

St. Paul's Lutheran Church
Semi-Annual Voters Packet - FALL 2024

Enclosed is the information to be presented to the Fall Voters Assembly. The Voters Meeting will begin by 9:30 am in the Fellowship Room following our 8:15 service.

Anyone may attend our Voters Assembly meetings; our Constitution and ByLaws state that “the right of suffrage is confined to such members as have reached the age of twenty-one (21), signed this constitution, who are not under public discipline, and roll call of at least one of the last two scheduled regular business meetings showed presence unless excused.” So that we follow this document, our sign-in sheets will contain a check-off column that states your sign-in signature will be added to the signature list of our Constitution. Our Constitution and ByLaws may be found on our website under the links / voters info tab to the far right on the menu.

AGENDA

VOTERS ASSEMBLY MEETING
October 13, 2024 at 9:30am

CALL TO ORDER – Craig Baker
OPENING PRAYER – Pastor Kretzschmar
REVIEW OF CURRENT & ADMISSION OF NEW VOTERS – Melinda Carlson
REVIEW OF SPRING VOTER MEETING MINUTES – Melinda Carlson
PASTOR'S REPORT – Pastor Kretzschmar
DCE REPORT – Skylar Smith
FINANCIAL REPORTS – Leesa Pittman
ELDER TEAM REPORT – Bill Darwin/Gary Nagy
EDUCATION TEAM REPORT - Judy Nagy
CHRISTIAN FELLOWSHIP TEAM REPORT – June Asher
TRUSTEE REPORT – Rich Maschke

OLD BUSINESS

1. Legacy Endowment Fund Update

NEW BUSINESS

1. Election of Officers. *Still need a Secretary candidate , add'l Elders* Craig
2. 2025 Financial Plan Adoption Craig
 - Update on Financial Plan through 3rd Quarter Craig
 - Impact of preschool five-year plan on budget Don
 - Update on church and preschool insurance renewal Don
 - Update on choir chair lift fund and need Rich
3. Other

ANNOUNCEMENTS

THE LORD'S PRAYER

ADJOURNMENT

St. Paul's Lutheran Church
Voters Assembly Meeting Minutes
April 28, 2024

The meeting was called to order at 9:30am by President, Craig Baker;
Pastor Kretzschmar led the opening prayer.

Craig asked if there was anyone wanting to become a voting member; Jennifer Kimmett was re-admitted. The previous meeting's minutes were presented (see attached);

June Asher moved to approve, Rich Maschke seconded; voters approved.

The Pastor's Report was presented by Pastor Kretzschmar (see attached);

Bob Sullivant moved to approve, Mike Johnson seconded; voters approved.

The DCE and Education Team Reports were presented by Skylar Smith (see attached);

Rich Maschke moved to approve; Sue Sullivant seconded; voters approved.

Financial Reports were presented by Leesa Pittman (see attached);

Bobbie moved to approve; Rich Maschke seconded; voters approved.

The Elder Team Report was presented by Gary Nagy (see attached);

June Asher moved to approve; Sue Sullivant seconded; voters approved.

The Christian Fellowship Board Report was presented by June Asher;

Tootie Johnson moved to approve; Pete Alvis seconded; voters approved.

The Trustee Team Report was presented by Rich Maschke;

Bob Sullivant moved to approve; David Burrell seconded; voters approved.

Old Business

Craig updated the voters on the 125th Anniversary Committee plans until October (see attached),

Rich Maschke reported on the purchase of two defibrillators,

Leesa reported the establishment of a Chair Lift Fund for the collection of donations to install a chair lift in the Choir Loft.

Leesa also reported that the Legacy Fund is tracking with the stock market.

Gary Nagy presented the Safety and Security Team update to the voters; a brochure is available and will be reviewed after worship services in May.

New Business

Craig emphasized that our offerings to date were 94% of Plan and encouraged everyone to consider increasing their Giving. He also brought attention to our Sunday worship attendance and noted that there had been an increase heading into Easter. Missionary Pathways Opportunity was presented by Craig; it was suggested that St. Paul's forms its own cohort to encourage each other to take what we know about God to places where we already are and share.

It was announced that June Asher was no longer able to provide CLC supervision and that going forward the CLC would not be open to non-members due to a lack of replacement supervision.

