavalire

TREASURER'S REPORT - 2020

The primary responsibility of the church Treasurer is to document and distribute the General Funds of the church and to direct the establishment and monitoring of the General Budget. The Treasurer also oversees the payment of loans, the investment of any surplus monies and oversees the property insurance and workman's compensation programs. In 2020, church income was not handled by the Treasurer but instead counted and deposited by teams of offering counters on a weekly basis. Once deposited the income was recorded by the Treasurer. On a monthly basis the Treasurer presented a written and verbal report to the Congregational Council that outlined the current General Budget income and expenditures. The following pages summarize 2020 income and expenditures.

Monthly Income & Expenditures Report

These two pages identify the areas where income was received and expenditures paid out. In addition, it compares final expenditures compared to what was budgeted for a specific area.

Account Status

This page shows Zion's assets and liabilities at the end of 2020. On December 31, 2020 the liquid assets of the church totaled \$124,612.88. Total liabilities at year-end including the outstanding balances on our loans from Thrivent Financial and from the Elijah Foundation and designated projects or funds, is \$110,467.55. Total Current Assets minus Liabilities at the end of 2020 were \$14,145.33 as compared to -\$5205.05 at the end of 2019. This represents a change of \$19,350.38.

This page does not include property (church building and contents) as based on the insured value. According to a November 27, 2020 statement of value presented by Zion's insurance company, the building limit equals \$3,543 and personal property equals \$1,252.

Respectfully submitted,
Bob Morden
Treasurer

2020 Income & Expenditures

	<u>Year-to-Date Date Actual</u>	<u>2020 Budget</u>	<u>Actual Minus Budget</u>
General Budget Income	\$214,877.23	261,859.00	-46,981.77
Initial Offering	\$210.00		
Building Usage	\$735.00		
Trainees Music Classes	\$1,500.00		
Thrivent Choice Program	\$3,030.00		
 Non-Budget Income			
Building Fund (Mortgage)	\$14,019.79	12,180.00	1,839.79
Boiler Repair	\$51,374.23		
Adopt A Family	\$1,534.77		
Lighting Phase 2	\$3,175.00		
Lutheran World Relief	\$85.00		
Flowers			
Altar	\$93.00		
Food Pantry	\$8,170.16		
ACT	\$1,399.39		
Memorial Fund	\$940.00		
Miscellaneous Reimbursements	\$282.00		
Missions	\$200.00		
Summer Camp	\$173.20		
Toilet Replacement	\$5,400.00		
Women of Zion			
Funeral Lunches	\$100.00		
Rachel's Day	\$505.00		
Thank Offering	\$213.50		
WAIF	\$287.00		
Total Non-Budget Income	<u>87,952.04</u>		
Total Income	<u>302,829.27</u>		

2020 Income & Expenditures

	Year-to-Date Date Actual	2020 Budget	Actual Minus Budget
General Budget Expenditures			
Altar Committee	\$0.00	200.00	-200.00
Benevolence	\$20,000.00	25,000.00	-5,000.00
Christian Learning	\$386.48	1,000.00	-613.52
Church Operations	\$5,643.21	5,500.00	143.21
Envelopes - Offering	\$449.99	465.00	-15.01
Finance	\$512.68	1,000.00	-487.32
Fringe Benefits - Pastor	\$45,358.96	46,201.00	-842.04
Insurance - Church	\$11,935.75	12,000.00	-64.25
Maintenance/Property	\$14,364.27	27,000.00	-12,635.73
Payroll	\$114,657.21	114,658.00	-0.79
Social Security/Medicare	\$4,946.27	5,160.00	-213.73
Vanco	\$673.68	260.00	413.68
Utilities	\$17,179.49	16,915.00	264.49
Worship & Music	\$2,606.07	6,000.00	-3,393.93
Total General Budget Expenditures	<u>238,714.06</u>	<u>261,359.00</u>	-22,644.94
General Budget Income - Expenditures	<u>-23,836.83</u>		
Non Budget Expenditures			
Adopt a Family	1,271.00		
Boiler Repair	31,298.54		
Elijah Loan Interest	2,612.28		
Flowers			
Altar	135.00		
Easter Lilies	0.00		
Poinsettias	0.00		
Food Pantry	4,880.43		
Lighting Phase 2	0.00		
Liturgical Arts	0.00		
ACT	0.00		
Lutheran World Relief	85.00		
Lutheran Disaster Relief	1,025.00		
Miscellaneous Reimbursements	282.00		
Missions	0.00		
Thrivent Loan Interest	400.53		
Toilet Replacements	5,400.00		
Student Loan Program	0.00		
Women of Zion			
Funeral Lunches	0.00		
Rachel's Day	505.00		
Thank Offering	213.50		
WAIF	78.65		
Total Non-Budgeted Expenses	<u>48,186.93</u>		
Total Expenses	<u>286,900.99</u>		
Non-Budgeted Income - Expenses	<u>39,765.11</u>		
Total Income - Total Expenses	<u>15,928.28</u>		

