



2023 ANNUAL MEETING

February 12, 2023

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STATISTICS

CONGREGATIONAL CHANGES - 2022

MEMBERSHIP GAINS		MEMBERSHIP LOSSES
Joining New Members	Baptism	Celebration of Victory
15	2	3

STATISTICAL INFORMATION - 2022

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

	2014	2015	2016	2017	2018	2019	2020	2021	2022
Zion Membership									
Baptized Members	302	266	256	258	260	255	229	211	199
Confirmed Members	233	219	212	213	212	199	182	169	156
Voting Members (Confirmed Members who Communed and Contributed in 2022)	203	209	209	211	210	197	175	162	150
Average Attendance at Sunday Services	129	106	109	112	102	113	119*	112*	115*
Attendance at Mid-Week Services									
Ash Wednesday	73	62	50	59	62	55	41	35	66*
Average Lent	39	45	38	35	—	50	40	35*	10
Maundy Thursday	64	43	57	66	65	—	50	41	63*
Good Friday	73	43	58	55	56	65	50	30	63*
Average Advent	35	50	—	—	—	—	23	21	10
Attendance at Easter Service	295	291	272	252	221	236	175	171*	162*
Attendance at Christmas Eve Services	302	205	201	180	208	67	155	177	105*
Attendance at New Year's Eve Service	47	44	40	32	28	28	42	18	—
Attendance at Annual Congregational Meeting	53	79	—	80	—	66	—	—	—

PASTORAL ACTS - 2022

Weddings - 2

Funeral - 4

Baptisms - 2

*Worship attendance is determined by the number of individual present in the sanctuary plus 1.7 times the number of log-ins. Log-ins often include more than one person behind a screen. Through observation of households present online, we believe there is an average of 1.7 people per screen. In addition, Facebook viewers are NOT included, as those are more difficult to track.

MINUTES OF NOVEMBER CONGREGATION MEETING - 2022

Sunday, November 20th

President Stephanie Melnick called the meeting to order at 10:35am and handed the chair to Pastor Matthew Bode.

Max Spayde, on behalf of the Nominations Committee, made the following report:

Nominations for a first term on congregation council: Marianne Corrigan, Ceil Mac-Smith, Jeff Wasilewski.

Nominations for a second term on congregation council: Tracey Anderson, Karlene Harrison.

Nominations for a first term on Elijah Fund: Chris Hamilton

A motion was made to vote the slate by acclamation as there were no competitive elections. Motion seconded. Unanimously elected. Pastor Bode returned the chair to President Melnick. A motion was made to adjourn. Seconded and approved.

Adjournment called at 10:40 am.

Respectfully Submitted, Pastor Matthew Bode

MINUTES OF ANNUAL CONGREGATION MEETING - 2022

February 13, 2022 Meeting in church and on Zoom.

Attendance Count: 24 – Zoom and 46 – in church building

Meeting Called to Order at 11:25 AM.

ANNOUNCEMENTS AND PRAYER – MATTHEW BODE

Thank you for being patient with this online format. Please use chat and unmute as needed.

Explanation of procedures:

- -State your name when speaking or making a motion.
- -If on Zoom – raise your hand and Jim will unmute you, or you can use the chat function.
- -We will only ask for ‘nays’ when voting.
-

Motion to approve the agenda made by Nathalie Demers and second by Michael Cruse.

Motion passes with no opposition

Motion to approve 2021 minutes made by Nathalie Demers and second by Matt Stoll.

Approved as written with a name correction (Bill Minto name should be corrected)

Motion to accept the 2020 Annual Report made by Michael Cruse and second by David Struck.

Discussion:

- Note that the 2021 financial report had the incorrect version sent initially.
- Elijah Fund will extend the current terms of members and not hold elections. Members: Ron Harmon, Dagmar Jones, Tom VanDeGrift, and Dale Gaden.
- Elijah fund budget corrections are noted.
- Nominating Committee. So far, the following individuals are part of nominating committee for council and Elijah Fund:
 - o Matt Stoll, Laura Rockwood, and Kenn Jones

Let Pastor or Stephanie know if you are interested in being on the committee or in serving

2022 Annual Budget

- There are notes and FYI information that explain the changes in budget.

Motion made to consider budget- made by Michael Cruse and second by Natalie Demers.

Budget is considered and open for discussion.

Motion by Ron Harmon to close discussion and second by Sarah Niemi

MINUTES OF ANNUAL CONGREGATION MEETING - 2022 CONTINUED

No opposition and discussion is closed.

Motion to approve budget as written made by Sarah Niemi and second by Ron Harmon.

No opposition and 2022 budget is approved.

Motion to conclude business of annual meeting made by Michael Cruse and second by Sarah Niemi.

No opposition and business is concluded.

Business concluded. End of formal agenda.

Remarks are received as follows: Thank you to council and ministries.

Pastor Bode: I would like to give thanks to staff and volunteers who gave so much more of themselves this year. Staff really had to reinvent their professional roles and learned new skills doing everything they can. Thank you to volunteers who have made so much possible.