The Lord's Prayer was led by Craig Baker and

a motion to adjourn the meeting was made at 10:30am

by Bob Sullivant; Sue Sullivant seconded; voters approved.

Respectfully submitted,

Carol Morgan for Melinda Carlson

St. Paul's Voters Meeting – October 13th, 2024

Rev. Dr. Aaron C. Kretzschmar

“But I do not account my life of any value nor as precious to myself, if only I may finish my course and the ministry that I received from the Lord Jesus, to testify to the gospel of the grace of God.”

(Acts 20:24)

St. Paul's Congregational Theme for 2024, the continuation of our 125th Anniversary Year,
“Spreading the Gospel of God's grace”

Please continue to pray that all members would consider who they can invite to worship and activities

Current Sermon Series: *Then Sings My Soul* (Psalm 71:23)

Sunday, October 13th – *Rock of Ages* (Hebrews 13:8)

Sunday, October 20th – *Just as I Am* (Luke 15:20)

Sunday, October 27th (Reformation Sunday) – *A Mighty Fortress Is Our God* (Psalm 46:11)

Recent and Upcoming St. Paul's Activities

A Tribute to Lutheran Music – Sunday, September 29th during the SS hour

Elders Porch Visits – Sunday, September 29th and October 27th at 1:30 PM

Children's Christmas Program practices begin – Wednesday, October 2nd

Tour of Stained Glass Windows – Saturday, October 5th at 9:00 AM, 11:00 AM, and 1:00 PM

Narrative Service (Conclusion of 125th Anniversary Celebration) – October 6th

LWML Brats Dinner – Sunday, October 6th

Circuit Forum in Cullman – Sunday, October 6th at 3:00 PM

Men's Bible Study and Breakfast – Saturday, October 12th and 26th at 7:30 AM

St. Paul's Voters Meeting – Sunday, October 13th at 9:30 AM

Blessing of the Quilts – Sunday, October 13th at 8:15 AM service

Southern District LCMS Professional Church Workers Conference – October 13th – 16th

Young Adults Game Night – Saturday, October 26th at 6:30 PM

Reformation Sunday Worship – Sunday, October 27th

Trunk Or Treat – Wednesday, October 30th at 5:30 PM

Preschoolers Parade for Halloween – Thursday, October 31st at noon

All Saints Sunday Worship – Sunday, November 3rd

Congregational Thanksgiving Meal – Sunday, November 10th at noon

Thanksgiving Eve Worship Service – Wednesday, November 27th at noon

Sunday Morning Adult Bible Study – *Ephesians: Life In God's Diverse Family*

The message of the gospel that Paul brought to the culturally diverse city of Ephesus forever transformed its citizen's lives. But the church in Ephesus had the same problems we face today: it was a multiethnic group of believers who found it difficult to come together as one and put aside their differences. In this study we will journey together through Paul's letter to the Ephesians to see how the apostle presented the revolutionary idea that Jesus came not only to forgive sins but also to create a unified family out of a diverse people.

Midweek Advent Worship Series: *Nazarites as Types of Christ*

Wednesday, December 4th at noon – *Samson, a Type of Christ* (Judges 13:8)

Wednesday, December 11th at noon – *Samuel, a Type of Christ* (1 Samuel 12:22-24)

Wednesday, December 18th at noon – *John the Baptist, a Type of Christ* (Luke 1:13-17)

DCE and Board of Education Report to Voters Fall, 2024

Preschool

- 55 children are enrolled now. Fall Enrollment is increasing – 5 PreK4 and 1 PreK3 openings to fill.
- Parent Appreciation first Monday of the Month. Help always needed to greet children and parents.
- Skylar leads a devotion for the Preschool Teachers the second Monday of the month.
- Weekly Bible Stories – Skylar provides lessons for teachers and visits each class on Mondays to teach.
- Skylar and Pastor switch off leading Preschool Chapel every Thursday.

Kidz, Tweenz, and Teenz

- 42 children in the program.
- Skylar and Pastor switch off leading KTT Chapel every Wednesday.

Christmas Program Highlights

- SCUBA Christmas – connecting what the kids learned at VBS to the Christmas Story. Be sure to join us for this year's program on Sunday, December 8th! Practices have begun, talk to Skylar to participate or help!