Zion Lutheran Church

Account Status

December 31, 2020

ASSETS

Current Assets

Chase - Money Market	\$1.08
Chase - General Checking	<u>\$124,611.80</u>

TOTAL CURRENT ASSETS	<u>\$124,612.88</u>
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LIABILITIES

Short Term Liabilities

Chase Credit Card	\$702.30
Payroll Liabilities	\$7,667.73
	<u>\$8,370.03</u>

Designated Projects or Funds

Food Pantry	\$12,211.00
Lighting Project 2	\$6,094.00
ACT	\$7,191.00
Student Loan Fund	\$17,025.00
Women of Zion	\$2,397.00
Memorial Fund	\$532.00
	<u>\$45,450.00</u>

Current Assets minus Short Term Liabilities & Designated Projects or Funds	<u>\$70,792.85</u>
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Long Term Liabilities

Thrivent Mortgage	\$7,623.96
Elijah Foundation Loan	\$49,023.56

Total Long Term Liabilities	<u>\$56,647.52</u>
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TOTAL LIABILITIES	<u>\$110,467.55</u>
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TOTAL CURRENT ASSETS - LIABILITIES	<u><u>\$14,145.33</u></u>
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2020 BUDGET RECAP

2020 expenses of \$238,714.06 exceeded Income of \$214,877.23 by \$23,836.83. Our budget for 2020 was \$261,859. Revenue toward budget of \$214,877.23 resulted in missing our budget goal by \$46,981.77.

Revenue in support of our Thrivent Financial loan and our loan payment to the Elijah Foundation exceeded our goal by \$1,840.

Refer to the Monthly Income & Expenditures report for more detail.

Included in General Budget revenue was \$3,030 verses \$8,066 in 2019 from Thrivent's Choice Matching Dollars program, \$0 from Scrip sales verses \$666 in 2019, \$0 from Dream Cruise sales and \$0 from building usage fees..

In 2020 Zion continued benevolence of Budget revenue in support of the ELCA and Samaritas through the Southeast Michigan Synod.

2021 BUDGET PROPOSAL

On January 19th, 2021 the Zion Church Council reviewed the budget recommendations presented by the Finance Committee of the church. The Council unanimously voted to present the budget to the Congregation for consideration at the 2021 Annual Meeting.

Respectfully submitted,
Bob Morden, Treasurer

Zion Lutheran Church

2021 General Budget Proposal

Benevolence	
Samaritas	\$4,400
SEMI Synod - ELCA	\$17,600
Subtotal	\$22,000
Standing Committees	
Altar Guild	\$100
Christian Learning	\$700
Finance	\$1,000
Worship & Music	\$4,000
Subtotal	\$5,800
Staff Compensation	
Adult Choir Director	\$5,984
Children's Choir Director	\$3,346
Custodian	\$20,659
Hand Bell Director	\$0
Office Manager	\$13,380
Organist	\$19,948
Subtotal	\$63,318
Pastor	
Salary	\$52,000
Pension & Benefits	\$47,000
Subtotal	\$99,000
Other Expenses	
Building Fund (mortgage)	\$12,180
Comprehensive Insurance	\$12,500
Conventions/Retreats	\$0
Maintenance & Special Projects	\$20,000
Offering Envelopes	\$400
Office/Church Operations	\$3,480
Social Security/Medicare	\$5,200
Utilities	\$16,000
Vanco Online Usage fees	\$600
Subtotal	\$70,360
General Budget Total	<u>\$260,478</u>