CLOSING PRAYER - Prayer led by Pastor Bode

Motion to adjourn made by Kenn Jones and second by Matthew Bode. Motion passes and meeting is adjourned

Minutes recorded by Council Secretary, Karlene Harrison.

PASTOR'S ANNUAL REPORT - 2022

January 2023

The Rev. Matthew Bode, Pastor, Zion Lutheran Church

Saints of Zion,

We praise God for another year of ministry and growth here this mission field we have been given. In a world that faces numerous challenges and massive change, we continue to do the ministry of Jesus while being changed and challenged ourselves. Thankfully, we seem to be up to the task! While some transformations and changes have been natural and easy, others are difficult. Nevertheless, here we are!

We continue to learn that while the Word of God is steady and the resurrection of Jesus is the same, and the living into it as a Lutheran congregation in the United States is not. Zion, like every other congregation, Lutheran or not, has in some ways needed to reinvent ministry. Yes, some Zion changes have come with a newish pastor (5 years in March!), but mostly life in a world saturated by COVID-19 changed the patterns of people's behavior. Some have stepped back from organized religion and the commitments that come with it. Others have done the opposite and become more involved. Zion has experienced both. We have in the past few years lost many active members. We have also gained many, both through reinvigorated ministries and new ways to worship through our online offerings. Praise God for the tools and resources we have to building Christ's community in these ways.

It is absolutely critical that we recognize all the people who are making Zion ministry move and flourish. Staff have been super amazing in thinking differently about the positions they hold. Lay leadership has done the same. Cautious but fearless leadership means holding on to what we have that is good and working while building or changing that which could also be good and better. The working relationship in this congregation have been such a blessing to be a part of in times like these.

PASTOR'S ANNUAL REPORT - 2022 CONTINUED

The ministries that have been the most successfully built or reformed this year have been the food pantry, Zion juniors, and our worship ministry. Again, keeping what is good and doing new things to create more participation. As a result, these are growing. Two goals for me and my ministry this coming year are to build up our Power and Love young adult ministry, as well as our Advocacy Team ministries. While I mentioned those ministries, those unmentioned are doing great things with exceptional energy as we enter our centennial year.

As a professional note, I continue to serve in clergy conference 11, meeting with other ELCA clergy in southern Oakland County. In addition, I meet semi-regularly with Ferndale clergy and the Ferndale Police Department. I continue to serve on synod council as well as the executive committee as the at-large member with the bishop, vice-president, secretary and treasurer.

Finally, I am also a teacher in the synod's Licensed Lay Ministry program. Ask me about that some time as we could use some more Zion members in it!

As another year passes, we mourn what we have lost, and rejoice in what we have gained. We look forward to another year of being challenged and uplifted by the Spirit of God in ministry. Please know that I do my best to be accessible, and feel free to contact me for pastoral care, ministry ideas, to volunteer, or whatever else may be on your heart or mind.

Thank you for your continued support. Let us move into this Zion centennial year with thanksgiving for the past, the blessings of the present, and the hope for the future that comes with growth and love.

From the peaks of Zion,
Respectfully Submitted, Pastor Matthew Bode

ALTAR GUILD ANNUAL REPORT– 2022

As the “housekeeping” arm of the church, we take care of the altar area, changing the paraments (altar cloths) and banners according to the liturgical calendar. We also decorate the sanctuary for the church festivals such as Easter and Christmas with lilies and poinsettias. In 2022, we finally were able to return to a more “normal” worship service with continually larger numbers of people participating in person. We also started the process of merging with Liturgical Arts.

In October, a new linen Dossal Curtain replaced the old red Dossal Curtain which brightened up the Chancel.

In November, Pastor dedicated a new commissioned altar piece and banners that were purchased as a memorial to Pastor Paul Gateman.

In November we also requested cloth shapes from the congregation to include on a new banner we are working on to celebrate the 100th Anniversary of Zion in 2023.

Respectfully submitted,
Ann McChesney
Altar Guild Chair
248-302-8657

Members: Barb Benedict
Barb Leach
Ann McChesney
Martha Struck

Helpers: Tony Benedict
Bob McChesney
David Struck

****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.**

ELIJAH FOUNDATION ANNUAL REPORT - 2022

Two grants were approved by the Elijah Foundation in 2022: \$800 ELCA Fund for Leaders, a scholarship fund for seminary students. \$600 Our Savior Lutheran Church, Chippewa Cree Rocky Boy Reservation, Havre, Montana. To continue support of this Native American Community. The foundation also received three generous gifts totaling \$7,200.

