

Congregational Meeting
AGENDA
January 19, 2020

1. Call to Order and Opening Prayer
2. Establish a Quorum
3. Approval of December 22, 2019 Minutes
4. Financial Report
 - December 2019 Year End Review
 - 2020 Budget Presentation
5. Election of 2020 Council
6. President's Report
7. Pastor's Report
8. Closing Prayer & Adjournment

Tree of Life Congregational Meeting Minutes
December 22, 2019

President Jack Zimmer called the meeting to order at 9:22 am. Quorum was established and Pastor Chris Lake led with an opening prayer.

I. Lisa Lemaux moved to approve the minutes from the October 6, 2019 Congregation meeting. Deb Zimmer seconded. All were in favor and the **motion passed**.

II. Treasurer Jim Voelz gave the Financial Report. We hope to have recommendations from the 2018 Audit in January, 2020. Budget details through November 2019 were presented. Budgeted income was \$468,663 and actual income \$460,580 (\$8083 under budget). Our budgeted expenses were \$502,939 and actual expenses \$472,670 (\$30,269 under budget). With Year End Projections anticipate revenue of \$515,000 and expenses of \$516,210, with an anticipated shortfall of \$1210. This assumes traditionally good revenue for December. Our total Dedicated Funds balance is \$104,076, which includes an Internship endowment of \$6435. Pastor Chris Lake moved to **accept the Treasurer's report**. Annette Chapman seconded. All were in favor and the **motion passed**.

Stewardship Chairman Jim Lemaux reviewed our fall campaign, focused on "inspiring all people in Christ's Love". The goal for the 2019 fall campaign was to better align stewardship with our TOL Mission, reflected by video interviews with four TOL members. Jim Lemaux encouraged any feedback and more participation in the video "Temple Talks". The Stewardship Committee is asking again this year for a specific time frame as far as a tithe commitment is concerned, noting this can be done anytime during the year, not just the fall campaign. Jim Lemaux reported estimated giving for 2020: \$378,160 from 71 pledges and about \$96000 from non-pledged giving, totalling \$474,162.

Treasurer Jim Voelz gave the 2020 Budget presentation. Extensive work has been done on the 2020 budget since August 2019 and will be submitted to the Congregation for approval at the January 19, 2020 Annual meeting. The budget anticipates that expenditures will increase by about \$19,000, \$17,000 going to staff salary increases and the mortgage increase of \$6000. We have anticipated about the same shortfall in 2020 (\$23,884) as anticipated in 2019 (\$23,553). Scott Chapman asked if there was any major expense anticipated. President Zimmer replied that we have successfully addressed all AC repairs, not including our largest unit (30 tons) but it is not in trouble. Richard Shaper (Maintenance Team) affirmed this as well. Sue Kollar asked about a line item referring to an IRS penalty. Pastor Lake explained that a number of years back, W-2 forms were inadvertently not mailed on time; our penalty is \$100 per month and we are about halfway through paying it off. Linda Bliese moved to **accept the 2020 Budget for submission**; Russ Bliese seconded. All were in favor and the **motion passed**.

III. Pastor Chris Lake reported good news. Vicar Carrie Petersen has a clean pathology report following her surgery in November. Youth Director Bunny Stoutes passed candidacy

approval with flying colors and continues in her pastoral training. Pastor Lake complimented her Youth ministry program as grounded and growing, with credit to her and to the congregation for a successful spring garage sale to help fund these efforts. Bunny Stoutes adds that we will need continuing help to get our youth to the Youth Gathering in 2021.

IV. President Zimmer reported that the Nomination Committee recommended the following persons to fill 3 open Council positions in January 2020: Tom Gros, David Fischer, and Jim Lemaux. Jack Zimmer is nominated as President for another 2-year term and Kevin Solberg as Vice-President. President Zimmer concluded with thanks to Linda Baumgartner, Kirk Helberg, and Annie Lindemann for their service on the Council.

