

Annual Report 2024



St. Paul's Ev. Lutheran

Church • School • Preschool

1010 Adams Ave. North Fond du Lac, WI

www.stpaulslutherannfdl.com

920-922-1080

Congregational Message

The Apostle Paul, our congregation's namesake, knew what it was like to face troubled times. In fact, he had faced one such instance in Philippi when he was imprisoned in Acts 16 for supposedly causing trouble after healing a slave girl who had been possessed by a demon. Of course, God had delivered them from this imprisonment and converted the jailer and his family through the ordeal. Afterward, the magistrates had sent Paul and Silas on their way telling them to leave. Paul would return twice more on his third missionary journey to visit the congregation and provide encouragement to them.

Philippi too was a place that knew its ups and downs. Once a thriving gold mine for the Roman empire, its wealth had been depleted and left it a ghost town. Later it would see a resurgence as it became an official Roman colony situated on the Aegean Way, the main highway through the region leading to Rome. As such, military veterans were settled here to provide protection and a strong Roman presence in the town. Philippi became a little Rome in the region as a result.

Paul could have gone any number of ways as he penned his letter to the congregation. He could have lambasted Rome for its arrogance and the people for the decadent lifestyles they had come to enjoy. He could have lamented the town's unwelcoming nature on his first visit and grumbled and complained about his current imprisonment, not unlike the one they had subjected him to for releasing that servant girl from the possession that had afflicted her. Instead, by the inspiration of God, Paul pens a beautiful letter of joy and Gospel encouragement to the Christian congregation gathered in Philippi, even while he is under house arrest. It is a beautiful letter expressing the confidence of the Christian even when things may not be going as one would hope.

Brothers and sisters, we are not imprisoned for the sake of the Gospel. This in and of itself is reason for rejoicing because there are countless Christians around our globe that do face such a reality. God is gracious! It is no secret, however, that things are not the way we might want them to be in our world. Christian churches are struggling. Though we grow weary of hearing it, Covid was not kind on Christians gathering together and while I don't think we can cast all the blame upon it for the downturn we have seen in our attendance numbers (things were trending down years before Covid), it certainly exacerbated it, speeding up the post Christian reality in which we now live. There have even been a number of hurdles (staffing, burnout, shrinking numbers) that our school has had to consider. It's had an effect on our budget as we struggle to meet the needs and the ministry that the Lord has laid at our feet, asking us to be responsible for.

The question then becomes how will we meet these challenges? There are any number of options. We could envelop ourselves in the bitterness of the world around us. Hatred and hate filled discourse seem to be the flavor of the day. We could lash out at any and all who disagree with us. Lace our speech with law and the condemnation that sin rightfully deserves. We could lament the terrible hand the last few years has dealt us and jealously look to others who seem to have gone untouched by these troubles. We could pack it in and seek to give up because it all just seems to overwhelming to overcome. Satan loves every one of those options by the way. They are laced with the poison of sin and seek to reshackle us with the slavery we were born into, which would make him our lord and master.

But then, as Paul writes the Philippians, God offers another way, a better way for Christians to handle hardship. It despairs of self and our own ability to make anything better. It rejects bitterness and jealousy as we navigate the storms of life. It refuses to acknowledge defeat in the eternal victory that has been granted us by God Himself and focuses on Him as the only solution to any problem we face. Paul writes,

⁴ Rejoice in the Lord always. I will say it again: Rejoice! ⁵ Let your gentleness be evident to all. The Lord is near. ⁶ Do not be anxious about anything, but in everything, by prayer and petition, with thanksgiving, present your requests to God. ⁷ And the peace of God, which transcends all understanding, will guard your hearts and your minds in Christ Jesus.

⁸ Finally, brothers, whatever is true, whatever is noble, whatever is right, whatever is pure, whatever is lovely, whatever is admirable — if anything is excellent or praiseworthy—think about such things. ⁹ Whatever you have learned or received or heard from me, or seen in me — put it into practice. And the God of peace will be with you.

¹⁰ I rejoice greatly in the Lord that at last you have renewed your concern for me. Indeed, you have been concerned, but you had no opportunity to show it. ¹¹ I am not saying this because I am in need, for I have learned to be content whatever the circumstances. ¹² I know what it is to be in need, and I know what it is to have plenty. I have learned the secret of being content in any and every situation, whether well fed or hungry, whether living in plenty or in want. ¹³ I can do everything through him who gives me strength.

¹⁴ Yet it was good of you to share in my troubles. ¹⁵ Moreover, as you Philippians know, in the early days of your acquaintance with the gospel, when I set out from Macedonia, not one church shared with me in the matter of giving and receiving, except you only; ¹⁶ for even when I was in Thessalonica, you sent me aid again and again when I was in need. ¹⁷ Not that I am looking for a gift, but I am looking for what may be credited to your account. ¹⁸ I have received full payment and even more; I am amply supplied, now that I have received from Epaphroditus the gifts you sent. They are a fragrant offering, an acceptable sacrifice, pleasing to God. ¹⁹ And my God will meet all your needs according to his glorious riches in Christ Jesus.

²⁰ To our God and Father be glory for ever and ever. Amen.

Philippians 4:4-20

Do you hear Paul's confidence? It's infectious! Imprisoned, brutalized, laughed at, even left for dead on a number of occasions, He knows where his hope, his confidence, his strength is found. "I can do everything through him who gives me strength," He says. Yep, Jesus has this. So he refuses to yield to sin even for a moment. Instead, he exudes joy, lives in the love of his LORD, counts on the hope that is built on the promises of his God, rejoices in the evidences of faith he sees in the lives of the congregation that is doing the same in Philippi, even as he shores up their faith and the unity of their fellowship with one another.

Brothers and sisters, I know things don't always look so perfect. Not at church, not in our workplaces, not in our lives, not in the world around us. But you know what does? Jesus! And He would have us focus on Him and His Word. There we find strength to put one foot in front of the other each day, to rejoice in the blessings God has given us, to pull together as members of His family to accomplish what the world would call impossible, to push back against satan and all his schemes, and to live victoriously even in hardship or trouble, even in a world which desperately wants us to pack it in.

Brothers and sisters, God has given us so much! Forgiveness, strength to live lives fortified by the grace He so abundantly gives, hope focused on the heaven He has already won, in the victory already secured for us by Him. That makes you a fragrant offering, an object of rejoicing for your pastors and teachers, the angels in heaven, for God Himself. God will meet our needs as we live in the gifts He gives. Yes, WE can do everything through HIM who gives us strength. *To our God and Father be glory for ever and ever. Amen.*

A STATEMENT OF OUR MISSION (Historical date unknown)

St. Paul's Evangelical Lutheran Church is a gathering of believers in Jesus Christ in the North Fond du Lac area of Wisconsin. As followers of our Lord and Savior by the grace of God, we are devoted to fulfilling the great commission He has given us (Matthew 28:18-20). Compelled by the love of Christ, we strive to make and sustain disciples of Jesus Christ through the faithful use of the means of grace (the Gospel in the Word and Sacraments [Baptism and the Lord's Supper]). In order to carry out this mission, we are committed to carrying out Christ's commands:

1. To join in regular worship and to conduct active lives of prayer (Psalm 95:1-2,6-7; Hebrews 10:25).
2. To study God's Word diligently and to hold to it faithfully (2 Peter 3:18; John 8:31-32).
3. To encourage fellow believers to grow in their Christian faith and life of faith (Hebrews 10:23-25).
4. To express our Christian love by serving the needs of our fellow man (John 13:34-35; Galatians 6:22,9-10).
5. To reach out to the spiritually lost in our community and in the world with the Gospel (Mark 16:15; Acts 1:8; 2 Corinthians 5:18-20).
6. To serve God and others for the building up of His Church with the spiritual gifts and abilities He has graciously given us (I Corinthians 15:58; Ephesians 2:10; 1 Peter 4:10-11).
7. To help restore erring members to a life of discipleship through loving, Christ-centered discipline (Matthew 18:15-18; Galatians 6:1).
8. To use our God-given time, possessions and money for the glory of God and the benefit of others (Matthew 25:14-30; Proverbs 3:9; I Corinthians 16:2).

OUR CONSTITUTIONAL MISSION STATEMENT (CURRENT) READS

MISSION STATEMENT

Section 1 Purpose

Before ascending into heaven, Jesus stated the mission which should occupy His believers until He returns, giving the command, *"¹⁹ Therefore go and make disciples of all nations, baptizing them in the name of the Father and of the Son and of the Holy Spirit, ²⁰ and teaching them to obey everything I have commanded you. And surely I am with you always, to the very end of the age.* (Matthew 28:19-20)". Therefore St. Paul's Evangelical Lutheran Church makes its mission to use the Gospel of our Lord and Savior Jesus Christ in its truth and purity in order to nurture the faith of the congregations members for carrying out the Lord's will, and to reach out to others for bringing them faith in the Savior.

Section 2 Objectives

- 2.1 To utilize God pleasing methods for bringing the saving Gospel of Jesus Christ to as many as possible in the world who are still in unbelief.
- 2.2 To instruct inquirers of the Bible's teachings.
- 2.3 To nurture the faith given to youth and adults by the Spirit.
- 2.4 To encourage and help each other for lives of service for the Lord, His church and His world.