This year we would like to acknowledge and thank the 3 outgoing committee members:

Dagmar Jones

Dale Gaden

Ann McChesney

We would also like to welcome the 3 new members:

Chris Hamilton, 3 years

Emily Corey, 2 years

Elaina VanFossen, 1 year

Ronald Harmon, Chair

Elijah Foundation

2023 Elijah Foundation Committee Term

Ronald Harmon, Chair 2022-2024

Tom VanDeGrift, Financial 2022-2024

Chris Hamilton, (3 yr) 2023-2026

Emily Corey, (2 yr) 2023-2025

Elaina VanFossen, (1 yr) 2023-2024

Prepared 01/22/23

ELIJAH FOUNDATION INCOME & EXPENSES - 2022

Income

Contributions to Fund

Contributed 11/2022	\$ 200.00
Contributed 12/2022 (incl \$5,000 Paul Pertner)	7,000.00
Total	<u>7,200.00</u>

Income from Investments

Interest income	3,380.62
Dividends	2,904.15
Mutual Funds	1,687.52
Capital Gains	<u>2,387.56</u>
Total	10,359.85

Total Income \$ 17,559.85

Expenses

Investment Account	\$ 65.00
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Grants

ELCA Fund for Leaders	800.00
Our Saviour's Lutheran Church	
(on Indian reservation in Montana)	<u>600.00</u>
Total Grants	\$ 1,400.00

Total Expenses \$ 1,465.00

Total Available for Grants for 2023 \$ 7,721.14
 Maximum individual grant \$ 2,573.71

ELIJAH FOUNDATION INCOME & EXPENSES - 2022 CONTINUED

Elijah Foundation - Net Worth - As of 12/31/2022

(Includes unrealized gains)

Account	12/31/2022 Balance
ASSETS	
Cash and Bank Accounts	
Charter One Money Mkt	38,017.68
TOTAL Cash and Bank Accounts	38,017.68
Other Assets	
ZLC Loan (Bldg Fund)	41,321.27
TOTAL Other Assets	41,321.27
Investments	
PAX World Fund	31,742.06
Stock - DTE	17,084.71
Wayne Hummer - Investment Acco...	165,599.66
TOTAL Investments	214,426.43
TOTAL ASSETS	293,765.38
LIABILITIES	0.00
OVERALL TOTAL	293,765.38

Portfolio Value - 2 - As of 12/31/2022

2/1/2023

Security	Symbol	Shares	Quote/Pr...	est	Cost Basis	Gain/Loss	Balance
Bank of Montreal 6% 10/28/...		300.000	100.000	*	30,000.00	0.00	30,000.00
Chevron	CVX	150.000	144.780	*	15,677.31	6,039.69	21,717.00
DT Midstream Inc	DTM	69.786	35.259	*	168.75	2,291.84	2,460.59
DTE Energy	DTE	136.067	107.477	*	4,623.97	10,000.15	14,624.12
Lord Abbett Affiliated Fund ...	LAFFX	993.928	15.389	*	16,342.12	-1,046.67	15,295.45
Lord Abbett Bond Debentur...	LBNDX	1,936.124	7.080	*	16,650.27	-2,942.90	13,707.37
Lord Abbett Short Duration I...	LALDX	3,595.370	3.920	*	15,532.00	-1,438.15	14,093.85
National Australia Bank due...		120.000	100.083	*	11,808.68	201.28	12,009.96
New Residential Invt Cor		400.000	9.320	*	7,352.36	-3,624.36	3,728.00
PAX WORLD BALANCED	PAXWX	1,393.418	22.780		28,583.51	3,158.55	31,742.06
SCE Trust VI 5.0 Pfd		400.000	18.750	*	10,268.23	-2,768.23	7,500.00
Verizon Communications	VZ	200.000	50.750	*	10,651.97	-501.97	10,150.00
-Cash-					37,398.03	0.00	37,398.03
TOTAL Investments					205,057.20	9,369.23	214,426.43

FINANCIAL SECRETARY ANNUAL REPORT– 2022

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 monthly. In January 2022, I distributed annual giving statements for 2021 and in October 9-month reports for 2022.

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, name on another envelope, or electronically) AND fills out a communion card (green card or online) when receiving the sacrament. 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 for donors include general budget, special envelopes, and initial envelope. Giving units are comprised of members and friends who received envelope boxes plus members without boxes who donated (including online). \$239,085 were contributed towards those Budget categories by 100 donor units giving an average of \$45.98/week, compared to 107 units that gave an average \$43.65/week in 2021.

Building mortgage payments for roof, parking lot, & tuck-pointing done before 2011 were moved into the 2021 budget, but I have still kept track of how much money was earmarked for Building since then. \$9966 were donated to more than cover the \$8004 paid.

Online giving through Vanco has continued, but less than 2021, and Venmo has been introduced in Dec. Combined electronic giving for 2022 totaled \$126,385 less cost of \$2344, some of which was offset. About 48% of total giving by the 100 units was done online.

Building Use income of \$25,820 was even more substantial with more groups using our facilities the whole year.

A significant source of income was from Thrivent Choice Dollars. Nineteen Zion members and friends directed \$2484 to Zion's budget, down from \$4052 by 19 Thrivent members in 2021.

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 2022. We have spread God's love here in Ferndale, SE Michigan, nationally, and globally.

Respectfully submitted by
Sandra Ayers, Financial Secretary

FINANCE TEAM ANNUAL REPORT - 2022

As the Corona Virus pandemic continued, we remained hopeful that our beloved congregation would still be able to give to God and our mission. Luckily, no major projects were required for us to raise funds for, so we could focus on our general budget.

The Finance Team brought back the holiday Scrip gift card sales in November and December and generated \$11,975 in sales that brought \$477 in profit to Zion.

We have also created a Venmo account to accept donations in hopes people will have more options to give beyond our app and website.