V. President Zimmer previewed the 2020 Agenda:

- A. Finalize the 2020 Budget with congregational approval
- B. Review, revise, and continue the current Strategic Plan
- C. Consider a proposal from Tillman Academy.

Treasurer Jim Voelz thanked Heidi Beckham and Ted Dinklage for their continuing good work on the Finances and Budget.

Pastor Chris Lake led in closing prayer and the meeting was adjourned at 10:04 am.

Respectfully submitted,

Susie Rust
Council Secretary

**TREE OF LIFE LUTHERAN CHURCH
OPERATING FUND REVENUES, EXPENSES & BUDGETS
THROUGH DECEMBER 31, 2019**

| | Actual | | Budget | | | 2019 Total |
|-------------------------------------|------------------|-------------------|-------------------|--------------------|---------------|-------------------|
| | December | Year to Date | Year to Date | Over/ (Under) | Percent | |
| Revenues: | | | | | | |
| Pledged Offering | 31,956.00 | 345,335.00 | 351,284.00 | (5,949.00) | 98.3% | 351,284.00 |
| Non-pledged Offering | 13,781.54 | 110,656.30 | 91,760.00 | 18,896.30 | 120.6% | 91,760.00 |
| Other Revenue: | | | | | | |
| Amazon Smile Foundation | 150.00 | 515.93 | | | | |
| Camps/Retreats/Missions | 2,086.00 | 8,252.00 | | | | |
| Facebook Payout | 0.00 | 1,620.00 | | | | |
| Freewill/Coffee | 0.00 | 144.08 | | | | |
| Garage Sale | 0.00 | 25,711.99 | | | | |
| Kroger Rewards | 0.00 | 402.78 | | | | |
| Memorials | 0.00 | 1,075.00 | | | | |
| Money Wall | 0.00 | 2,206.00 | | | | |
| Murder Mystery | 0.00 | 2,925.00 | | | | |
| Name Tags | 10.00 | 112.00 | | | | |
| Other | 133.61 | 2,326.61 | | | | |
| Thrivent | 3.00 | 706.00 | | | | |
| VBS | 20.00 | 3,388.50 | | | | |
| WATT | 0.00 | 145.00 | | | | |
| Total Other Income | 2,402.61 | 49,530.89 | 70,070.00 | (20,539.11) | 70.7% | 70,070.00 |
| Building Use Fees | 0.00 | 1,475.00 | 7,150.00 | (5,675.00) | 20.6% | 7,150.00 |
| Interest | 407.92 | 2,232.59 | 160.00 | 2,072.59 | 1395.4% | 160.00 |
| Total Income | 48,548.07 | 509,229.78 | 520,424.00 | (11,194.22) | 97.8% | 520,424.00 |
| Borrowed from (Repaid to) Seeds | (10,000.00) | 3,171.22 | | | | |
| Total Available for Spending | 38,548.07 | 512,401.00 | | | | |
| Expenses: | | | | | | |
| Staff: | | | | | | |
| Associate Minister: | | | | | | |
| Salary | 1,081.50 | 12,946.50 | 16,068.00 | (3,121.50) | 80.6% | 16,068.00 |
| Total Associate Minister | 1,081.50 | 12,946.50 | 16,068.00 | (3,121.50) | 80.6% | 16,068.00 |
| Cleaning Staff: | | | | | | |
| Salary | 1,150.00 | 13,800.00 | 13,500.00 | 300.00 | 102.2% | 13,500.00 |
| Total Cleaning Staff | 1,150.00 | 13,800.00 | 13,500.00 | 300.00 | 102.2% | 13,500.00 |
| Music Staff: | | | | | | |
| Organist/Choir Director | 2,253.16 | 27,072.26 | 27,038.00 | 34.26 | 100.1% | 27,038.00 |
| Substitute Organist | 0.00 | 450.00 | 300.00 | 150.00 | 150.0% | 300.00 |
| Total Music Staff | 2,253.16 | 27,522.26 | 27,338.00 | 184.26 | 100.7% | 27,338.00 |
| Nursery: | | | | | | |