Offices, Officers, and Committees of St. Paul's Ev. Lutheran Church

	2024		2025	
Board of Trustees	Name	Office	Name	
	Joel White	President	Al Geisthardt	
	Larry Schultz	Secretary	Larry Schultz	
	Al Geisthardt	Treasurer	Rick Eggers	
			Term Expires	
			2025	
			2026	
			2027	
Board of Elders	Chuck Stollfus	Chairman	Mark Peachy	
	Mark Peachy		David Jeffers	
	David Jeffers		Vacant	
			2025	
			2026	
			2027	
Board of Properties	Jacob Slattery	Chairman	Jacob Slattery	
	Tom Hagman		Tom Hagman	
	Tony Hettenhaus		Alan LaPine	
			2025	
			2026	
			2027	
Board of Christian Education	Scott Marshall	Chairman	Tony Surian	
	Dustin Robinet	Vice-Chairman	Dustin Robinet	
	Travis Bortner	Secretary	Travis Bortner	
	Jon Paul	Treasurer	Andrew Kuechler	
	Tyler Schwefel	Controller	Tyler Schwefel	
	Currently Vacant	Outreach	Currently Vacant	
			2027	
			2025	
			2026	
			2027	
			2025	
			2026	
Church Council	Joel White	President	Alan Geisthardt	
	Jacob Slattery	Vice-President	Jacob Slattery	
	Larry Schultz	Secretary	Larry Schultz	
	Alan Geisthardt	Treasurer	Rick Eggers	
	Chuck Stollfus		Mark Peachy	
	Scott Marshall		Tony Surian	
			2025	
			2025	
			2026	
			2027	
			2025	
			2027	
Lutheran Elementary School Faculty			2023-2024	
			2024-2025	
		Principal & 7-8	Aaron Hartwig	7&8 Mrs. Kristin Kampman
		Ath. Dir & 5-6	Mr. Joel Mathwig	Mr. Joel Mathwig
		Grades 3-4	Mrs. Kristin Kampman	Mrs. Ashley Rose
		Grades 1-2	Mrs. Kristi Utsch	Mrs. Kristi Utsch
		Kindergarten	Mrs. Dawn Hinn	Mrs. Dawn Hinn
		Preschool	Mrs. Megan Schoenbach	Mrs. Megan Schoenbach
		Resource	Mrs. Linda Mathwig	Mrs. Kim Zabel
				Principals Pastor Michael Kampman Pastor Elijah Ehlert
Church and School Secretary		Amy Surian		
Church Controller		Cynthia Hintz & Al Geisthardt		
School Controller		Tyler Schwefel		
WLA Plenary Board Representatives		(Lay) Mitchell White, Tony Surian		
		(Called) Pastor Kampman, Pastor Ehlert, Mr. Mathwig		
Church Custodians		Congregational Volunteers & Cleaning Teams		
School Custodians		School Families; Jen Slattery (Coordinator)		
Extended Care		Jason Rose, Rhoda Hinz, Cindy Margelofsky, Pam Rupert, Amelia Wiener, Jessica Marshall, Colleen Nitz, Amy Surian, Mrs. Kampman		
Choir Director		Kathy Thurow		
Chime Choir Director		Rebecca Miller		
Church Librarian		Cindy Kitchen		

Sunday School Teachers	Tony Surian, Lesley Preissner, Trisha Pietrzyk, Tammy Franklin, Theresa & Travis Bortner
Cradle Roll Secretary	Mary Briski
Lutheran Girl Pioneers	Kathy Thurow, Jessica Merwin, Amy Surian, Jennifer Schoonover
Lutheran Boy Pioneers	Johannes Jerman - Wagon Train Leader
LWMS Reporter	Joyce Kovalaske
Organists	Rebecca Miller, Trevor Kuphal, Dawn Hinn, Will Hinn
WInGS Officers	2024
	President Joyce Kovalaske
	Vice Pres. Kristin Kampman
	Secretary Kim Geisthardt
	Treasurer Anna Reitz
Offering Counting	Cindy Kitchen, Carol Boehning, Janet White, Anna Reitz, Katie Fischer, Wayne Jahns, Patsy Brennand, Cindy Christianson, Sue Conrad
Visitor Welcome Cards	Cindy Kitchen
School Hot Lunch Coordinator	Beverly Buerger
A/V Ministry	Mark Wiener, Mitchell White, Matthew White, Kristin Kampman, Izzy Kampman, Caleb Kampman
Nursing Home Service Helpers	Janet Jaeger
Worship at the Cross	Pastor Michael Kampman, Coordinator
Church History	unmanned
Plant & Flower Care	Bonnie Wiener
Altar Flower Coordinator	Anna Reitz
Lutheran Military Support Group Liaison	Pastor Michael Kampman
Zion Cemetery Board	David Babler, Howard Miller

St. Paul's Membership Totals

	Communicants	Souls
January 1, 1995	454	592
January 1, 2000	556	701
January 1, 2005	632	800
January 1, 2010	707	910
January 1, 2015	720	930
January 1, 2016	722	937
January 1, 2017	729	934
January 1, 2018	730	937
January 1, 2019	754	953
January 1, 2020	776	957
January 1, 2021	763	922
January 1, 2022	750	905
January 1, 2023	725	874
January 1, 2024	719	887
January 1, 2025	701	865

St. Paul's Membership Changes

Transfers to Other WELS Congregations (25)

Emily Hoepfner	(6-25)	Max Fisher	(8-21)	Jeremy Tabbert	(10-23)
James Hoepfner	(6-25)	Emma Fisher	(8-21)	Christina Tabbert	(10-23)
Jon Paul	(8-21)	Jeannise Kemnitz	(8-21)	Jase Tabbert	(10-23)
Vicki Paul	(8-21)	Pauline Hoyt	(8-21)	Joel Tabbert	(10-23)
Natalie Paul	(8-21)	Aaron Hartwig	(9-18)	Jerry Eaton	(10-23)
Evalyn Paul	(8-21)	Tonia Hartwig	(9-18)	Kathy Eaton	(10-23)
Charlotte Paul	(8-21)	Lincoln Nebl	(9-18)	Bryan Eaton	(10-23)
David Fisher	(8-21)	Benson Nebl	(9-18)		
Staci Fisher	(8-21)	Maxwell Nebl	(9-18)		

Release from Membership (14)

Jory Krupp	(4-10)	Bonnie Davies	(7-21)	Bria Reinke	(9-18)
Chad Pickett	(4-10)	Tyler Meyer	(7-21)	Marya Haegler	(10-23)
Karri Pickett	(4-10)	Rob Reitz	(7-21)	Koreena Schroeder	(10-23)
Jadeyn Pickett	(4-10)	Natalie Reitz	(7-21)	Troy Stettbacher	(10-23)
Earl Davies	(7-21)	Matthew Reinke	(9-18)		

Baptisms (14) * indicates non-member and/or prospect family

Madalyn Hau	(1-14)	Layla Tadych	(4-14)	Rylie Stephanie*	(10-19)
Josiah Bruss	(1-21)	Jamie Linzmeyer	(4-21)	Ezra White	(11-17)
Westen Schwitzer	(1-28)	Evren Rodriguez*	(7-27)	Emerald Grace	(11-17)
Clayton Stollfus	(3-17)	Merrick Rodriguez*	(7-27)	Hadley Brown	(11-24)
Colsen Tadych	(4-14)	Elliot Decleane*	(8-25)		

Youth Confirmations (12)

Taylor Bortner	(4-28)	Cameron Holmes	(4-28)	Sophia Miller	(4-28)
Wynter Ciske	(4-28)	Marcus Kampman	(4-28)	Lincoln Nebl	(4-28)
Owen Dukelow	(4-28)	Hannah Kemnitz	(4-28)	Miles Rickert	(4-28)
Sawyer Fritch	(4-28)	Thomas Kemnitz	(4-28)	Ella Schoonover	(4-28)

Adult Confirmations (2+2)

Aaron Schlosser	(2-11)	Karri Oelke	(6-25)		
		Children: Caroline & Oliver			

Transfers In (9)

Matt Tadych	(5-21)	Jeff Bechler	(9-18)	Jason Rose	(10-23)
Meg Tadych	(5-21)	Molly Bechler	(9-18)	Ashley Rose	(10-23)
Fletcher Tadych	(5-21)	Dylan Bechler	(9-18)	Eugene Schumacher	(10-23)

Members who are now in glory at Jesus' side (9) [date of death listed]

Rosie Reinke	(1-1)	Jeannine Paul	(4-3)	Shirley Rost	(8-22)
Bernice Rupert	(1-30)	Mike Nitz	(5-23)	Richard Williams	(8-28)
Connie Kuehl	(3-2)	Norrine Metzger	(6-11)	Ralph Schumacher	(10-7)

Marriages (4)

Heather Perry & Daniel Krenn	(6-1)	Amanda Stahmann & Jacob Dykstra	(9-21)
Ashley Black & Alex Lane	(6-8)	Olivia Livieri & Hunter Preissner	(10-5)

Information at a Glance

- Worship Schedule:** Saturdays at 6:30 PM and Sundays at 7:45 & 10:15 AM
(Summer – and beyond this year – Thursday & Saturday at 6:30 PM and Sunday at 9:00 AM)
- Phone Numbers:** Office: 920-922-1080 Pastor Kampman's Cell 920-238-5777
Pastor Ehlert's Cell 920-809-7237
- Website:** www.stpaulslutherannfdl.com
- Facebook:** www.facebook.com/stpaulsnfdl
- Youtube:** www.youtube.com/channel/UChRprSYpji_liedP44Mc3mw
- Bible Study:** Wednesdays at 8:45 AM and Sundays at 9:00 AM
- Communion:** 1st & 3rd Sundays of each month (Saturday schedules correspond to Sunday)
- Lutheran School:** Grades Kindergarten through 8; Classes daily from 8:30 AM - 3:30 PM
- Preschool:** 3 year-old & 4 Year-old Monday through Friday 8:30 AM - 11:30 AM
or all day 8:30 AM - 3:15 PM.
- Second Impressions:** WLA Thrift Store at 325 Winnebago Drive, Fond du Lac (920) 907-9900
Hours: Tuesday through Friday 9 AM – 6 PM & Monday & Saturday 9 AM – 3 PM
Donation Times: Mon. 10 AM – 3 PM; Tues. thru Fri. 10 AM – 4 PM; Sat. 10 AM – 3 PM
- Sunday School:** Usually Sundays from 9:00-10:00 AM
- Worship at the Cross:** 3rd Wednesday of each month at 6:30 PM (worship for the developmentally disabled)
- Jesus Cares Bible Class:** 1st Wednesday of each month at 6:30 PM at the ARC Annex
- WInGS:** 1st Tuesday of each month at 6:30 PM (Sept.-May)
- WLA:** Our Area Lutheran High School: 475 E. Merrill Ave., Fond du Lac 920-921-4930
- WLCFS:** Christian Family Counseling/Solutions 1-800-282-0561
- Lutheran Pioneers:** Grade-school-age Christian fellowship and activities for boys and girls:
Generally meet on the 2nd Tuesday of the month at 6:00 PM
- WELS:** N16W23377 Stone Ridge Dr., Waukesha WI 53188 1-888-256-9357 www.wels.net
- WELS Ministry of Christian Giving:** 1-920-740-5899 (Christian Estate planning and wills)
- Northwestern Publishing House:** 1-800-662-6022 www.nph.net



St. Paul's Ev. Lutheran

Church • School • Preschool

Reports of Boards and Committees



St. Paul's Ev. Lutheran

Trustees/Church Council

2024 President: Joel White

Report submitted by Joel White

Dear Members, It was my privilege to serve once again on the Board of Trustees. I am proud to have served with Al Geisthardt and Larry Schultz this last year.