With the help of Dagmar Jones and Sandy Ayers, the Finance Team monitored our giving and finances throughout the year and no big asks or pushes were needed. With the increased building rental income and a couple of large gifts, we were able to stay on track in 2022.

We are happy to report that our church family gave a collective \$271,497 to the General budget that we had set at \$288,724. Thankfully, our budget expenses stayed below this giving at \$264,532. See the treasurer's report for full details. Total church income, including non-budget came to \$304,754. This gave us a nice \$9,111 cushion for overall income versus expenses. Looking ahead to 2023, we have advised Council to approve and send to the congregation a budget that includes a 5% increase over last year. We pray that our church family can fulfil this request since we fell short of our budget income last year and will give quarterly updates to the congregation with our progress and hope for our expenses to be less than expected like last year.

Are you not sure how much you should be giving to Zion to support our mission? While everyone's ability to give is different, we hope this handy chart on the following page can give you a guide to your income and what percentage is calculated that you give to the church.

FINANCE TEAM ANNUAL REPORT - 2022 CONTINUED

Income	1.0%	1.5%	2.0%	2.5%	3.0%	3.5%	4.0%	4.5%	5.0%	10.0%
\$10,000	\$100	\$150	\$200	\$250	\$300	\$350	\$400	\$450	\$500	\$1,000
\$20,000	\$200	\$300	\$400	\$500	\$600	\$700	\$800	\$900	\$1,000	\$2,000
\$30,000	\$300	\$450	\$600	\$750	\$900	\$1,050	\$1,200	\$1,350	\$1,500	\$3,000
\$40,000	\$400	\$600	\$800	\$1,000	\$1,200	\$1,400	\$1,600	\$1,800	\$2,000	\$4,000
\$50,000	\$500	\$750	\$1,000	\$1,250	\$1,500	\$1,750	\$2,000	\$2,250	\$2,500	\$5,000
\$60,000	\$600	\$900	\$1,200	\$1,500	\$1,800	\$2,100	\$2,400	\$2,700	\$3,000	\$6,000
\$70,000	\$700	\$1,050	\$1,400	\$1,750	\$2,100	\$2,450	\$2,800	\$3,150	\$3,500	\$7,000
\$80,000	\$800	\$1,200	\$1,600	\$2,000	\$2,400	\$2,800	\$3,200	\$3,600	\$4,000	\$8,000
\$90,000	\$900	\$1,350	\$1,800	\$2,250	\$2,700	\$3,150	\$3,600	\$4,050	\$4,500	\$9,000
\$100,000	\$1,000	\$1,500	\$2,000	\$2,500	\$3,000	\$3,500	\$4,000	\$4,500	\$5,000	\$10,000
\$110,000	\$1,100	\$1,650	\$2,200	\$2,750	\$3,300	\$3,850	\$4,400	\$4,950	\$5,500	\$11,000
\$120,000	\$1,200	\$1,800	\$2,400	\$3,000	\$3,600	\$4,200	\$4,800	\$5,400	\$6,000	\$12,000
\$130,000	\$1,300	\$1,950	\$2,600	\$3,250	\$3,900	\$4,550	\$5,200	\$5,850	\$6,500	\$13,000
\$140,000	\$1,400	\$2,100	\$2,800	\$3,500	\$4,200	\$4,900	\$5,600	\$6,300	\$7,000	\$14,000
\$150,000	\$1,500	\$2,250	\$3,000	\$3,750	\$4,500	\$5,250	\$6,000	\$6,750	\$7,500	\$15,000

Dagmar Jones has thankfully agreed to step up as our Treasurer and we cannot thank her enough taking on this enormous task! We also cannot thank Bob Morden enough for all of his years of service in this role and we wish him a happy retirement! Sandy Ayers continues to be our Financial Secretary which we cannot thank enough, either for this enormous task.

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
 Dagmar Jones

ZION FOOD PANTRY ANNUAL REPORT - 2022

Zion's Food Pantry was rebooted this year. Since the food pantry is staffed by volunteers, the work was divided into Administration, Operations, and Distribution to spread the work load more evenly. We all work together for the success of the pantry. Carol Wunderlich handles the Administration which includes registration of guests and filing the required paperwork with Gleaners and The Emergency Food Assistance Program (TEFAP).

Ruth Steinert is our Operations Manager. She orders the food from Gleaners, prepares the list of foods to be packed in bags and the shopping list for guests, and performs the inventory each month. More on the shopping list later. She also manages the new email address for the pantry.

Jackie Oliver is the Distribution manager, organizes the volunteers and the distribution of food, acquires the fresh and frozen produce and butter, makes sure the guests receive all the food and other items available, and ensures everything is carried to their vehicles.

The food pantry is focused on helping our guests receive the food that they and their families want and will consume. We give them the option of receiving two prepacked bags of food or selecting the food they want and need from a "shopping list." Giving guests the option to "shop" allows them to select items that best meet their needs.

The pantry has a new email address, zionlutheranfoodpantry@gmail.com where our guests can preorder their bags of food from the shopping list and pick them up on the third Wednesday of the month. The guests can also order from the shopping list on the day of distribution and have their order filled while they shop at the tables of supplies. This option grows more popular each month.