**TREE OF LIFE LUTHERAN CHURCH
OPERATING FUND REVENUES, EXPENSES & BUDGETS
THROUGH DECEMBER 31, 2019**

| | Actual | | Budget | | | 2019 Total |
|-----------------------------|------------------|-------------------|-------------------|------------------|---------------|-------------------|
| | December | Year to Date | Year to Date | Over/ (Under) | Percent | |
| Salary | 737.10 | 6,251.57 | 6,680.00 | (428.43) | 93.6% | 6,680.00 |
| Total Nursery | 737.10 | 6,251.57 | 6,680.00 | (428.43) | 93.6% | 6,680.00 |
| Office Manager: | | | | | | |
| Salary | 1,545.00 | 18,495.00 | 18,540.00 | (45.00) | 99.8% | 18,540.00 |
| Total Office Manager | 1,545.00 | 18,495.00 | 18,540.00 | (45.00) | 99.8% | 18,540.00 |
| Pastor: | | | | | | |
| Continuing Education | 0.00 | 2,677.49 | 3,460.00 | (782.51) | 77.4% | 3,460.00 |
| ELCA Benefits Package | 6,957.96 | 41,747.76 | 39,864.00 | 1,883.76 | 104.7% | 39,864.00 |
| Housing Allowance | 2,910.00 | 34,920.00 | 34,920.00 | 0.00 | 100.0% | 34,920.00 |
| Professional Expenses | 0.00 | 1,709.81 | 2,500.00 | (790.19) | 68.4% | 2,500.00 |
| Salary | 3,682.08 | 44,077.68 | 44,185.00 | (107.32) | 99.8% | 44,185.00 |
| Social Security Allowances | 542.00 | 6,504.00 | 6,503.00 | 1.00 | 100.0% | 6,503.00 |
| Substitute Pastor | 300.00 | 1,000.00 | 1,750.00 | (750.00) | 57.1% | 1,750.00 |
| Travel/Mileage | 0.00 | 1,113.93 | 980.00 | 133.93 | 113.7% | 980.00 |
| Total Pastor | 14,392.04 | 133,750.67 | 134,162.00 | (411.33) | 99.7% | 134,162.00 |
| Visual Tech.: | | | | | | |
| Salary | 210.00 | 2,520.00 | 2,596.00 | (76.00) | 97.1% | 2,596.00 |
| Total Visual Tech. | 210.00 | 2,520.00 | 2,596.00 | (76.00) | 97.1% | 2,596.00 |
| Youth Director: | | | | | | |
| Continuing Education | 220.00 | 1,900.80 | 840.00 | 1,060.80 | 226.3% | 840.00 |
| ELCA Benefits | 2,891.52 | 17,349.12 | 14,928.00 | 2,421.12 | 116.2% | 14,928.00 |
| Mileage | 0.00 | 108.14 | 250.00 | (141.86) | 43.3% | 250.00 |
| Salary | 2,145.00 | 25,677.50 | 25,740.00 | (62.50) | 99.8% | 25,740.00 |
| Total Youth Director | 5,256.52 | 45,035.56 | 41,758.00 | 3,277.56 | 107.8% | 41,758.00 |
| Payroll Tax Expense | 743.14 | 8,055.90 | 8,275.00 | (219.10) | 97.4% | 8,275.00 |
| Total Staff | 27,368.46 | 268,377.46 | 268,917.00 | (539.54) | 99.8% | 268,917.00 |
| Mortgage: | | | | | | |
| Interest | 4,878.15 | 54,864.73 | 47,099.00 | 7,765.73 | 116.5% | 47,099.00 |
| Principal | 3,583.44 | 44,060.45 | 48,169.00 | (4,108.55) | 91.5% | 48,169.00 |
| Total Mortgage | 8,461.59 | 98,925.18 | 95,268.00 | 3,657.18 | 103.8% | 95,268.00 |
| Administration: | | | | | | |
| Computer/Software | 0.00 | 3,637.46 | 7,000.00 | (3,362.54) | 52.0% | 7,000.00 |
| Copier, Lease & Maintenance | 298.05 | 4,683.74 | 5,000.00 | (316.26) | 93.7% | 5,000.00 |