Writing a summary for the annual report is always the most difficult part of serving for me. How do you summarize an entire year of important business into a couple paragraphs? In preparation, I reviewed my letter from last year, one aspect that was the same, "sorry to say any accomplishments we seemed to achieve were always overshadowed by the deficit in our weekly offerings we started to experience early in the year." Our monthly mortgage increase was an additional \$24,511.02 to our annual budget for 2024. Again, much of our discussions when meeting revolved around deficit reduction and monitoring income, or lack of versus payables. In response, the council initiated a 3-Year Commitment plan to help reduce our mortgage deficit and to raise awareness of the budget shortfall and get commitments from members. At the end of the year 26 members gave \$17,570 for the kickstarter; 51 members pledged \$76,680.67 annually, about half of the needed annual amount. Our voter's decision to put a higher health insurance deductible in place for our called workers with reimbursement to them netted us a yearly savings of \$10,000.00, a huge reduction in our insurance cost. We are expecting that amount will be more in 2025. This year's budget as voted and approved by the congregation saw a minimum increase. This is made possible only by the generosity of our members who contribute countless hours of their time and talents to take care of our Church's business and facilities. Their efforts are inspiring. Accurate monthly reporting statements to aid us in conducting business were again prepared this year for us by Cyndi Hintz. Please thank her for continuing to fill that role of controller for us. After many discussions, I have concluded we do not have a budget issue but an offerings issue. I welcome your thoughts and ideas on how we can correct this issue.

In March, yes almost a year ago, Mr. Hartwig, our 7th, 8th grade teacher and principal accepted a call to serve at Neenah Lutheran School to teach grade 6. We immediately started and continue the calling process for a replacement. In the interim, our called workers have made the necessary adjustments to fill the void and we have seen their best shine.

Through an evaluation process in part by the Board of Christian Education, a Care Committee for Called Workers program has been implemented with the support of our voter's. This evaluation process will follow an outline as set forth by our synod. A family of our congregation has volunteered to head up this program, they will meet individually with our called workers and report back to the council with their findings. Please keep our called workers in your prayers always, thank them for their service often.

The first time I served on council, it was not because I offered but because I was asked. If you have thought about serving in any capacity at church but are afraid or reluctant to ask, please let me know, I would be happy to ask you.

2025 Trustees

Alan Geisthardt '25 (Congregational President), Larry Schultz '26 (Congregational Secretary),
Rick Eggers '27 (Congregational Treasurer)

The Church Council is comprised of the Trustees and the Chairman of the other three Boards.



St. Paul's Ev. Lutheran

Board of Elders

2024 Chairman: Chuck Stollfus

Report submitted by Pastor Michael Kampman

Our elders continue to work at reaching out to our less active members using the “St. Paul’s Plan”. A plan adapted from the elders plan provided by our synod called the St. Peter Plan. It is a series of nine total steps that seek to make multiple contacts with members we no longer see here at church. There were a number of contacts, some returning members and several transfers and releases this year as a result of this work.

As an encouragement, please note that there are many benefits to regular weekly worship. First, and most importantly, you’ll be connected to the Means of Grace, through which the Spirit works to strengthen faith keeping us connected to Christ and watchful for His return. Secondly, you are present, actually present, for your fellow believers. You can encourage and be encouraged as you talk with one another in the entry and as you sing and speak in worship. Our attendance goes a long way in making the place feel like a FAMILY of believers. Third, it lets our community see that this place is important to us, that God is important to us. Yes, we could all watch online or read our Bibles on our own, but we would be missing out on the family that God intends us to be. We would be missing out on the Sacraments. We would be missing out on the social aspects of worship. Not to mention that it would make our services a little odd to watch if no one was there. Been there, done that, don’t really want to do it again. We ask that you would continue to pray for and encourage your fellow members to attend regularly and all the more as we see the day approaching. Call those you haven’t seen in a while. Yes, they may have been at another service but it’ll still be meaningful that you are thinking about them. Checking to make sure they are ok. Just imagine what would happen if everyone who wasn’t here each week received a phone call from a loving member simply wondering if they were okay.

Seeking sheep isn’t the only work we do on the board. We oversee the visitation of our members who are homebound or in various facilities. The pastors currently visit around 25 different people every month with devotions and the Lord’s Supper. We also discuss other worship opportunities we offer like Worship at the Cross for the developmentally delayed and our online service offerings. The Member Assistance Program, a counseling assistance program through Christian Family Solutions, where we can help members get in contact with counselors at no cost to themselves for a few visits. Our new mover mailings, designed to let people entering the community know that we are here for them and ready to be their church home. Any other evangelism opportunities are all also under our duties and considerations with the board.

The Board of Elders is still looking for a replacement for Chuck Stollfus, our 2025 outgoing board member. If you would be willing to help out, please contact a pastor as soon as possible so that we can get the ball rolling and add our third member back in. Two can do the work but three makes it much more manageable.

2025 Board Members

Chairman: Mark Peachy ’25 & Dave Jeffers ’26



St. Paul's Ev. Lutheran

Board of Properties

2024 Chairman: Jacob Slattery

Report submitted by Pastor Michael Kampman

Maintenance within our facility is an ongoing need. Many projects were completed in 2024. Over the summer, we were also able to finish the carpeting project. The oldest carpet in the building is now in the narthex of the church. Our janitor's closet was cleaned out and revamped. We give a special thanks to the Slatterys for their work in this regard. Our Church Boilers were inspected by DeMarc Inspection Co. The board installed new door sweeps on the Church & School. Our parking lot handicapped signage was replaced. The downspouts along the parking lot side of the school which had vibrated loose over the years were refastened to the walls for the coming winter.

Unfortunately, our Fire System Control Box suffered an electrical disturbance of some kind and required replacement. Atlas Fire installed a Fire System Control Unit and a new System Annunciator for a little over \$2,000. We also contracted Atlas to install cameras to keep watch over our parking lot for just over \$5000. The 3-4 Grade Furnace was next to ask for some attention. Thankfully it was under warranty so we were able to get everything up and running for the cost of labor at \$1000. JF Ahern was also able to complete our fire system inspections (system, antifreeze, & fire extinguishers).

The board would like to thank those who gave their time and talent in many of these endeavors. Through your volunteer hours, thousands of dollars were likely saved as the building was upkept. We would also like to thank all those who gave of their treasure as all of these projects come with a price tag whether large or small. Your gifts to the Improvement Fund keeps them from negatively impacting the church budget. Finally, we thank those who help in the day in day out maintenance whether mowing and weeding in the summer (Hettenhauses, Jeff and Matthew White, Tony Merten and others), snow removal in the winter (Joel and Mitchell White, Jeff White, and Tyler Schwefel), or cleaning by our various cleaning teams year-round. We have also had a pretty amazing Fall Clean-up crew the last few years. Special thanks to MandiJo Wilkens, Jeff and Mitchell White, the Rozeks, Kampmans, and the Board of Properties as they helped clean the place up. Your work is not unnoticed and is greatly appreciated.

There are a few items which are ongoing and hopefully will find a fix in the spring of the year. The large stained glass Resurrection Window is being watched after it allowed water in during a rainstorm this last summer. It hasn't happened again but while we hope it was a fluke incident we also want to catch it early before it becomes a larger issue. The exterior light on the eastern side of the church tower is in need of repair as well as it has not been working when the lights come on.

As always, the Board of Properties encourages you to bring anything you notice to the attention of a pastor or Board member, so that we can address it and keep the facility looking its best to the glory of the One it serves.

2025 Board Members

Chairman: Jacob Slattery '25, Tom Hagman '26, Alan LaPine ' 27



St. Paul's Ev. Lutheran

Board of Christian Education

2024 Chairman: Scott Marshall

Report submitted by Scott Marshall

The Board of Christian Education at St. Paul's in 2024 was met with challenges initially, mostly being met with the news of our principal, Mr. Hartwig, informing myself and the rest of the church council that he would be resigning at the end of the school year. Since then, several calls to fill our need of Principal and 7-8 grade teacher have been made. Some were very promising and hopeful, but regardless of the amount of time contemplating the call, each gave us the same response of a returned call. In the meantime, staff has adjusted and adapted, and have been able to fill the spots needed. Mrs. Kampman has switched from the 3-4 grade room to cover the 7-8 grade classes, and we were blessed with Mrs. Ashley Rose on a 1 year call to fill in to the 3-4 grade room. Both have stayed positive in the challenges brought to them and have been faithful in their new positions duties. With the Principal position vacant, Pastors Kampman and Ehlert, along with Mrs. Surian have filled in greatly to share the load of Principal roles and jobs. Both pastors also cover Bible classes and weekly confirmation classes. In the school, we were also blessed with several fill in teachers to cover Mrs. Schoenbach's absence when she was out on maternity leave. One more new face in the school is Mrs. Kim Zabel, serving as the resource teacher. We also have been blessed with many volunteers and those willing to serve with the school's extended care (before and after school), the hot lunch program, school cleaning, Christian Education Society (CES), and Sunday school teachers. Having people stepping in to help and serve are much needed and much appreciated, having many chip in to lend a hand and do their part helps share the workload.