Everyone gets the opportunity to select spices, condiments, cleaning supplies (hand soap, dish soap, laundry detergent, shampoo, body wash, hand sanitizer, multipurpose cleaner), bathroom tissue, paper towels, fresh produce (potatoes, carrots, onions, apples, and mandarin oranges), frozen vegetables, butter, and other items. Our guests say it is fun to come to our pantry and shop.

In March, June, September, and December, the pantry receives food from The Emergency Food Assistance Program (TEFAP). In those months, our guests receive an additional one or two bags of food depending on what we receive.

ZION FOOD PANTRY ANNUAL REPORT - 2022 CONTINUED

In March, June, September, and December, the pantry receives food from The Emergency Food Assistance Program (TEFAP). In those months, our guests receive an additional one or two bags of food depending on what we receive.

We have distributed approximately 6,570 pounds of food this year, serving over 755 individuals. We also provided numerous individuals with emergency food bags throughout the year. We could not do any of this without the support of the congregation. Thank you to everyone who contributes to the pantry. We want to thank Pastor Bode and Stephanie Melnick for their support during the rebooting and Stacey Jamison for her technology assistance. We want to thank Delando Perkins, our custodian, for all he does in support of the pantry.

We were very blessed to receive generous food donations from two of our local businesses, Common Citizen and Second Story Collection. As in the past, we have received monetary donations in the form of a gift card from Meijer and a generous check from the CROP walk. We thank Hollywood Market where we purchase our grocery bags. A huge thank you goes to our partner affiliate Gleaners Community Food Bank. We are very fortunate to be able to purchase a large portion of our food, paper products and cleaning supplies from Gleaners at a great cost savings.

We want to thank our volunteers. They work hard to get everything organized, ready for delivery, and distributed. Thank you to Tracy Anderson, Judy Arthofer, Russ Ayers, Joyce Bannon, Todd Caswell, Ron Harmon, Kenn Jones, Barb Leach, Cecilia Mac-Smith, Ann McChesney, Stephanie Melnick, Bud Rogers, Mark Rubino, Priscilla Scherer, and Joan Weidner.

Our goals for 2023 are to expand our social media presence in the community, offer a variety of new items, and continue to be a welcoming, supportive, and fun food pantry.

Respectfully submitted,
Jackie Oliver, Ruth Steinert and Carol Wunderlich

FOOD PANTRY FINANCIAL REPORT - 2022

Balance Forward January 1, 2022 \$13,523.62
Income \$5,697.82
Expenditures \$7,163.46
Ending Cash Balance December 31, 2022 \$12,057.98

Submitted by Dagmar Jones, Treasurer

LITURGICAL ARTS ANNUAL REPORT - 2022

A good portion of 2022 was lost due to Covid restrictions but when Zion opened its doors for worship Liturgical Arts went to work. We installed for Pentecost a display that was hung down the center isle. We also installed for Zions 100th year anniversary a display of gold stars with former members names on them. This was also hung in the sanctuary. We are currently working on a 100th year anniversary banner that will be displayed. The following people are members of our committee. Judy Arthofer, Eve Gateman, Hunter Hicks, Mark Rubino, Priscilla Scherer, Ann McChesney, David Struck, Martha Struck and Barb Leach. This list represents the recent merger of Altar Committee with Liturgical Arts.

Respectively submitted, Heidi Rogers.

MEMORIAL FUND FINANCIAL REPORT - 2022

Balance Forward January 1, 2022 \$4,874.25

Income \$10,555.29

Expenditures \$5,000.00 (Elijah Foundation)

Ending Cash Balance December 31, 2022 \$10,429.54

Allspring Short Term Bond Fund as of 9/30/2022 \$20,187.19

(formerly Wells Fargo Bond Fund)

Submitted by Dagmar Jones, Treasurer

PROPERTY COMMITTEE ANNUAL REPORT- 2022

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.

2022 Activities:

With an aging building, it is important to maintain and repair the facility in a proactive manner. The following activities were completed:

- Parking lot was resealed and striped
- Church doors were refinished
- Roof leaks were caulked/patched, flashing was repaired
- Broken sprinkler heads were repaired (caused by city improvements project)
- Pews were removed to create handicap access in two locations
- Back row pews were removed to create space for bell choir
- Bookcases were created in Fellowship Hall
- New faucets installed in Men's room/ urinal leak repaired / odor traps put into all drains
- Elevator emergency phone was repaired

Future Goals:

- Sidewalk repair (East entrance walk)
- Drainage assessment / repair (East Entrance drainage area)
- Employ professional lawn service
- Plant ground cover, perennials along back parking lot garden wall
- Replace canopy by west side door
- Update Men's bathrooms (paint)
- Clean Fellowship Hall chair coverings
- Fix valve/pipe in basement Men's room to regulate temperature

Respectfully Submitted,
Robert Bokram, Chairperson

ZION JUNIORS ANNUAL REPORT - 2022

There has been so much going on in the world of Zion Juniors, especially now that we are together in person again! Zion Juniors is the community of children in our church ranging from birth to middle school. There are several branches of this community, all of which are now active.