**TREE OF LIFE LUTHERAN CHURCH
OPERATING FUND REVENUES, EXPENSES & BUDGETS
THROUGH DECEMBER 31, 2019**

| | Actual | | Budget | | | |
|-----------------------------------|-----------------|------------------|------------------|-------------------|--------------|------------------|
| | December | Year to Date | Year to Date | Over\ (Under) | Percent | 2019 Total |
| Office Supplies | 86.07 | 2,037.00 | 2,320.00 | (283.00) | 87.8% | 2,320.00 |
| Postage | 0.00 | 392.83 | 670.00 | (277.17) | 58.6% | 670.00 |
| Telephone | 197.48 | 3,913.99 | 4,380.00 | (466.01) | 89.4% | 4,380.00 |
| Total Administration | 581.60 | 14,665.02 | 19,370.00 | (4,704.98) | 75.7% | 19,370.00 |
| Benevolence: | | | | | | |
| Car Seat Expense | 0.00 | 0.00 | 420.00 | (420.00) | 0.0% | 420.00 |
| Pastor Discretionary | 0.00 | 818.99 | 2,000.00 | (1,181.01) | 40.9% | 2,000.00 |
| Synod Benevolence | 2,000.00 | 24,000.00 | 24,000.00 | 0.00 | 100.0% | 24,000.00 |
| Total Benevolence | 2,000.00 | 24,818.99 | 26,420.00 | (1,601.01) | 93.9% | 26,420.00 |
| Buildings: | | | | | | |
| Building Maintenance | 0.00 | 10,049.42 | 14,000.00 | (3,950.58) | 71.8% | 14,000.00 |
| Security | 182.80 | 3,983.27 | 2,100.00 | 1,883.27 | 189.7% | 2,100.00 |
| Utilities: | | | | | | |
| Electricity | 1,223.86 | 13,805.06 | 18,240.00 | (4,434.94) | 75.7% | 18,240.00 |
| Electricity - Ideal Impact | 20.00 | 2,581.63 | 2,500.00 | 81.63 | 103.3% | 2,500.00 |
| Natural Gas | 46.01 | 625.74 | 600.00 | 25.74 | 104.3% | 600.00 |
| Water - Inside | 82.15 | 2,977.21 | 3,500.00 | (522.79) | 85.1% | 3,500.00 |
| Water - Outside | 36.40 | 896.77 | 850.00 | 46.77 | 105.5% | 850.00 |
| Total Utilities | 1,408.42 | 20,886.41 | 25,690.00 | (4,803.59) | 81.3% | 25,690.00 |
| Total Buildings | 1,591.22 | 34,919.10 | 41,790.00 | (6,870.90) | 83.6% | 41,790.00 |
| Education: | | | | | | |
| Adult Education | 0.00 | 334.42 | 800.00 | (465.58) | 41.8% | 800.00 |
| Confirmation | 0.00 | 1,518.71 | 2,500.00 | (981.29) | 60.7% | 2,500.00 |
| Education Supplies | 0.00 | 146.95 | 500.00 | (353.05) | 29.4% | 500.00 |
| Sunday School | 0.00 | 1,009.66 | 840.00 | 169.66 | 120.2% | 840.00 |
| Total Education | 0.00 | 3,009.74 | 4,640.00 | (1,630.26) | 64.9% | 4,640.00 |
| Evangelism: | | | | | | |
| Advertising | 0.00 | 1,720.56 | 3,848.00 | (2,127.44) | 44.7% | 3,848.00 |
| General Outreach | 76.00 | 2,562.40 | 3,828.00 | (1,265.60) | 66.9% | 3,828.00 |
| Image Rights | 0.00 | 104.90 | 364.00 | (259.10) | 28.8% | 364.00 |
| Outreach Supplies | 0.00 | 135.71 | 1,136.00 | (1,000.29) | 11.9% | 1,136.00 |