With that being said there is always work to be done, ways to serve, and roles to step into. Serving on a board or finding a way to help be it extended care, school cleaning, helping at sporting events, etc. is always needed and appreciated. The Board of Christian Education has been down 1-2 positions for several months in 2024, which was not ideal, but still were productive times. 2024 brought our board to set a preschool rate and schedule of full or half day options. Recently the board has been creating a faculty handbook and hopeful to have it completed sometime in the summer. At the end of the 2024 calendar year my term was completed and was happy to welcome in Tony Surian and Andrew Kuechler onto the board. I was blessed to be able to serve the school as Board Chairman and to serve as part of the Church Council.

1 Peter 4:10-11 *Each of you should use whatever gift you have received to serve others, as faithful stewards of God's grace in its various forms. If anyone speaks, they should do so as one who speaks the very words of God. If anyone serves, they should do so with the strength God provides, so that in all things God may be praised through Jesus Christ. To him be the glory and the power forever and ever. Amen.*

2025 Board Members

Chairman: Tony Surian '27, Vice Chair & Preschool: Dustin Robinet '25,
Controller (outgoing funds): Tyler Schwefel '25, Treasurer (incoming funds): Andrew Kuechler '27,
Secretary: Travis Bortner '26, Visitation: *Currently Vacant* '26



St. Paul's Lutheran

Christ Centered
Family Focused
Educational Excellence



St. Paul's Ev. Lutheran

Christian Education Society

Chair: Jessica Marshall

Report submitted by Jessica Marshall

CES hosted several events for the families of our congregation and school, as well as some open to the public.

- January: We rented out Korneli's skating rink for 3 hours for families of the congregation and school. This was well-attended.
- February: Lenten meal
- March: Oshkosh Herd game - 10 families attended
- March: Easter for Kids - open to the public. This was the first time we hosted this event.
- April: Adult bowling event at Ledgeview Lanes for any adults in the congregation. Around 10 adults attended.
- May: End of year school picnic
- October: Trunk or Treat event for congregation families and open to the public. This is one of our biggest events, and there were many in attendance that were not members of our congregation. We were blessed with amazing weather this year, which definitely helped.
- December: Christmas for Kids - open to the public. First time hosting this event also. It was well-attended, and feedback was very positive.



St. Paul's Ev. Lutheran

St. Paul's Choir

Director: Kathy Thurow
Accompanist: Becky Miller

Report submitted by Kathy Thurow

The Adult (Senior) choir is open to any confirmed member of St. Paul's, and sings throughout the school year. What a wonderful opportunity to share our love of music and sing God's praises!

Rehearsals are Monday evenings at 6:00 pm, followed by chime choir practice, as some members are in both groups. We typically schedule singing at holidays and special services, along with some non-holiday services. Not everyone can make every rehearsal, or be with us every time we're scheduled to sing, but we're happy to have you when you can be with us. (Our schedule starts out as tentative and stays that way through most of the year...)

You may not realize but the choir gets more out of singing in church than the congregation, since we sing those songs and repeat those words often during rehearsals. What a great way to burn God's Word into our hearts!

We would dearly love to have more singers, so please let one of the pastors or the director know if you're interested in joining. And bring your sense of humor - we love that!



St. Paul's Ev. Lutheran
Women In God's Service

President: Joyce Kovalaske

Report submitted by Joyce Kovalaske

WInGs is an organization for all women members who want to serve St. Paul's congregation and school in various ways. Do you need to be a member to serve? Certainly not! But being a member gives the added benefits of regular fellowship and friendship with spiritually like-minded women in your church. Along with conducting business at each meeting there are refreshments, a devotion, a chance to learn more about each other and have many laughs along the way. The members are always open to new ideas to promote the gospel of Jesus and participate in fun activities. We hope to see many new faces at future meetings. "Be there or be square!"

Women in God's Service
2024 Financial Report
Submitted by Rhoda Hinz: Treasurer 2024

	Deposits	Disbursements	Balance
Beginning balance 1-1-2024			\$1,814.75
Deposits dues, mission box, greeting card box, donations, funeral lunches, advent calendar sales, spaghetti supper, Lutheran Women Missionary Society donations	\$2,691.75		\$4,506.50
Disbursements St. Paul's - debt fund, altar fund, hand chimes fund, improvement fund, Winnebago Lutheran Academy tuition assistance, WELS - Humanitarian Aid, Institutional Ministries, Special Ministries, Christian Family Solutions, Lutheran Women Missionary Society, Winnebago Lutheran Academy new building fund, Missionaries (2)		\$2,185.00	\$2,321.50
Ending balance 12-31-2024			\$2,321.50



Fond du Lac Area
FOUNDATION

Summary of Fund Activity
WINGS Scholarship Fund - # 00463

Fund Statement: 1/1/2024 through 1/1/2025

Beginning Fund Balance	4,761.22
Revenue	
Gifts	1,350.00
Investment Gains (Losses)	444.86
Total Revenue	1,794.86
Expenses	
Grants	0.00
Investment Fees	(0.13)
Investment Custodial Fees	11.32
Fund Administrative Fees	50.67
Total Expenses	61.86
Total Change In Fund Balance	1,733.00
Ending Fund Balance	6,494.22
Available To Spend	228.02



St. Paul's Ev. Lutheran

Girls' Pioneers

Leader: Group

Report submitted by Kathy Thurow

Girl Pioneers meet the 2nd Tuesday of each month. Though we are not members of the national organization, we try to use their handbook as a reference to suggest topics we will cover. Trying to teach the girls while still having fun is our goal. Many thanks to our parents/leaders and regular assistants for all their help!

In 2024 we did lots of crafts and lots of cooking. The girls prepared the food for the Lenten taco dinner, cooked s'mores, and made oodles of Christmas treats, alternating with a Christmas craft. We found out what their least favorite chores were. They learned about reusing/recycling. The Fond du Lac County Clerk came and described the job the clerk does, and talked about elections. In May they set up a tent outside. In November they got to do a little food planning and chose what they would like to cook for themselves in January, 2025.

We enjoy time with the girls, hopefully introducing things they might not have learned elsewhere. We can always use more leaders/helpers. If any of you have any skill you'd like to teach, please let us know!



St. Paul's Ev. Lutheran

Boys' Pioneers

Train Leader: Johannes Jerman

Report submitted by Johannes Jerman

The Boys Pioneers had a decent group from 2023 into 2024, starting with 12-13 boys with 8 that came on a regular basis. We had a date that we moved due to wrestlers having a tournament on a Tuesday night. We gathered on a Wednesday night instead and made grilled cheese sandwiches in the kitchen, which some of them had not done before. I started assembling a hydrogen generator at home and finished it with the help of the boys at our meeting to show them an alternate fuel source. We had 10 participants in our pine care race in the beginning of April. We ended the year with a pizza supper and a couple rounds of dodge ball.

The start of the school year for 2024, we met for the first time in October with a paper airplane contest, some dodge ball and basketball. We have a much smaller group after a couple boys moved on to high-school and others are pursuing sports. We have three 8th graders and 2 3rd graders. Our numbers are definitely down. We didn't do any projects at the end of the year. We sat in with the girls and listened to Lisa Freiberg talk about the importance of the voting process.

The ledger in the checkbook shows \$418.46 and is waiting on a \$130 deposit which would put it at \$548.46.

BY-LAWS/RULES OF ZION CEMETERY

The following By-Laws/Rules relative to the Zion Cemetery have been adopted by the Board on October 19, 2019 with a desire to enhance the beauty of the cemetery and to better protect visitors to the Cemetery as well as property within the Cemetery.

All burial lots are sold with the understanding the purchaser will abide by the rules and regulations of Zion Cemetery. All burials require cement vault or cement liner.

PURCHASE OF LOTS & GRAVES: Cemetery lots may be purchased from, the Treasurer of Zion Cemetery in accordance with a price schedule adopted by the Board. All lots and graves are sold with Perpetual Care which is included in the purchase price of the lot. Criteria for purchases and prices are as follows:

- **Zion members:** Any member of Zion who at the closing of Zion Evangelical Church, and also in good standing of another WELS congregation, along with his or her spouse (member or non-member) are entitled to a burial right (regular or cremation). The charge will be \$400 for perpetual care.

A former member (baptized or communicant) who left Zion Church in good standing, and also in good standing of another WELS congregation, along with his or her spouse (member or non-member) are entitled to a burial right (regular or cremation). Their minor children are also eligible to be buried in its cemetery upon request. Exceptions must be referred to the Board for a decision. The charge will be \$400 for perpetual care.

- **Redeemer, Fond du Lac; St Paul's, North Fond du Lac; St. Peter's, Eldorado members:** Any member in good standing, along with his or her spouse (member or non-member) are entitled to a burial right (regular or cremation). The charge will be \$400 for perpetual care.

A former member (baptized or communicant) who left **Redeemer, St Paul's, St. Peter's** in good standing, and also in good standing of another WELS congregation, along with his or her spouse (member or non-member) are entitled to a burial right (regular or cremation). Their minor children are also eligible to be buried in its cemetery upon request. Exceptions must be referred to the Board for a decision. The charge will be \$400 for perpetual care.

If married, a member reserves the right for his or her spouse's burial at their side.

If both spouses are cremated, or one is a regular burial and one is cremated, they may both be buried in one grave site.

Pre-purchased burial spots will have a stone or marker set at the time of purchase. It is the responsibility of the family to ensure that the stone is not damaged or moved during grave preparation or closing.

Burial spots (pre-purchased or not) will be given in their order, next to the last grave. Each row will start at the south (roadside) of the cemetery.

FLOWERS, PLANTS, and SHRUBS: No shrubs, trees or flowers, not removable, shall be planted on lots or graves. Neither shall any other obstructions be permitted, such as curbs, corner markers, etc. which will hinder the caretaker's duties. Any improper or offensive objects will be removed by the caretaker. Artificial flowers may be used.