Zion Juniors - As a community, we have done gatherings and outings, and plan to do more. We are planning a movie/activity night this winter, and have an annual Labor Day camping trip. We encourage our grade school children to attend Living Water Ministries summer camp each year. This year we will attend June 18-23. Juniors are starting to take on bigger responsibility in the greater church community, such as cross bearing. We communicate and plan as a group regularly through our Facebook group.

Zion Sprouts - This is a community for babies through age 4 and their adults that meet once a month before church. Sprouts experience an introduction to God through music, stories, movement, etc. Sprouts restarted for the first time this January since the pandemic hit.

Zion Juniors Explore - This is our Sunday education program for our children ages 4-5 through middle school. This happens most Sundays during worship, excluding holidays, school breaks, and the summer. Ideally we would run two classes regularly, one for the younger students, and one geared toward older students who are ready for a more in depth conversation in preparation for confirmation. Currently, we are struggling to staff one class each week, so we are unable to have two classes on a regular basis. We are looking for more volunteers to teach Sunday classes.

Zion Juniors Music - Music restarted in full capacity this fall. In December, these children presented their annual Christmas program. We are currently planning to present something during church about every six weeks. The children are learning to play hand chimes and will also get experience with our African drums soon.

We invite all families with children of any age to join this community. There is something for everyone. You can search “Zion Juniors” on Facebook to find that group. You can see Stacey Jamison for any questions.

Submitted by Stacey Jamison

ACTIVE CHRISTIAN TEENS ANNUAL REPORT - 2022

ACT started the year with some bad news, that the ELCA National Gathering, already postponed because of COVID-19, would be cancelled until the next year in the rotation, 2024. That meant a generation of our youth would not have access to the Gathering. Brainstorming needed to be done.

Leader Katie Brisson and Pastor Matthew Bode gathered the youth for a series of evening, usually around cooking, in the church kitchen to build relationship among our small group. Numerous conversations about what life is like for them in COVID, what God is doing in their lives, and what we wanted to do as a group happened.

We decided to do a justice and vocation trip to Chicago in July of 2022. Our band of two adults and three ACTs got on the Amtrack for a 4 day tour of the city. We focused on God's call and exploring urban areas that may be new to us. Among the many things we did was tour a local Chicago neighborhood with youth from that neighborhood and visit local museums dedicated to local art. We ate at authentic ethnic-specific restaurants in neighborhoods that reflected those ethnicities, took public transit the entire time we were there, and did our best to talk to local residents about life, sharing and learning. In addition, we visited the Lutheran School of Theology at Chicago where we had an extensive conversation with a staff member and student about call and vocation.

Overall, we believe this was a fantastic trip with deep reflection and fun in a small group that allowed for easy travel and discernment. This may be another model for youth trips in the future. We thank the congregation for all of the prayers and financial support that made the trip possible. If you are able to give to ACT, we know that it would be helpful for future trips for the next line of youth. The next ELCA Youth Gathering is scheduled for the summer of 2024.

Praise God for a good year!

Submitted by Katie Brisson and Pastor Matthew Bode

SOCIAL MINISTRY ACTIVITIES - 2022

In 2022 group activities and those centered at the building were gradually reactivated, 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 to the congregation.
- 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.
- In Sept. the CWS/Crop Walk in Ferndale was a combined in-person and virtual event, in conjunction with 6 other churches in Ferndale (St. Luke's Episcopal, First United Methodist
- Our Mother of Perpetual Help RC) and Royal Oak (First Congregational, First Presbyterian, Good Shepherd/ Prince of Glory/ Trinity Lutheran this year. Total Zion donations of \$5000 supported 21 Zion actual, virtual, and spirit walkers. Zion's Food Pantry received \$1305 (8.3% of total Ferndale & Royal Oak donations (over \$15000) with 3 food pantries sharing local funds). Now that our \$5000 challenge has been met, we're waiting to hear Pastor Bode play his trombone.
- Our contributions to Lutheran World Relief were 1 Personal Care Kit, 2 Baby Care Kits, and 50 School Kits -- all delivered and loaded into trucks in October to go to the Baltimore warehouse.
- Detroit Rescue Mission Ministries (DRMM) was the recipient of many coats, sweaters, toiletries, and bedding throughout the year.
- On a personal level, individuals prepared meals, visited, and provided home/personal assistance to members who had short or long term needs.
- 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 many shawls and blankets to comfort people in hospitals and at home. Meetings have resumed in 2022 to foster community to the group.

Newcomers are always welcome to this fulfilling ministry.

- Close-to-expiration breads from Costco are occasionally available to the community.
- Zion honored a budget commitment for support to Samaritas, the Michigan ELCA social ministry organization. We also collected money through a special envelope category for Synod's Detroit mission efforts.

Submitted by Sandra Ayers

PRAYER SHAWL MINISTRY ANNUAL REPORT - 2022

Since its inception in October, 2007, members of Zion's Prayer Shawl Ministry prayerfully knit and crochet shawls, lap robes, and baby blankets.

Members craft these items at home and meet as a group once a month September-May in Zion's Lounge.