**TREE OF LIFE LUTHERAN CHURCH
OPERATING FUND REVENUES, EXPENSES & BUDGETS
THROUGH DECEMBER 31, 2019**

| | Actual | | Budget | | | 2019 Total |
|------------------------------------|-----------------|------------------|------------------|-------------------|---------------|------------------|
| | December | Year to Date | Year to Date | Over/ (Under) | Percent | |
| Stephen Ministries | 19.15 | 262.69 | 1,500.00 | (1,237.31) | 17.5% | 1,500.00 |
| Website Fees | 0.00 | 854.52 | 770.00 | 84.52 | 111.0% | 770.00 |
| Total Evangelism | 95.15 | 5,640.78 | 11,446.00 | (5,805.22) | 49.3% | 11,446.00 |
| Fellowship: | | | | | | |
| Fellowship Supplies | 0.00 | 3,639.45 | 4,030.00 | (390.55) | 90.3% | 4,030.00 |
| Kitchen Supplies | 0.00 | 121.79 | 290.00 | (168.21) | 42.0% | 290.00 |
| Total Fellowship | 0.00 | 3,761.24 | 4,320.00 | (558.76) | 87.1% | 4,320.00 |
| Grounds: | | | | | | |
| Lawn Service | 600.00 | 7,200.00 | 7,200.00 | 0.00 | 100.0% | 7,200.00 |
| Trash Service | 328.31 | 3,859.06 | 3,300.00 | 559.06 | 116.9% | 3,300.00 |
| Total Grounds | 928.31 | 11,059.06 | 10,500.00 | 559.06 | 105.3% | 10,500.00 |
| Insurance: | | | | | | |
| Church Liability Insurance | 1,043.54 | 11,739.77 | 11,450.00 | 289.77 | 102.5% | 11,450.00 |
| Worker's Compensation | 0.00 | 442.50 | 2,516.00 | (2,073.50) | 17.6% | 2,516.00 |
| Total Insurance | 1,043.54 | 12,182.27 | 13,966.00 | (1,783.73) | 87.2% | 13,966.00 |
| Other Expenses: | | | | | | |
| Bank Charges | 170.23 | 2,286.54 | 2,100.00 | 186.54 | 108.9% | 2,100.00 |
| Council Misc | 0.00 | 0.00 | 740.00 | (740.00) | 0.0% | 740.00 |
| IRS 2010 Penalty | 100.00 | 1,200.00 | 1,200.00 | 0.00 | 100.0% | 1,200.00 |
| Synod Conventions | 0.00 | 538.00 | 0.00 | 538.00 | #DIV/0! | 0.00 |
| Total Other Expenses | 270.23 | 4,024.54 | 4,040.00 | (15.46) | 99.6% | 4,040.00 |
| Stewardship | 0.00 | 0.00 | 300.00 | (300.00) | 0.0% | 300.00 |
| Worship & Music: | | | | | | |
| Choir & Handbell Attire | 0.00 | 0.00 | 100.00 | (100.00) | 0.0% | 100.00 |
| Choir Music | 30.85 | 404.09 | 750.00 | (345.91) | 53.9% | 750.00 |
| Copyrights | 0.00 | 574.00 | 900.00 | (326.00) | 63.8% | 900.00 |
| Sanctuary Supplies | 167.34 | 3,005.13 | 2,860.00 | 145.13 | 105.1% | 2,860.00 |
| Worship Planning | 0.00 | 1,346.53 | 2,200.00 | (853.47) | 61.2% | 2,200.00 |
| Total Worship & Music | 198.19 | 5,329.75 | 6,810.00 | (1,480.25) | 78.3% | 6,810.00 |