FaithLinks

- Averaging 20-25 KTT Kids and 1-2 Church Kids every Wednesday

Vacation Bible School | SCUBA

- 87+ Children Served (Aged Preschool to 5th grade). 48+ Volunteers.
- \$506 raised to support Amy Formella with Lutheran Bible Translators.
- Mark your Calendars for next year! True North: Trusting Jesus in a Wild World | June 23-27, 2024

Sunday School

- Enduring Faith Curriculum
- Sunday School Offering going towards different homeless ministries in Decatur. (Tennessee Valley Outreach, Downtown Rescue Mission, and Hands Across Decatur)

Middle & High School Youth

- Middle School Youth Retreat (High School Youth are invited too) will be January 17-19, 2025
- High School Youth preparing for 2025 LCMS Youth Gathering | July 19-23, 2025

Young Adults

- Meeting monthly. Averaging 7-8 people currently!
- Events include Game Nights, Hockey Games, and Baseball Games

Adult Bible Studies

- Wednesday Morning Bible Study – Averaging 4 people
- Women's Bible Study – averaging 14 Women
- Men's Bible Study – averaging 7 Men
- Wednesday Evening Bible Study – Averaging 8 people
- Sunday Morning Bible Study (RM 317) – Averaging 9 people
- Pastor's Sunday Morning Bible Study – Averaging 20 people
- Daniel Bible Study – Averaging 10 people

Bible Reading Challenge

- Bookmarks with the daily readings for the month are placed in your church mailbox every month. You can also sign up for text reminders by texting "@stpaulsbrc" to 81010. The daily readings are posted on our church Facebook as well.

St. Paul's Lutheran Church - Treasurer's Report Financial Summary

September 30, 2024

Total Funds in the Bank 12/31/22 to begin 2024

\$393,381.44

Balance on Hand 9/30/24

\$358,387.24

-\$34,994.20 **decrease** during 2024

Thrivent Building Loan Balance **\$209,157.38**

Endowment Fund **\$14,725.58**

Breakdown by Fund	Balance 12/31/2023	Balance 1/1/2024	Income during 2024	Disbursements during 2024	Balance 9/30/2024	Change YTD
"Checking Account"			620,947.87	-659,329.65	-38,381.78	
Budgeted Operating Expense Fund	6,787.26	0.00	335,524.04	-373,905.82	-38,381.78	-38,381.78
<i>Financial Plan funded by Firstfruits Giving Details in the 2023 Financial Plan Report</i>		<i>Preschool Income: 282,267.58</i>		<i>Afterschool Income: 3,156.25</i>	<i>offset Expenses in the Financial Plan</i>	
"Emergency Fund"	178,624.85	185,412.11	10,843.53	0.00	196,255.64	10,843.53
<i>funded by Budget Fund transfers, interest</i>						
"Savings Accounts"	105,462.08	105,462.08	21,235.13	-23,234.53	93,415.45	-12,046.63
Total Emergency Fund + Savings Funds	284,086.93				289,671.09	-1,203.10
Total Available Working Funds	290,874.19		<i>Budgeted Operating Expense Fund + Emergency Fund + Savings Accounts Operational trigger set at \$40,000</i>		251,289.31	-39,584.88
Donor-Restricted Funds	103,507.25	103,507.25	18,344.58	-13,482.48	107,097.93	3,590.68
Total Funds	394,381.44	394,381.44	671,371.11	-696,046.66	358,387.24	-35,994.20

Investment of Funds

	12/31/2023	Interest	Transfers	09/30/2024
PNC Checking	62,161.08			16,323.35
Schwab-T-Bills <i>formerly PNC MM</i>	79,993.04	3,218.42		83,211.46
Lutheran Church Extension Fund	505.80	2.39		508.19
Southern District Extension Fund CDs	250,721.52	7,622.72		258,344.24
Total Funds in the Bank	393,381.44	2,433.99		358,387.24