DAMAGED PROPERTY: The Zion Cemetery shall not be held responsible for damage to any lot, marker, monuments, nor the planting on any lot; neither shall they be responsible for any urns, containers, or other articles placed upon a lot in the cemetery.

FENCING: Erection and/or maintenance of fencing of other enclosures around a lot, or any part thereof is prohibited.

MONUMENTS: Monuments or other authorized memorials set upon a cement foundation. For the best interest and protection of all lot owners, memorials, even for temporary use, of cement, artificial stone, composition, wood, tin, plaster, or iron is not permitted. All monuments, markers, etc. should be of first quality granite, marble, or natural stone.

MARKERS: All grave markers must be set at grass levels with no raised lettering. Grass level markers may be set without a foundation. Individual markers should be placed on the end of the grave farthest from the base of the monument. In single grave locations all markers should be placed at the foot of the grave.

In keeping with the tradition and the agreement made with Zion Lutheran Church and all who have been laid to rest previous to Zion Cemetery Board taking ownership of this cemetery, no inscriptions shall be permitted on the gravestones which violate the Word of God. No stone or marker or statue that violates the clear teachings of God's Word shall be permitted in Zion Cemetery.

FOUNDATIONS: Foundations for monuments are to be the full size of the face of the memorial and shall be installed only under the direction and authority of the Board. Foundations will be installed at such times during the year as is feasible. Foundations will be installed only after any and all charges relative to that specific lot have been made.

PERPETUAL CARE/ANNUAL CARE: Perpetual and Annual Care is defined as "perpetual care of the whole cemetery and not just individual lots". All funds donated for the perpetual care will be placed into a single pooled bank account for the care of the whole Cemetery. Zion Cemetery Association will not establish individual perpetual care accounts for individual lots.

Perpetual and Annual Care lots include the mowing and trimming of grass, removing old flowers, fallen leaves, tree branches, or other debris, care of roads, water lines, fences, equipment and tool house.

Regular care does not include special care of monuments, watering, or fertilizing the grass, nor the planting of plants, shrubbery or trees.

LOT GRADE: All lots re-seeded or re-made will be at such grade level as the Superintendent may determine. The grade will be level with no grave mounds permitted.

RE-SEEDING: Reseeding or re-turfing of lots is done under the direction of the caretaker.

OPENING GRAVES: Graves must be opened under the direction of the caretaker.

INTERMENT: Bodies or cremations of deceased humans only may be buried in Zion Cemetery.

DISINTERMENT: The disinterment and or removal of a body will be permitted only after written permission has been filed with the Board, by the lot owner, and the surviving spouse; if there be no surviving spouse then duly appointed executor or administrator, if any, and if not then by the next of kin; and if full compliance has been made with all laws governing the disinterment and or removal of a body. This rule shall apply where a lawful order is given the Board by a duly/authorized public official.

VIOLATION OF RULES: Any person willfully violating any of these rules will be ejected and excluded from the Zion Cemetery. Such further action may be taken as the Board deem advisable.

BOARD MEMBERS: Board will consist of one Pastor from participating congregations, and a minimum of one member and one alternate from each congregation. Members may serve as long as they are willing. Board Chair will be chosen from the members. Members will meet in February and September of each year.

St Paul's Ev. Lutheran Church Balance Sheet

As of December 31, 2024

	Total			
	As of Dec 31, 2024	As of Nov 30, 2024 (PP)	Change	% Change
ASSETS				
10000 Current Fund Checking	(950.00)	(42,567.58)	41,617.58	97.77%
10003 Improvement Cash	25,033.44	25,033.44	-	0.00%
10023 Choir	1,453.25	1,453.25	-	0.00%
10035 Worship at the Cross Cash	5,692.90	5,692.90	-	0.00%
10055 Youth Ministry Cash	841.35	841.35	-	0.00%
10060 Altar Fund Cash	5,233.25	5,233.25	-	0.00%
10061 Computer - church	203.00	203.00	-	0.00%
10062 Hymnal	1,951.85	1,951.85	-	0.00%
10064 Audio/Visual Ministry Cash	4,578.76	4,578.76	-	0.00%
10065 WLA Tuition Assistance Cash	3,458.00	3,458.00	-	0.00%
10066 Hand Chimes Cash	1,414.96	1,414.96	-	0.00%
10067 St. Paul's Student Aid Cash	16,547.50	16,547.50	-	0.00%
10068 Organ/Piano Fund Cash	16,721.30	16,721.30	-	0.00%
Total 10000 Current Fund Checking	82,179.56	40,561.98	41,617.58	102.60%
10110 Savings - Current Fund	144,775.55	144,562.69	212.86	0.15%
10160 Savings - Building Fund	39,842.83	52,870.79	(13,027.96)	-24.64%
TOTAL ASSETS	266,797.94	237,995.46	28,802.48	12.10%
LIABILITIES AND EQUITY				
Total 22000 Payroll Liabilities	(0.24)	(0.22)	(0.02)	-9.09%
Total Equity	266,798.18	237,995.68	28,802.50	12.10%
TOTAL LIABILITIES AND EQUITY	266,797.94	237,995.46	28,802.48	12.10%

Church Mortgage	Jan-24	Feb-24	Mar-24	Apr-24	May-24	Jun-24
Beginning Balance	1,231,837.90	1,226,136.44	1,220,400.85	1,214,159.73	1,208,352.47	1,202,277.18
Principle Payments	5,701.46	5,735.59	6,241.12	5,807.26	6,075.29	5,878.38
Interest Payments	7,372.21	7,338.08	6,832.55	7,266.41	6,998.38	7,195.29
Additional Principle	-	-	-	-	-	-
Ending Balance	1,226,136.44	1,220,400.85	1,214,159.73	1,208,352.47	1,202,277.18	1,196,398.80
Parsonage Mortgage	Jan-24	Feb-24	Mar-24	Apr-24	May-24	Jun-24
Beginning Balance	51,067.10	50,868.15	50,668.55	50,457.76	50,256.84	50,050.03
Principle Payments	198.95	199.60	210.79	200.92	206.81	202.24
Interest Payments	164.91	164.26	153.07	162.94	157.05	161.62
Additional Principle	-	-	-	-	-	-
Ending Balance	50,868.15	50,668.55	50,457.76	50,256.84	50,050.03	49,847.79

Church Mortgage	Jul-24	Aug-24	Sep-24	Oct-24	Nov-24	Dec-24
Beginning Balance	1,196,398.80	1,190,254.28	1,184,303.95	1,178,318.01	1,172,068.76	1,166,009.60
Principle Payments	6,144.52	5,950.33	5,985.94	6,249.25	6,059.16	6,320.53
Interest Payments	6,929.15	7,123.34	7,087.73	6,824.42	7,014.51	6,753.14
Additional Principle	-	-	-	-	-	-
Ending Balance	1,190,254.28	1,184,303.95	1,178,318.01	1,172,068.76	1,166,009.60	1,159,689.07
Parsonage Mortgage	Jul-24	Aug-24	Sep-24	Oct-24	Nov-24	Dec-24
Beginning Balance	49,847.79	49,687.03	49,535.02	49,382.00	49,218.54	49,063.64
Principle Payments	160.76	152.01	153.02	163.46	154.90	165.31
Interest Payments	288.71	297.46	296.45	286.01	294.57	284.16
Additional Principle	-	-	-	-	-	-
Ending Balance	49,687.03	49,535.02	49,382.00	49,218.54	49,063.64	48,898.33