Following a prayer of blessing, over the years hundreds of these items have been gifted out to individuals, hospitals, nursing homes, or where there is a need.

Financially we are not a budgeted item, but continue to be self-supporting. We welcome donations of yarn for the ministry's use, which many times can be found at garage sales, estate sales, or resale shops.

We welcome new members to the ministry.

Respectfully submitted,

Shirley Nesseth, Chairperson

Barb Leach

Jean Pepper

Heidi Rogers

Ruth Steinert

Linda Whitman

Carol Wunderlich

WOMEN OF ZION ANNUAL REPORT - 2022

In 2022 Women of Zion (Women of the ELCA, W/ELCA) has supported various projects and ministries. 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 to be forwarded to churchwide W/ELCA for women and children in crisis situations. This year donations were \$345 (up from \$216 in 2021).

Donations for Thankoffering totaled \$190 (up from \$185 in 2021) in the fall to be sent to the churchwide W/ELCA to support its national programs and provide resources to local units. One funeral luncheon was provided in 2022 for Fred Reed, former custodian at Zion, who is sorely missed in Zion's kitchen.

Women are encouraged to make use of personal W/ELCA resources on the website womenoftheelca.org. Local Bible study and discussion has continued on Zoom in 2022, using materials from the national magazine "Gather", which is available at church for reading. Additional participants are welcome on the 1st & 3rd Thursdays of the month at 11:00. Join via the midweek Hope service link. Thanks to Mur Hucul for leading these sessions and mastering Zoom.

Thank you to the congregation for contributing to the Women's Annual Ingathering Fund (WAIF) envelope in February and other donations. That income presently supports magazine subscriptions and funeral luncheons as needed, with a tithe of WAIF sent to the SE MI Synod W/ELCA.

Submitted by Sandra Ayers

WOMEN OF ZION FINANCIAL REPORT - 2022

Balance Forward - January 1, 2022

\$2694.14

Income

General Donations \$343.56

W.A.I.F. \$256.56

Rachel's Day Offering \$345.00

Thankoffering \$190.00

\$1144.12

Expenditures

Funeral Lunch \$145.98

Ending Balance – December 31, 2022 \$3692.28

(\$561.56 forwarded to Synod WELCA & National WELCA, January 2023)

Submitted by Dagmar Jones, Treasurer

FINANCE REPORTS

TREASURER'S ANNUAL REPORT - 2022

The primary responsibility of the church Treasurer is to document and distribute the General Funds of the church and to assist in the development and monitoring of the General Budget. The Treasurer also oversees the payment of loans, invoices for church maintenance and operations, payment of salaries, benefits, withholding taxes and property insurance. The Treasurer presents a monthly report to the Congregational Council that outlines the budget income and expenditures.

Monthly Income and Expenditure 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. The Salaries/Payroll Expenses will show a bigger than expected expenditure due to a double payment of both the Federal and Michigan Withholding taxes. It's been a learning process.

Account Status

This page shows Zion's assets and liabilities at the end of 2022. This page does not include church property (church building and contents) as based on the insured value.

Dagmar Jones
Treasurer

INCOME AND EXPENDITURE REPORT- 2022

INCOME 2022

	Year to Date Actual	2022 Budget
General Budget Income	\$258,751.93	
Building Fund (mortgage)	\$9,784.67	
Building Usage	\$17,150.00	
Scrip Profit	\$477.25	
Thrivent Choice Program	\$2,484.00	
Total General Budget Income	\$288,647.85	\$288,273.00
Non-Budget Income		
ACT	\$1,212.00	
Flowers	\$320.00	
Food Pantry	\$5,697.82	
Liturgical Arts	\$200.00	
Living Waters	\$613.96	
LWR	\$50.00	
Memorial Fund	\$5,559.29	
Missions	\$60.00	
Outreach	\$800.00	
Women of Zion	\$1,144.12	
Zion Anniversary	\$449.22	
Total Non- Budget Income	\$16,106.41	
Total Income	\$304,754.26	

EXPENDITURES 2022

	Year - to- Date Actual	2022 Budget	Actual - Budget
General Budget Expenditures			
Altar Committee	\$830.82	\$100.00	-\$730.82
Benevolence	\$21,300.00	\$23,000.00	\$1,700.00
Christian Learning	\$768.04	\$900.00	\$131.96
Church Operations	\$4,427.25	\$5,500.00	\$1,072.75
Elijah Mortgage Interest	\$2,036.10	\$9,000.00	\$6,963.90
Evangelism	\$1,049.40	\$5,000.00	\$3,950.60
Envelops (offering)	\$421.86	\$400.00	-\$21.86
Finance Committee	\$352.00	\$1,000.00	\$648.00
Insurance - Church	\$12,574.50	\$12,500.00	-\$74.50
Pension & Benefits	\$28,904.87	\$48,000.00	\$19,095.13
Maintenance/Property	\$18,759.77	\$12,000.00	-\$6,759.77
Salaries/Payroll expenses	\$132,293.52	\$123,623.00	-\$8,670.52
Social Security/Medicare	\$4,789.56	\$5,200.00	\$410.44
Special Projects	\$1,348.73	\$10,000.00	\$8,651.27
Supply Preaching	\$750.00	\$1,000.00	\$250.00
Thrivent Mortgage Interest	\$8.75		-\$8.75
Utilities	\$27,115.23	\$22,600.00	-\$4,515.23
Vanco Expenses	\$873.76	\$900.00	\$26.24
Worship & Music	\$3,427.85	\$8,000.00	\$4,572.15
Zoom Administrator	\$2,500.00		-\$2,500.00
Total General Budget Expenditures	\$264,532.01	\$288,723.00	\$24,190.99
Non- Budget Expenditures			
ACT	\$5,479.01		
Council Retreat	\$300.00		
Flowers - Poinsettias	\$330.00		
Food Pantry	\$7,163.46		
Ferndale Pride	\$373.42		
Life Ins Proceeds	\$7,515.98		
Living Waters	\$615.00		
Misc. expenses	\$690.42		
Scrip	\$8,497.75		
Women of Zion	\$145.98		
Total Non-Budget Expenditures	\$31,111.02		
Total Expenditures	\$295,643.03		
Total Income (pg 1)	\$304,754.26		
Total Income - Total Expenditures	\$9,111.23		