St. Paul's Lutheran Church Financial Plan Summary

	2024 YTD Actual	2024 Financial Plan	% of Plan	10/5/2024 13:26 +/- Plan
Income				
Firstfruits (Current) Giving for Budgeted Expenses	\$335,524	\$450,000	75%	-1,976
Expenses		Annual YTD		<i>less Giving than Plan</i>
Total Elder Expenses	\$237,979	\$320,763	74%	-2,593
+ Preschool Ministry	63,775	58,950	108%	<i>less expenses than Plan</i>
Preschool Income	-282,268	\$352,050	80%	
Preschool Expenses	346,043	\$411,000	84%	
Other Education Expenses	3,187	5,315	60%	
Total Education Expenses	\$66,962	\$64,265	104%	18,764
++ Afterschool Ministry	7,522	8,255	91%	<i>more expenses than Plan</i>
KTT Usage Fees Income	-3,156	\$6,000	53%	
KTT Expenses - utilities, janitors, consummables	10,678	\$14,255	75%	
Other Outreach Expenses	1,187	2,065	57%	<i>more expenses than Plan</i>
Total Parish Outreach Expenses	\$8,709	\$10,320	84%	969
Total Trustee Expenses	\$109,081	\$163,782	67%	-13,756
Overhead CoPayments from PS, KTT	-82,377	-109,840	75%	<i>less expenses than Plan</i>
District Missions Tithe	\$33,552	\$45,000	75%	-198
Total Expenses	\$373,906	\$494,290	76%	3,189
Financial Plan Activity for 2024 through Sept 30	-\$38,382	-\$44,290		<i>more expenses than Plan</i> -5,165

+ Preschool Ministry had LESS income than expenses by **-\$63,775**

2023 Income: \$351,323

-\$15,799 LESS Giving in 2024

++ Afterschool Ministry had LESS income than expenses by **-\$7,522**

2023 Expense: \$345,419

\$28,487 MORE Expenses in 2024

St. Paul's Lutheran Church - Treasurer's Report Detailed Fund Activity

September 30, 2024

Total Funds in the Bank 12/31/22 to begin 2024

\$393,381.44

Balance on Hand 9/30/24

\$358,387.24

-\$34,994.20 *decrease during 2024*

Thrivent Building Loan Balance **\$209,157.38**

Endowment Fund **\$14,725.58**

Breakdown by Fund	Balance 12/31/2023	Balance 1/1/2024	Income during 2024	Disbursements during 2024	Balance 9/30/2024	Change YTD
"Checking Account"			620,947.87	-659,329.65	-38,381.78	
Budgeted Operating Expense Fund	6,787.26	0.00	335,524.04	-373,905.82	-38,381.78	-38,381.78
<i>Financial Plan funded by Firstfruits Giving Details in the 2024 Financial Plan Report</i>		<i>Preschool Income: 282,267.58</i>	<i>and</i>	<i>Afterschool Income: 3,156.25</i>	<i>offset Expenses in the Financial Plan</i>	
"Emergency Fund"	178,624.85	185,412.11	10,843.53	0.00	196,255.64	10,843.53
<i>funded by Budget Fund transfers, interest</i>						
"Savings Accounts"	105,462.08	105,462.08	21,235.13	-23,234.53	93,415.45	-12,046.63
Large Gifts for monthly transfer to Current	0.00		10,500.00	0.00	10,500.00	10,500.00
Carpet Fund (<i>internal transfer</i>)	9,795.51		0.00	0.00	9,795.51	0.00
Van Replacement Fund (<i>internal transfer</i>)	777.40		0.00	0.00	777.40	0.00
Building Usage Fund <i>funded by usage fees</i>	2,273.82		160.00	-125.00	2,558.82	285.00
Memorial Fund - undesignated	66,548.88		1,900.00	-24,250.58	44,198.30	-22,350.58
Special Ministry Fund	18,051.34		8,675.13	1,141.05	25,585.42	7,534.08
Total Emergency Fund + Savings Funds	284,086.93				289,671.09	-1,203.10
<i>Budgeted Operating Expense Fund + Emergency Fund + Savings Accounts</i>						
Total Available Working Funds	290,874.19		<i>Operational trigger set at \$40,000</i>		251,289.31	-39,584.88
Donor-Restricted Funds	103,507.25	103,507.25	18,344.58	-14,286.96	107,097.93	3,590.68
ARC Improvement Fund	2,394.03		1,000.00	0.00	2,394.03	0.00
Benevolence Fund	25.23		0.00	0.00	25.23	0.00
Bible Fund	5,857.87		864.51	-638.92	6,083.46	225.59
Choir Loft Lift Fund	0.00		3,290.00	0.00	3,290.00	0.00
Confirmation Picture Frame Fund	0.00		485.00	0.00	485.00	0.00
Designated Trust - Koenig	10,599.82		0.00	0.00	10,599.82	0.00
FaithLinks Meals	0.00		647.77	-1,188.72	-540.95	-540.95
Flower Fund	0.00		324.50	0.00	324.50	324.50
Memorial Fund - restricted & designated	40,040.04		0.00	0.00	40,040.04	0.00
Preschool Chapel Offerings	231.80		210.12	-402.24	39.68	-192.12
Preschool Fund	22,273.86		593.00	-266.53	23,133.39	859.53
Quilting Account	559.34		0.00	0.00	559.34	0.00
Sunday School Adult Offerings	472.61		154.35	0.00	626.96	154.35
Sunday School Children's Offerings	11.00		721.54	-510.47	222.07	211.07
Transportation Fund	17,500.00		0.00	0.00	17,500.00	0.00
125th Anniversary Committee	287.32		490.00	-1,321.71	-544.39	-831.71
Young Adults Account	0.00		250.00	-151.68	98.32	0.00
Youth - High School Account	825.47		2,139.22	-87.36	2,877.33	2,051.86
Pass Thru - Special Giving	80.00		4,825.00	-5,021.00	-116.00	-196.00
Pass Thru - Payments	0.00		2,149.57	-2,149.47	0.10	0.10
Total Funds	394,381.44	394,381.44	671,371.11	-696,851.14	358,387.24	-35,994.20