**TREE OF LIFE LUTHERAN CHURCH
OPERATING FUND REVENUES, EXPENSES & BUDGETS
THROUGH DECEMBER 31, 2019**

| | Actual | | Budget | | | 2019 Total |
|-----------------------------|------------------|-------------------------|-------------------------|--------------------------|----------------|-----------------------|
| | December | Year to Date | Year to Date | Over\ (Under) | Percent | |
| Youth Ministry: | | | | | | |
| Camp Youth Trips | 450.00 | 17,375.58 | 13,500.00 | 3,875.58 | 128.7% | 13,500.00 |
| Mission Trips | 0.00 | 4,400.01 | 16,500.00 | (12,099.99) | 26.7% | 16,500.00 |
| VBS | 0.00 | 3,075.50 | 3,300.00 | (224.50) | 93.2% | 3,300.00 |
| Youth Fellowship | 0.00 | 4,094.01 | 2,890.00 | 1,204.01 | 141.7% | 2,890.00 |
| Total Youth Ministry | 450.00 | 28,945.10 | 36,190.00 | (7,244.90) | 80.0% | 36,190.00 |
| | | | | | | |
| Total Expenses | 42,988.29 | 515,658.23 | 543,977.00 | (28,318.77) | 94.8% | 543,977.00 |
| | | | | | | |
| Net | 5,559.78 | (6,428.45) | (23,553.00) | 17,124.55 | | (23,553.00) |

**Tree of Life Lutheran Church
Dedicated Funds
as of December 31, 2019**

| | 12/31/18 Balance Forward | 2019 Actual | | Balance |
|--|--------------------------------|-------------|------------------|------------------------|
| | | Month | To Date | |
| Adopt a Soldier: | | | | |
| Donations | | 0.00 | 395.00 | 395.00 |
| Expenditures | | 0.00 | 0.00 | <u>0.00</u> |
| Adopt a Soldier Balance | | | | <u><u>395.00</u></u> |
| Building & Grounds Projects | | | | |
| Donations | 1,845.12 | 1,500.00 | 18,570.00 | 20,415.12 |
| Expenses: | | | | |
| Bell Support Pole | | 0.00 | 50.00 | 50.00 |
| Brick Refurbishment | | 0.00 | 585.00 | 585.00 |
| Carpet | | 0.00 | 2,623.16 | 2,623.16 |
| Driveway Lighting | | 0.00 | 100.00 | 100.00 |
| Heating & Air Conditioneing | | 0.00 | 7,650.00 | 7,650.00 |
| Ice Maker | | 0.00 | 2,750.00 | 2,750.00 |
| LED's | | 0.00 | 820.13 | 820.13 |
| Light Pole | | 0.00 | 1,352.87 | 1,352.87 |
| Parking Light Lighting | | 0.00 | 606.67 | 606.67 |
| Storage Container | | 0.00 | 2,400.00 | 2,400.00 |
| Tree Removal | | 0.00 | 900.00 | 900.00 |
| Total Expenses | | <u>0.00</u> | <u>19,837.83</u> | <u>19,837.83</u> |
| Buildings and Grounds Balance | | | | <u><u>577.29</u></u> |
| Disaster Relief: | | | | |
| Donations | 6,406.23 | 0.00 | 500.00 | 6,906.23 |
| Projects | | 0.00 | 325.90 | <u>325.90</u> |
| Disaster Relief Balance | | | | <u><u>6,580.33</u></u> |
| Emergency Building Repairs: | | | | |
| Donations | 5,843.99 | 0.00 | 300.00 | 6,143.99 |
| Expenditures | | 0.00 | 0.00 | <u>0.00</u> |
| Emergency Repairs Balance | | | | <u><u>6,143.99</u></u> |
| Endowments | | | | |
| Donations | | 0.00 | 50.00 | 50.00 |
| Expenditures | | 0.00 | 0.00 | <u>0.00</u> |