ACCOUNT STATUS - 2022

December 31, 2022

ASSETS

Current Assets

Chase – Money Market	\$1.08	
Chase – General Checking	\$135,107.84	
TOTAL CURRENT ASSETS		<u>\$135,108.92</u>

LIABILITIES

Short Term Liabilities

Chase Credit Card	\$2316.28	
Payroll Liabilities	\$6512.96	
		\$8,829.24

Designated Projects or Funds

ACT	\$3,047.82	
Food Pantry	\$12,057.98	
Life Insurance Proceeds	4,932.00	
Lighting Project 2	\$6,094.00	
Liturgical Arts	\$41.00	
Memorial Fund	\$10,429.54	
Student Loan Fund	\$17,025.00	
Women of Zion	\$3,692.28	
Zion Anniversary	\$449.22	
		\$57,768.84

Total Short Term Liabilities & Designated Funds **\$66,598.08**

Long Term Liabilities

Elijah Foundation Mortgage Loan	\$41,316.68	
Total Long Term Liabilities		\$41,316.68

TOTAL LIABILITIES **\$107,914.76**

TOTAL CURRENT ASSETS minus LIABILITIES **\$27,194.16**

2023 BUDGET PREVIEW

The 2023 Zion budget is relatively close to the 2022 budget. However, there are a few changes. First, we have increased our planned benevolence giving to the synod. We give as a percentage of what we receive as a model for the congregation.

Altar guild has a significant budget increase due to the new costs of our communion elements. We did also allow for increases to utilities, as well as accounting/banking fees. You will see that we had a line item for Vanco usage fees, but we did not have a line item for other banking fees that we previously placed in miscellaneous. The new category places all of those fees in one place. We also decreased our line item for the Building Fund, in which we are paying back the Elijah Fund (ourselves) for a previous loan for building work. Another loan was paid off so that is reflected in the decrease.

Finally, the executive team took under consideration the pay rates of our staff. Some of our staff are considerably underpaid when comparing their positions to others in the same field. Therefore, we did some increasing to bring positions closer to those rates in their respective field. The executive team wants to make sure that staff are appreciated and are given a just wage.

We continue to be as faithful as we can with the resources that God has given us. Thank you for your giving that helps us move this ministry along.

2023 BUDGET

Zion Lutheran Church – 2023 Budget February 12, 2023

Benevolence		2022	2023
Samaritas		\$4,600	\$4,600
SEMI Synod – ELCA		\$18,400	\$21,600
	Subtotal	\$23,000	\$26,200
Standing Committees			
Altar Guild		\$100	\$1000
Christian Learning		\$900	\$900
Evangelism		\$5,000	\$5,000
Finance		\$1,000	\$100
Liturgical Arts		-----	\$300
Worship & Music		\$8,000	\$8,000
	Subtotal	\$15,000	\$15,300
Staff Compensation			
Adult Choir Director & Hand Bell Director		\$6,104	\$10,286
Childrens Choir Director		\$3,413	\$3,981
Custodian		\$21,072	\$21,072
Office Manager		\$13,648	\$14,920
Organist		\$20,347	\$21,154
Zoom Administrator		\$6,000	\$6,000
	Subtotal	\$70,584	\$77,413
Pastor			
Salary		\$53,043	\$55,601
Pension & Benefits		\$48,000	\$48,600
	Subtotal	\$101,040	\$104,201
Other Expenses			
Accounting/Banking Fees		-----	\$2,200
Building Fund (mortgage)		\$9,000	\$6,200
Comprehensive Insurance		\$12,500	\$13,238
Maintenance		\$12,000	\$12,000
Offering Envelopes		\$400	\$375
Office/Church Operations		\$5,500	\$5,500
Social Security/Medicare		\$5,200	\$5,200
Special Projects		\$10,000	\$10,000
Supply Preaching		\$1,000	\$1,000
Utilities		\$22,600	\$25,000
Vanco Online Usage fees		\$900	-----
	Subtotal	\$79,100	\$80,713
General Budget Total		\$288,724	\$303,827