St Paul's Ev. Lutheran Church
Budget vs. Actuals: 2024 - FY24 P&L

January - December 2024

	Q1 2024			Q2 2024			Q3 2024			
	Actual	Budget	% of Budget	Actual	Budget	% of Budget	Actual	Budget	% of Budget	
Income										
40000 Current Fund Receipts										
40005 Current Envelopes	160,436.79	214,108.46	(53,689.87) 74.93%	136,238.26	204,027.96	(65,789.70) 87.75%	149,204.87	197,674.63	(48,469.76) 75.48%	
40010 Plate	4,331.09	*	4,331.09	4,706.28	*	4,706.28	2,372.99	*	2,372.99	
40015 Initial Offering	2,475.00	*	2,475.00	*	*	*	100.00	*	100.00	
40020 Lenten Envelopes	6,598.00	*	6,598.00	50.00	50.00	50.00	*	*	*	
40025 Maundy Thursday Envelopes	1,298.00	*	1,298.00	*	*	*	*	*	*	
40030 Good Friday Envelopes	3,151.00	*	3,151.00	10.00	10.00	10.00	*	*	*	
40035 Easter Envelopes	7,985.00	*	7,985.00	225.00	225.00	225.00	*	*	*	
40040 Ascension Envelopes	*	*	*	963.00	963.00	963.00	*	*	*	
40045 Thanksgiving Envelopes	*	*	*	*	*	*	*	*	*	
40050 Christmas Envelopes	40.00	*	40.00	*	*	*	*	*	*	
40055 New Years Envelopes	*	*	*	*	*	*	*	*	*	
40060 Devotional Booklets	101.00	*	101.00	107.00	107.00	107.00	130.00	130.00	130.00	
40062 Forward in Christ/Spiritual Growth Fund	*	*	*	24.00	24.00	24.00	36.00	36.00	36.00	
40070 Facilities Use	*	*	*	150.00	150.00	150.00	100.00	100.00	100.00	
40080 Thrivent Choice	906.00	*	906.00	505.00	505.00	505.00	217.00	217.00	217.00	
40085 Deficit Reduction	700.00	*	700.00	*	*	*	1,000.00	1,000.00	1,000.00	
40090 Miscellaneous/Other	2,576.08	*	2,576.08	1,429.93	1,429.93	1,429.93	132.08	132.08	132.08	
40110 Preschool Tuition	9,209.25	*	9,209.25	4,226.50	4,226.50	4,226.50	9,339.00	9,339.00	9,339.00	
40115 Extended Care Program Receipts	6,365.50	*	6,365.50	4,597.00	4,597.00	4,597.00	1,609.75	1,609.75	1,609.75	
Total 40000 Current Fund Receipts	208,154.71	214,108.46	(7,953.75) 96.29%	155,231.95	204,027.96	(48,796.01) 75.08%	164,241.89	197,674.63	(33,432.94) 83.09%	
42000 Mission Gifts	10,620.65	9,670.56	750.09 107.60%	8,980.00	9,870.48	(890.48) 90.98%	10,361.75	9,870.48	491.27 104.98%	
43000 Improvement Gifts	3,879.21	1,500.00	2,379.21 258.61%	1,616.38	1,500.00	116.38 107.76%	1,791.91	1,500.00	291.91 119.48%	
Total 40000 Special Fund Gifts	29.00	*	29.00	28.45	*	28.45	69.25	*	69.25	
45035 Worship at the Cross Fund	122.00	*	122.00	190.00	190.00	190.00	94.00	94.00	94.00	
45064 Audio/Visual Ministry Fund	241.00	*	241.00	53.00	53.00	53.00	31.00	31.00	31.00	
45065 WLA Tuition Assistance Fund	160.00	*	160.00	90.00	90.00	90.00	170.00	170.00	170.00	
45066 Hand Chime Fund	50.00	*	50.00	40.00	40.00	40.00	60.00	60.00	60.00	
45067 St. Paul's Student Aid Fund	347.00	*	347.00	230.00	230.00	230.00	620.00	620.00	620.00	
45068 Organ Fund	90.00	*	90.00	260.00	260.00	260.00	40.00	40.00	40.00	
Total 45000 Special Fund Gifts	1,039.00	*	1,039.00	889.45	*	889.45	1,064.25	*	1,064.25	
49800 Interest	827.54	*	827.54	789.31	789.31	789.31	736.65	736.65	736.65	
Total Income	222,521.11	225,479.02	(2,957.91) 99.69%	167,507.09	215,396.44	(47,889.35) 77.77%	176,216.25	209,045.11	(30,828.86) 85.25%	
Expenses										
Total 60000 Salaries and Wages	118,344.43	126,063.22	(7,718.79) 93.88%	116,788.57	122,396.26	(5,609.69) 95.42%	111,663.44	117,729.60	(6,066.16) 94.85%	
Total 61000 Insurance/Pensions	49,088.75	49,236.00	(147.25) 99.70%	52,132.69	49,236.00	2,896.69 105.88%	52,606.83	49,236.00	3,370.83 106.85%	
62000 Commitments										
62005 Missions	10,620.65	9,670.56	750.09 107.60%	8,980.00	9,870.48	(890.48) 90.98%	10,361.75	9,870.48	491.27 104.98%	
62010 WLA Commitment	14,352.00	14,352.00	* 100.00%	14,352.00	14,352.00	* 100.00%	14,352.00	14,352.00	* 100.00%	
62015 WLCFS	*	1,000.00	(1,000.00) 0.00%	*	*	*	*	*	*	
62020 Institutional Ministries	*	1,000.00	(1,000.00) 0.00%	*	*	*	*	*	*	
Total 62000 Commitments	24,972.65	26,222.56	(1,249.91) 95.23%	23,332.00	24,222.48	(890.48) 96.32%	24,713.75	24,222.48	491.27 102.03%	

63000 Utilities												
Total 63100 Utilities - Church & School	8,068.41	9,360.00	(1,291.59)	86.20%	7,657.65	9,360.00	(1,702.15)	81.81%	7,139.80	9,360.00	(2,220.20)	76.28%
Total 63500 Utilities - Parsonage	994.64	1,079.97	(85.33)	92.10%	1,009.67	1,080.01	(70.34)	93.49%	1,047.24	1,080.01	(32.77)	96.97%
63910 Storm Water Surcharge	451.27	446.25	5.02	101.12%	484.82	446.25	38.57	108.64%	484.82	446.25	38.57	108.64%
Total 63000 Utilities	9,514.32	10,886.22	(1,371.90)	87.40%	9,152.34	10,886.26	(1,733.92)	84.07%	8,671.86	10,886.26	(2,214.40)	79.68%
65000 Other Budgeted Expenses												
65005 Church Office	4,025.40	2,850.00	1,175.40	141.24%	2,979.67	2,850.00	129.67	104.55%	2,993.29	2,850.00	(756.71)	73.45%
65007 Forward in Christ/Spiritual Growth Fund	-	-	-	-	-	-	-	-	156.00	-	156.00	-
65010 Offering Envelopes	-	-	-	-	2,997.78	2,620.00	377.78	114.42%	-	-	-	-
65015 Conferences & Summer School	-	300.00	(300.00)	0.00%	600.00	-	600.00	-	2,655.00	200.00	2,455.00	1327.50%
65017 Sunday School & Bible Class	-	733.34	(733.34)	0.00%	-	-	-	-	733.33	733.33	(733.33)	0.00%
65020 Janitorial Supplies	497.24	625.03	(127.79)	79.55%	594.95	624.99	(30.04)	95.19%	892.27	624.99	267.28	142.77%
65023 Lawn Care & Snow Removal	383.75	187.50	196.25	204.67%	187.50	187.50	(187.50)	0.00%	-	187.50	(187.50)	0.00%
65033 Pastors - Mileage Reimbursement	11,122	250.03	(1,388.81)	44.48%	-	249.99	(249.99)	0.00%	226.46	249.99	(23.53)	90.59%
65045 Improvement Fund Disbursements	457.50	6,000.00	(5,542.50)	7.63%	3,647.88	-	3,647.88	-	635.89	-	635.89	-
65046 Misc/Other Maintenance	27.39	-	27.39	-	-	-	-	-	-	-	-	-
65055 Bank Service Fees	332.77	500.06	(167.29)	66.65%	308.62	499.98	(191.18)	61.77%	320.89	499.98	(179.09)	64.18%
65090 Miscellaneous	7.28	375.00	(367.74)	1.94%	1,513.43	375.00	1,138.43	403.58%	175.00	375.00	(200.00)	46.67%
Total 65000 Other Budgeted Expenses	5,842.53	11,820.96	(5,978.43)	49.43%	12,642.53	7,407.46	5,235.07	170.67%	7,154.80	5,720.79	1,434.01	125.07%
67000 Special Fund Disbursements												
67005 Altar Fund	138.14	-	138.14	-	185.16	-	185.16	-	113.88	-	113.88	-
67015 Choir Fund	-	-	-	-	-	-	-	-	177.75	-	177.75	-
67025 Organ/Plano Fund	-	-	-	-	-	-	-	-	137.75	-	137.75	-
Total 67000 Special Fund Disbursements	138.14	-	138.14	-	185.16	-	185.16	-	429.38	-	429.38	-
68000 Parsonage Mortgage												
68005 Parsonage - Principal	609.34	770.06	(160.72)	79.13%	609.97	789.98	(180.01)	79.22%	465.79	789.98	(304.19)	60.49%
68010 Parsonage - Interest	482.24	480.00	2.24	100.47%	481.61	480.00	1.61	100.34%	882.62	480.00	402.62	183.88%
Total 68000 Parsonage Mortgage	1,091.58	1,250.06	(158.48)	87.32%	1,091.58	1,249.98	(158.40)	87.33%	1,348.41	1,249.98	98.43	107.87%
Total Expenses	208,992.40	225,479.02	(16,486.62)	92.89%	215,322.67	215,398.44	(75.77)	99.96%	206,589.47	209,045.11	(2,456.64)	98.82%
Net Operating Income	13,528.71	-	13,528.71	-	(47,615.78)	-	(47,615.78)	-	(28,372.22)	-	(28,372.22)	-
Other Income												
72000 Pass Through Funds												
72490 Other Pass Through Gifts	-	-	-	-	1,954.00	-	1,954.00	-	-	-	-	-
72990 Other Pass Through Payouts	-	-	-	-	(1,954.00)	-	(1,954.00)	-	-	-	-	-
Total 72000 Pass Through Funds	-	-	-	-	-	-	-	-	-	-	-	-
74000 Building Fund												
74100 Building Fund Receipts	28,689.28	39,221.06	(10,531.80)	73.15%	21,349.58	39,220.98	(17,871.42)	54.43%	65,842.98	39,220.98	26,622.00	167.86%
74800 Building Fund Principal	(17,678.17)	(17,321.08)	(357.11)	102.06%	(17,780.93)	(17,320.98)	(459.95)	102.54%	(18,090.79)	(17,320.98)	(759.81)	104.39%
74900 Building Fund Interest	(21,542.84)	(21,900.00)	357.18	98.37%	(21,480.08)	(21,900.00)	419.92	97.99%	(21,140.22)	(21,900.00)	759.78	96.53%
Total 74000 Building Fund	(10,531.75)	-	(10,531.75)	-	(17,671.45)	-	(17,671.45)	-	26,621.97	-	26,621.97	-
Total Other Income	(10,531.75)	-	(10,531.75)	-	(17,671.45)	-	(17,671.45)	-	26,621.97	-	26,621.97	-
Other Expenses												
Total 70100 Extended Care	1,800.05	-	1,800.05	-	1,050.00	-	1,050.00	-	671.25	-	671.25	-
Total 76000 School Pass Through	2,562.75	-	2,562.75	-	1,851.00	-	1,851.00	-	-	-	-	-
Total Other Expenses	4,162.80	-	4,162.80	-	2,901.00	-	2,901.00	-	671.25	-	671.25	-
Net Income	(1,165.84)	-	(1,165.84)	-	(68,588.23)	-	(68,588.23)	-	(2,421.50)	-	(2,421.50)	-

St Paul's Ev. Lutheran Church
Budget vs. Actuals: 2024 - FY24 P&L
 January - December 2024