**Tree of Life Lutheran Church
Dedicated Funds
as of December 31, 2019**

| | 12/31/18 Balance Forward | 2019 Actual | | Balance |
|-------------------------------------|--------------------------------|--------------------|--------------------|------------------|
| | | Month | To Date | |
| Endowments Balance | | | | <u>50.00</u> |
| Good Gifts: | | | | |
| Donations | | 685.93 | 685.93 | 685.93 |
| Expenditures | | 0.00 | 0.00 | 0.00 |
| Good Gifts Balance | | | | <u>685.93</u> |
| Internship: | | | | |
| Revenues | | 0.00 | 10,000.00 | 10,000.00 |
| Payroll | | 1,018.50 | 4,583.25 | 4,583.25 |
| Internship Balance | | | | <u>5,416.75</u> |
| King's Embrace: | | | | |
| Donations | | 100.00 | 1,411.00 | 1,411.00 |
| Expenditures | | 0.00 | 1,311.00 | 1,311.00 |
| King's Embrace Balance | | | | <u>100.00</u> |
| New Seeds For Growth: | | | | |
| Donations | 92,541.58 | 270.00 | 1,760.00 | 94,301.58 |
| Lutherhill Ministries Advance | | (18,985.00) | (18,985.00) | (18,985.00) |
| Total Receipts | | <u>(18,715.00)</u> | <u>(17,225.00)</u> | <u>75,316.58</u> |
| Expenses: | | | | |
| Debt Reduction | | 0.00 | 0.00 | 0.00 |
| Loans to Operating Fund | | (10,000.00) | 3,171.22 | 3,171.22 |
| Total Expenditures | | <u>(10,000.00)</u> | <u>3,171.22</u> | <u>3,171.22</u> |
| New Seeds for Growth Balance | | | | <u>72,145.36</u> |
| Women of the ELCA: | | | | |
| Receipts | | 10.00 | 1,259.00 | 1,259.00 |
| Expenses | | 38.10 | 38.10 | (38.10) |
| WELCA Balance | | <u>(28.10)</u> | <u>1,220.90</u> | <u>1,297.10</u> |
| Stephen Ministry: | | | | |
| Donations & Fund Raisers | 575.00 | 200.00 | 1,550.00 | 2,125.00 |
| Expenses | | 0.00 | 0.00 | 0.00 |

**Tree of Life Lutheran Church
Dedicated Funds
as of December 31, 2019**

| | <u>12/31/18 Balance Forward</u> | <u>2019 Actual</u> | | |
|--------------------------------------|---|--------------------|----------------|------------------|
| | | <u>Month</u> | <u>To Date</u> | <u>Balance</u> |
| Stephen Ministry Balance | | | 1,550.00 | <u>2,125.00</u> |
| Total Dedicated Funds Balance | | | | <u>95,416.75</u> |

**TREE OF LIFE LUTHERAN CHURCH
COMPARATIVE BALANCE SHEET
AS OF DECEMBER 31, 2019 AND 2018**

| | 12/31/19 | 12/31/18 | INCREASE (DECREASE) |
|---------------------------------------|----------------------------|----------------------------|-------------------------|
| ASSETS | | | |
| Cash and Investments: | | | |
| Operating Funds: | | | |
| Operating Fund Checking | 17,615.87 | 14,074.90 | 3,540.97 |
| Mission Investment Fund Checking | 103.44 | 102.50 | 0.94 |
| Total Operating Funds | <u>17,719.31</u> | <u>14,177.40</u> | <u>3,541.91</u> |
| Dedicated Funds: | | | |
| New Seeds & Other Dedicated Accounts: | | | |
| Checking Account | 11,389.70 | 55,840.92 | (44,451.22) |
| Flexible Certificate of Deposit | 34,239.20 | 34,136.68 | 102.52 |
| Certificates of Deposit | 10,554.15 | 10,436.32 | 117.83 |
| Total New Seeds & Other | <u>56,183.05</u> | <u>100,413.92</u> | <u>(44,230.87)</u> |
| Disaster Relief Checking | 6,547.87 | 6,471.15 | 76.72 |
| Endowment Fund | 62,011.30 | 0.00 | 62,011.30 |
| Total Dedicated Funds | <u>124,742.22</u> | <u>106,885.07</u> | <u>17,857.15</u> |
| Total Cash and Investments | <u>142,461.53</u> | <u>121,062.47</u> | <u>21,399.06</u> |
| Other Current Assets: | | | |
| Camp Advance | <u>12,400.00</u> | <u>0.00</u> | <u>12,400.00</u> |
| Fixed Assets | | | |
| Buildings | 2,623,725.23 | 2,623,725.23 | 0.00 |
| Children's Park | 66,964.80 | 66,964.80 | 0.00 |
| Furniture & Equipment | 66,268.63 | 66,268.63 | 0.00 |
| Land | 411,021.00 | 411,021.00 | 0.00 |
| Musical Instruments | 87,000.00 | 87,000.00 | 0.00 |
| Prayer Garden | 3,424.94 | 3,424.94 | 0.00 |
| Sound System | 42,436.47 | 42,436.47 | 0.00 |
| Total Fixed Assets | <u>3,300,841.07</u> | <u>3,300,841.07</u> | <u>0.00</u> |
| TOTAL ASSETS | <u><u>3,455,702.60</u></u> | <u><u>3,421,903.54</u></u> | <u><u>21,399.06</u></u> |