St. Paul's Lutheran Church Financial Plan Detail

September 30, 2024

	2024 YTD Actual	2024 Financial Plan	% of Plan	
				10/5/2024 13:37 +/- Plan
Income				75% of the year complete
Firstfruits (Current) Giving for Budgeted Expenses	335,524	450,000	75%	
Preschool Tuition/Fees	282,268	352,050 v	80%	
Boys & Girls Club Income	3,156	6,000	53%	
Firstfruits (Current) Giving for Budgeted Expenses	\$335,524	\$450,000	75%	-1,976
		\$337,500 ytd		<i>less Giving than Plan</i>
Expenses		<i>Annual</i>	<i>YTD</i>	
Senior Pastor	60,778	78,234	\$58,675	78%
DCE/Dir of Fam Ministry	39,173	50,400	\$37,800	78%
Organist/Keyboardist	13,155	20,318	\$15,239	65%
Music Director	7,796	7,655	\$5,741	102%
Business Manager	18,399	23,110	\$17,333	80%
Office Manager	14,694	17,460	\$13,095	84%
Additional Office Staff Expense	0	50	\$38	0%
Add'l Staff Salary	0	672	\$504	0%
Nursery Attendants	4,799	7,000	\$5,250	69%
Worker Thanksgiving Contingency Expense	0	2,000	\$1,500	0%
Employee Benefit & Payroll Tax Expense	70,904	91,771	\$68,828	77%
Guest Speakers	575	1,000	\$750	58%
Conference and Convention	0	2,000	\$1,500	0%
Office Supplies	1,784	9,268	\$6,951	19%
Choir Supplies	0	200	\$150	0%
Worship Supplies	5,190	8,150	\$6,113	64%
Discretion	0	500	\$375	0%
Lutheran Hour Support	731	975	\$731	75%
				<i>less expenses than Plan</i>
Total Elder Expenses	\$237,979	\$320,763	74%	-2,593
Children's Ministry	1,955	2,950	\$2,213	66%
Middle School Youth Ministry	35	450	\$338	8%
High School Youth Ministry	130	930	\$698	14%
Young Adult Ministry	542	200	\$150	271%
Family Ministry	364	185	\$139	197%
Adult Education	111	100	\$75	111%
Women's Ministry	50	500	\$375	10%
+ Preschool Ministry	63,775	58,950	\$44,213	108%
Preschool Income		-282,268	-264,038	107%
Preschool Expenses		346,043	308,250	112%
Other Education Expenses		3,187	5,315	60%
				<i>3-payroll month more expenses than Plan</i>
Total Education Expenses	\$66,962	\$64,265	104%	18,764
Advertising/Communication	1,187	2,065	\$1,549	57%
Projects	0			
++ Afterschool Ministry	7,522	8,255	\$6,191	91%
KTT Usage Fees Income		-3,156	\$0	
Other Outreach Expenses		1,187	\$1,549	57%
				<i>more expenses than Plan</i>
Total Parish Outreach Expenses	\$8,709	\$10,320	84%	969
Janitor/Custodian Salary	24,044	30,295	\$22,721	79%
Janitor Supplies	7,283	7,000	\$5,250	104%
ARC Take-down	1,625	2,500	\$1,875	65%
Repairs & Maintenance	11,338	34,400	\$25,800	33%
Property & Liability Insurance	14,061	18,461	\$13,846	76%
Church Utilities/Phone/Email/Dumpster/Pest	26,287	36,690	\$27,518	72%
Church Furnishings/Computers	75	900	\$675	8%
Office Equipment Copiers/Printers	1,868	3,300	\$2,475	57%
Computer Software	2,329	2,800	\$2,100	83%
Van Maintenance	343	1,000	\$750	34%
Building Loan Expense	19,827	26,436	\$19,827	75%
				<i>less expenses than Plan</i>
Total Trustee Expenses	\$109,081	\$163,782	67%	-13,756
Overhead CoPayments from PS, KTT	-82,377	-109,840	75%	3
District Missions Tithe	\$33,552	\$45,000	75%	-198
Total Expenses	\$373,906	\$494,290	76%	3,189
Financial Plan Activity for 2024 through Sept 30	-\$38,382	-\$44,290		-5,165
				<i>more expenses than Plan</i>