	Q4 2024				Total			
	Actual	Budget	over Budget	% of Budget	Actual	Budget	over Budget	% of Budget
Income								
40000 Current Fund Receipts								
40005 Current Envelopes	139,974.48	204,807.95	(64,833.49)	68.34%	587,856.38	820,619.00	(232,762.62)	71.84%
40010 Plate	3,738.74	-	3,738.74	-	15,147.08	-	15,147.08	-
40015 Initial Offering	-	-	-	-	2,575.00	-	2,575.00	-
40020 Lenten Envelopes	-	-	-	-	6,648.00	-	6,648.00	-
40025 Maundy Thursday Envelopes	-	-	-	-	1,298.00	-	1,298.00	-
40030 Good Friday Envelopes	-	-	-	-	3,161.00	-	3,161.00	-
40035 Easter Envelopes	-	-	-	-	8,190.00	-	8,190.00	-
40040 Ascension Envelopes	-	-	-	-	963.00	-	963.00	-
40045 Thanksgiving Envelopes	3,888.00	-	3,888.00	-	3,888.00	-	3,888.00	-
40050 Christmas Envelopes	18,437.00	-	18,437.00	-	16,477.00	-	16,477.00	-
40055 New Years Envelopes	1,870.00	-	1,870.00	-	1,870.00	-	1,870.00	-
40060 Devotional Booklets	123.00	-	123.00	-	461.00	-	461.00	-
40062 Forward in Christ/Spiritual Growth Fund	-	-	-	-	60.00	-	60.00	-
40070 Facilities Use	250.00	-	250.00	-	500.00	-	500.00	-
40080 Thrivent Choice	128.00	-	128.00	-	1,754.00	-	1,754.00	-
40085 Deficit Reduction	2,800.00	-	2,800.00	-	4,500.00	-	4,500.00	-
40090 Miscellaneous/Other	2,261.78	-	2,261.78	-	6,399.87	-	6,399.87	-
40110 Preschool Tuition	12,338.94	-	12,338.94	-	35,113.69	-	35,113.69	-
40115 Extended Care Program Receipts	2,862.50	-	2,862.50	-	15,434.75	-	15,434.75	-
Total 40000 Current Fund Receipts	188,688.42	204,807.95	(18,139.53)	91.14%	712,298.77	820,619.00	(108,320.23)	86.80%
42000 Mission Gifts	8,963.75	9,870.48	(906.73)	90.81%	38,928.15	39,482.00	(553.85)	98.59%
43000 Improvement Gifts	1,583.46	1,500.00	83.46	105.56%	8,870.96	6,000.00	2,870.96	147.85%
45000 Special Fund Gifts								
45035 Worship at the Cross Fund	8.14	-	8.14	-	132.84	-	132.84	-
45060 Altar Fund	60.00	-	60.00	-	468.00	-	468.00	-
45064 Audio/Visual Ministry Fund	92.00	-	92.00	-	417.00	-	417.00	-
45085 WLA Tuition Assistance Fund	190.00	-	190.00	-	610.00	-	610.00	-
45086 Hand Chime Fund	40.00	-	40.00	-	190.00	-	190.00	-
45087 St. Paul's Student Aid Fund	295.00	-	295.00	-	1,492.00	-	1,492.00	-
45088 Organ Fund	350.00	-	350.00	-	740.00	-	740.00	-
Total 45000 Special Fund Gifts	1,035.14	-	1,035.14	-	4,047.84	-	4,047.84	-
48800 Interest	784.13	-	784.13	-	3,137.63	-	3,137.63	-
Total Income	199,034.90	216,178.43	(17,143.53)	92.07%	787,279.35	868,101.00	(80,821.65)	89.59%
Expenses								
Total 60000 Salaries and Wages	118,978.37	123,562.92	(4,584.55)	96.29%	485,772.81	489,752.00	(3,979.19)	95.10%
Total 61000 Insurance/Pensions	62,389.09	49,236.00	13,153.09	128.71%	216,217.36	198,944.00	19,273.36	109.79%
62000 Commitments								
62005 Missions	8,963.75	9,870.48	(906.73)	90.81%	38,928.15	39,482.00	(553.85)	98.59%
62010 WLA Commitment	14,352.00	14,352.00	-	100.00%	57,408.00	57,408.00	-	100.00%
62015 WLCFS	-	-	-	-	1,000.00	-	1,000.00	0.00%
62020 Institutional Ministries	-	-	-	-	1,000.00	-	1,000.00	0.00%
Total 62000 Commitments	23,315.75	24,222.48	(906.73)	96.26%	96,334.15	98,890.00	(2,555.85)	97.42%

63000 Utilities									
Total 63100 Utilities - Church & School	6,137.21	9,360.00	(3,222.79)	65.57%	29,003.27	37,440.00	(8,436.73)	77.47%	
Total 63900 Utilities - Parsonage	2,254.34	1,080.01	1,174.33	208.73%	5,305.89	4,320.00	985.89	122.82%	
63910 Storm Water Surcharge	484.82	446.25	38.57	108.84%	1,905.73	1,795.00	120.73	108.76%	
Total 63000 Utilities	8,876.37	10,886.26	(2,009.89)	81.54%	36,214.89	43,545.00	(7,330.11)	83.17%	
65000 Other Budgeted Expenses									
65005 Church Office	5,400.71	2,850.00	2,550.71	189.50%	14,499.07	11,400.00	3,099.07	127.18%	
65007 Forward In Christ/Spiritual Growth Fund	-	-	-	-	158.00	-	158.00	-	
65010 Offering Envelopes	-	-	-	-	2,997.78	2,620.00	377.78	114.42%	
65015 Conferences & Summer School	65.00	1,500.00	(1,435.00)	4.33%	3,320.00	2,000.00	1,320.00	166.00%	
65017 Sunday School & Bible Class	-	733.33	(733.33)	0.00%	-	2,200.00	(2,200.00)	0.00%	
65020 Janitorial Supplies	774.66	624.99	149.67	123.95%	2,759.12	2,500.00	259.12	110.36%	
65025 Lawn Care & Snow Removal	-	187.50	(187.50)	0.00%	383.75	750.00	(366.25)	51.17%	
65035 Pastors - Mileage Reimbursement	104.52	249.99	(145.47)	41.81%	442.20	1,000.00	(557.80)	44.22%	
65045 Improvement Fund Disbursements	2,573.73	-	2,573.73	-	7,315.00	6,000.00	1,315.00	121.92%	
65046 Misc/Other Maintenance	-	-	-	-	27.39	-	27.39	-	
65055 Bank Service Fees	343.51	499.98	(156.47)	68.70%	1,305.99	2,000.00	(694.01)	65.30%	
65090 Miscellaneous	37.98	375.00	(337.02)	10.13%	1,733.67	1,500.00	233.67	115.58%	
Total 65000 Other Budgeted Expenses	9,300.11	7,020.79	2,279.32	132.47%	34,899.97	31,970.00	2,929.97	109.29%	
67000 Special Fund Disbursements									
67005 Altar Fund	189.15	-	189.15	-	628.33	-	628.33	-	
67015 Choir Fund	-	-	-	-	177.75	-	177.75	-	
67025 Organ/Plano Fund	-	-	-	-	137.75	-	137.75	-	
Total 67000 Special Fund Disbursements	189.15	-	189.15	-	941.83	-	941.83	-	
68000 Parsonage Mortgage									
68005 Parsonage - Principal	483.67	789.98	(286.31)	62.82%	2,168.77	3,080.00	(911.23)	70.41%	
68010 Parsonage - Interest	684.74	480.00	384.74	180.15%	2,711.21	1,920.00	791.21	141.21%	
Total 68000 Parsonage Mortgage	1,368.41	1,249.98	98.43	107.87%	4,879.98	5,000.00	(120.02)	97.60%	
Total Expenses	224,397.25	216,179.43	8,218.82	103.80%	855,300.99	868,101.00	(10,800.01)	98.75%	
Net Operating Income									
	(25,362.35)	-	(25,362.35)	-	(88,021.64)	-	(88,021.64)	-	
Other Income									
72000 Pass Through Funds									
72480 Other Pass Through Gifts	689.00	-	689.00	-	2,623.00	-	2,623.00	-	
72990 Other Pass Through Payouts	(689.00)	-	(689.00)	-	(2,623.00)	-	(2,623.00)	-	
Total 72000 Pass Through Funds	-	-	-	-	-	-	-	-	
74000 Building Fund									
74100 Building Fund Receipts	27,265.66	39,220.98	(11,955.32)	69.49%	143,137.48	156,884.00	(13,746.54)	91.24%	
74800 Building Fund Principal	(18,628.84)	(17,320.98)	(1,307.86)	107.55%	(72,148.83)	(89,284.00)	(2,864.83)	104.13%	
74900 Building Fund Interest	(20,592.07)	(21,900.00)	1,307.93	94.03%	(84,735.21)	(87,800.00)	2,864.79	98.73%	
Total 74000 Building Fund	(11,965.35)	-	(11,965.35)	-	(13,746.58)	-	(13,746.58)	-	
Total Other Income	(11,965.35)	-	(11,965.35)	-	(13,746.58)	-	(13,746.58)	-	
Other Expenses									
Total 70100 Extended Care	2,043.75	-	2,043.75	-	5,365.05	-	5,365.05	-	
Total 76000 School Pass Through	(8,810.88)	-	(8,810.88)	-	(4,397.13)	-	(4,397.13)	-	
Total Other Expenses	(6,767.13)	-	(6,767.13)	-	967.92	-	967.92	-	
Net Income	(30,580.57)	-	(30,580.57)	-	(102,736.14)	-	(102,736.14)	-	

PRELIMINARY				
St. Paul's Budget (PLAN 4+ Internal HRA Fund)	2024/25 Matrix	2025/26 Matrix		
	2024	2025	% 2025 Budget	
Compensation/Benefits	Budget	Proposed	vs 2024 Budget	
Sr. Associate Pastor - Salary (E-19)	44,853	46,431	3.52%	
Sr. Associate Pastor - Housing 2% of salary	897	929	3.52%	
Sr. Associate Pastor - FICA	3,500	3,623	3.52%	
Sr. Associate Pastor - Health Insurance, family	24,600	25,440	3.41%	
Sr. Associate Pastor - Pension	4,528	4,528	0.00%	
Associate Pastor - Salary (E-4)	36,227	37,615	3.83%	
Associate Pastor - Housing	13,812	13,812	0.00%	
Associate Pastor) - FICA	3,828	3,934	2.77%	
Associate Pastor - Health Insurance, family	24,600	25,440	3.41%	
Associate Pastor - Pension	4,528	4,528	0.00%	
Principal - Salary (E-10) TBD - FOR PROPOSAL ONLY	47,153	41,141	-12.75%	
Principal - Housing	13,812	13,812	0.00%	
Principal - FICA	4,664	4,204	-9.86%	
Principal - Health Insurance, family	24,600	25,440	3.41%	
Principal - Pension	4,528	4,528	0.00%	
Teacher 5-6 - Salary (C-4)	32,933	34,195	3.83%	
Teacher 5-6 - Housing	13,812	13,812	0.00%	
Teacher 5-6 - FICA	3,576	3,673	2.70%	
Teacher 5-6 - Health Insurance, family	24,600	25,440	3.41%	
Teacher 5-6 - Pension	4,528	4,528	0.00%	
Teacher 3-4 - Salary (C-8)	35,024	36,332	3.73%	
Teacher 3-4 - Housing 2% of salary	700	727	3.73%	
Teacher 3-4 - FICA	2,733	2,835	3.73%	
Teacher 3-4 - Health Insurance, insured with spouse	0	0	0.00%	
Teacher 3-4 - Pension	4,528	4,528	0.00%	
Teacher 1-2 - Salary (C-16)	39,206	40,607	3.57%	
Teacher 1-2 - Housing	13,812	13,812	0.00%	
Teacher 1-2 - FICA	4,056	4,163	2.64%	
Teacher 1-2 - Health Insurance, family	24,600	25,440	3.41%	
Teacher 1-2 - Pension	4,528	4,528	0.00%	
Teacher K - Salary (C-20)	40,800	42,744	4.76%	
Teacher K - Housing	13,812	13,812	0.00%	
Teacher K - FICA	4,178	4,327	3.56%	
Teacher K - Health Insurance, single	7,452	7,704	3.38%	
Teacher K - Pension	4,528	4,528	0.00%	
Teacher Pre School - Salary (C-5)	33,456	34,730	3.81%	
Teacher Pre School - Housing	13,812	13,812	0.00%	
Teacher Pre School - FICA	3,616	3,713	2.70%	
Teacher Pre School - Health Insur., Employee & Children	12,672	13,104	3.41%	
Teacher Pre School - Pension	4,528	4,528	0.00%	
Church Secretary - Hourly \$17.50/hr, 1,800 hours	30,443	31,508	3.50%	
Preschool Assistant - Salary	21,000	21,735	3.50%	
Teaching / Preschool Assist / Admin. Release	1,000	4,000	300.00%	

Substitute Teachers	1,000	1,000	0.00%		
Organists & Instrumentalists	6,919	7,161	3.50%		
Pastoral Assistance/Guest Pastors	500	500	0.00%		
Employer Payroll Taxes (Secretary, Organists, Assistants)	4,618	5,003	8.35%		
Workers Compensation Insurance	2,477	2,477	0.00%		
Total Compensation/Benefits	671,576	686,410	2.21%		
		INCREASE +14,834		HEALTH INS. + 4,884	
Commitments				~33% OF TOTAL INCREASE	
WLA Commitment	57,408	57,408	0.00%		
WLCFS	1,000	1,000	0.00%		
Institutional Ministries	1,000	1,000	0.00%		
Total Commitments	59,408	59,408	0%		
Insurance					
Property Insurance	14,469	14,469	0.00%		
Umbrella Policy	650	650	0.00%		
Total Insurance	15,119	15,119	0%		
Utilities - Church/School					
Gas & Electric	23,160	21,000	-9.33%		
Garbage Collection	2,780	2,780	0.00%		
Water & Sewer & Fire Protection	9,000	9,000	0.00%		
Phone & Internet	2,500	2,500	0.00%		
Storm Water Surcharge	1,785	1,910	7.00%		
Total Utilities - Church & School	39,225	37,190	-5%		
Utilities - Parsonage					
Gas & Electric	2,660	3,000	12.78%		
Water & Sewer & Fire Protection	1,600	1,600	0.00%		
Refuse Pick-up	60	60	0.00%		
Total Utilities - Parsonage	4,320	4,660	7.9%		
Other Budgeted Expenses					
Church Office Supplies & Spiritual Books/Pamphlets	11,400	12,540	10.00%		
Offering Envelope Order	2,620	2,998	14.43%		
Conferences, Summer School	2,000	2,000	0.00%		
Janitorial Supplies	2,500	2,500	0.00%		
Lawn Care/Snow Removal	750	750	0.00%		
Sunday School / Bible Class/VBS	2,200	2,200	0.00%		
Pastors - Mileage Reimbursement	1,000	1,000	0.00%		
Parsonage Mortgage	5,000	5,394	7.87%		
Miscellaneous	1,500	1,500	0.00%		
Banking Service Fees / Debit Memos	2,000	2,000	0.00%		
Total Other Budgeted Expenses	30,970	32,882	6.2%		
Total Current Fund - Year	820,617	835,668	1.83%		
Total Current Fund - Monthly	68,385	69,639	1.83%		
Other Accounts - Budget	2024				
Missions	39,482				
Improvement Fund	6,000				
Debt Fund	156,884				

Christian Stewardship

Christian Stewardship has been defined as the free and joyous activity of the child of God in managing all of life, as well as life's resources, for our good and for God's glory. Christian stewardship is a lifelong process, beginning when we start to accumulate resources (frankly even before) and progressing through the end of our days. The Holy Scriptures speak of stewardship often. The Scriptures present several principles regarding stewardship.

A good summary passage can be found in 1 Corinthians 16:2, *On the first day of every week, each one of you should set aside a sum of money in keeping with his income, saving it up, so that when I come no collections will have to be made.*

Regular: *On the first day of every week*

Biblical giving is regular and ongoing, not sporadic. God's will for His people is that they set something aside on the first day of each week. Maybe it works better to do it every two weeks or monthly. Timing isn't necessarily the point here. Christians will be consistent givers supporting the work of their church, even as they support others and the charities that serve them.

For everyone: *each one of you*

Amounts may vary (more on that in the next point) but all are blessed. In response to what Christ has done for us, we will all seek to willingly bring our offerings to the Lord. Consider the Spirit-inspired words of the Apostle Paul to the Corinthians in His second letter, *"Remember this: Whoever sows sparingly will also reap sparingly, and whoever sows generously will also reap generously. Each man should give what he has decided in his heart to give, not reluctantly or under compulsion, for God loves a cheerful giver"* (2 Cor. 9:6-7).

Salvation is a gift of God's grace. Our stewardship is not an expression of Law and obedience to it but rather a display of our heartfelt appreciation, our gratitude for all God has done for us. This is a difference between Old & New Testament giving. We have the privilege, every one of us, to show our love for God, not out of compulsion but out of thanksgiving. One is reminded of the reprimand Luther is fabled to have received when he once again spoke openly about Salvation by grace through the gift of faith. Someone said, "But Luther, I know these people, they will stop doing good works if they are no longer required for salvation." His response? "No they won't, they will just start doing them for the right reasons."

Proportionate: *set aside a sum of money in keeping with his income*

First, biblical giving is proportionate. God's people have always given back a percentage of what God has first given them. In the Old Testament, people were required to begin their giving with a 10% return to the Lord's work. This was considered the "Sacred Portion" of their possessions. Proportionate giving is found in the New Testament as well. In Luke 12:48, Jesus says, *"From everyone who has been given much, much will be demanded; and from the one who has been entrusted with much, much more will be asked."* In Luke 21, Jesus praised a widow who gave two copper coins into the temple treasury. Other gifts were much larger in terms of total amount but smaller in terms of the percentage of income they represented. Giving a percentage of our income helps us realize our many blessings.

Planned: *saving it up*

Perhaps this one could go without saying, especially following proportionate, but it's a good reminder of how far stewardship really goes. I have half-jokingly said in the Old Testament God demanded 10% but in the New Testament He demands it all. It's only half-joking. I understand the shock that the statement brings but the reality is that everything we do and every dollar we spend speaks to what is important to us. Stewardship isn't 10% of life, it is all of life. As I support my family, pay the bills I incur, pay my taxes, and bring my offerings, it is all worship. So I set aside and save up a planned portion for the work of the church as I budget and save. Percentage giving helps in this endeavor if I make more, more goes to church and if I make less, less goes to church as the percentage I have set rises and falls with the amount the Lord has given. If I don't "save it up" and plan for it, it will be gone. It's just a reality of the lives we live.

Odds and ends:

There are a few practical matters not covered in Paul's words to the Corinthians. Privacy is important. This one comes directly from the lips of Jesus, "*But when you give to the poor, do not let your left hand know what your right hand is doing*" (Matthew 6:3). We do not give because we want people to consider us great and charitable people. Our giving is a matter between us and our Lord. It does not need to be broadcast if we do not want it to be. Know that when you give, this is important to us. The information is confidential.

Finally, biblical giving begins with our leaders. If we don't set an example in this area, how will others be able to learn and follow? Consider these words from the Old Testament, "*The people rejoiced at the willing response of their leaders, for they had given freely and wholeheartedly to the LORD. David the king also rejoiced greatly*" (1 Chronicles 29:9). We have leaders of the congregation (church & school), leaders in our community, and leaders in our homes. May we seek to be leaders wherever God has planted us and in whatever position God has given that we might all "*excel in everything—in faith, in speech, in knowledge, in complete earnestness and in your love for us — see that you also excel in this grace of giving*" (2 Corinthians 8:7).

Proportionate Giving Quick Reference Chart – Weekly Offerings

Annual Income	Weekly Income	4%	6%	8%	10%	12%
\$15,600	\$300	12	18	24	30	36
\$32,500	\$625	25	38	50	63	75
\$45,500	\$875	35	53	70	88	105
\$52,000	\$1000	40	60	80	100	120
\$65,000	\$1250	50	75	100	125	150
\$78,000	\$1500	60	90	120	150	180
\$104,000	\$2000	80	120	160	200	240
\$130,000	\$2500	100	150	200	250	300