Elder Report to Voters Fall 2024

1. Still need 2 Elders. One position might be filled soon.
2. Taking down after CrossLife service is going well.
3. Setting up for CrossLife is at 8:30 AM Saturdays (unless a function is going on). Setting up teams.
4. Elders now visit those recently widowed, following guidelines from Pastor.
5. Developing ideas for St. Paul's to use in reaching out to Decatur.
6. Continuing Porch Visits.

Gary Nagy, Co-Chair
Elder Team

Board of Christian Fellowship Report to Voters Fall 2024

Event Dates

1. June 24-28 was VBS. Three women myself, Heather Asher and Melinda Carlson made or supplied cookies for the volunteers.
2. July 24th – was the KTT Closing Program – The Holy Smokers baked potatoes which were served by Chirstian Fellowship and St Paul's volunteers.
3. August 14th was Faith Links Kickoff – we served ice cream.
4. September 12th - Family Fun Night was to take place entirely outside; which was canceled due to rain on the 12th and 19th.
5. October 30th is Trunk or Treat, from 5:30-7:00, please consider bringing a decorated truck and we have plastic containers in the lobby and Narthex for you to donate candy.
6. November 10th, is the Congregation Thanksgiving meal (following Sunday Service); except for the turkeys, it will be a potluck. We will have sign up sheets for the various dishes and the church will supply the turkey's; we will need a few to volunteer to cook them.
6. December 8th, is the Children's Christmas program, we will serve cake.
7. January 26, 2025, from 3:00-4:30; we are planning "Jumping Jammie Jubilee".
8. April 6th, we are planning a Movie Night.

I appreciate all of you.
June Asher

Trustee Report to Voters Fall 2024

Trustee report for October 2024

- We have been fortunate in having only 2 minor HVAC issues this summer.
- Standard small jobs of toilet repairs, right bulb replacement and kitchen island sink drain replacement.
- Two panels for Cross Life service have been made and are holding up well with positive feedback from members. We plan to build more with \$1200 in the designated funds. This will not be enough to replace all of the panels but should get us 3-4 more panels. We have had scheduling and weather conflicts but plan to finish up before the holidays.
- Will be spending \$1400 for tree removal service by the fenced in play area. We have already Verified that this is not covered by the city.
- Choir loft Chair lift update: We currently have \$3,270 of the \$14,000 needed. The need for this will continue to increase as our members age. Please consider giving if you would like to ensure access for members of the choir, organists, and AV techs.

Rich Maschke, Chair
Trustee Team