**TREE OF LIFE LUTHERAN CHURCH
COMPARATIVE BALANCE SHEET
AS OF DECEMBER 31, 2019 AND 2018**

| | 12/31/19 | 12/31/18 | INCREASE (DECREASE) |
|-------------------------------------|---------------------|---------------------|------------------------|
| LIABILITIES | | | |
| Current Liabilities | | | |
| Accounts Payable | 13,821.58 | 3,560.21 | 10,261.37 |
| Water to Thrive | 0.00 | 4,192.09 | (4,192.09) |
| Payroll Taxes | 3,007.21 | 2,626.38 | 380.83 |
| Total Current Liabilities | <u>16,828.79</u> | <u>10,378.68</u> | <u>6,450.11</u> |
| Long Term Liabilities | | | |
| New Seeds For Growth | 113,342.99 | 110,171.77 | 3,171.22 |
| Church Mortgage | 1,244,515.13 | 1,288,575.58 | (44,060.45) |
| Total Long Term Liabilities | <u>1,357,858.12</u> | <u>1,398,747.35</u> | <u>(40,889.23)</u> |
| TOTAL LIABILITIES | <u>1,374,686.91</u> | <u>1,409,126.03</u> | <u>(34,439.12)</u> |
| EQUITY | | | |
| Dedicated | (158.00) | 217.00 | (375.00) |
| Unrestricted | 2,081,173.69 | 2,012,560.51 | 68,613.18 |
| TOTAL EQUITY | <u>2,081,015.69</u> | <u>2,012,777.51</u> | <u>68,238.18</u> |
| TOTAL LIABILITIES AND EQUITY | <u>3,455,702.60</u> | <u>3,421,903.54</u> | <u>33,799.06</u> |

| TREE OF LIFE LUTHERAN CHURCH | |
|-------------------------------------|------------------|
| 2020 BUDGET | |
| | |
| REVENUES 2020 ESTIMATE | |
| PLEGGED OFFERINGS | \$378,160 |
| ONLINE-NOT PLEDGED (REALM) | \$8,320 |
| NOT PLEDGED | \$48,594 |
| ONE OFF DONATIONS | \$19,006 |
| CASH OFFERING | \$5,082 |
| PLEDGE OVERAGE | \$15,000 |
| Sub Total | \$474,162 |
| BUILDING USE FEES | \$5,000 |
| INTEREST | \$217 |
| OTHER REVENUE | \$60,000 |
| TOTAL REVENUES | \$539,379 |
| BORROWED FROM SEEDS | |
| TOTAL INCOME | |
| | |
| EXPENSES 2020 | |
| STAFF | |
| | |
| VICAR/INTERN MINISTER SALARY | \$25,168 |
| CLEANING STAFF SALARY | \$14,040 |
| CHOIR DIRECTOR SALARY | \$28,120 |
| SUBSTITUTE ORGANIST | \$300 |
| NURSERY SALARIES | \$6,947 |
| OFFICE MGR SALARY | \$19,282 |
| PASTOR CPE | \$3,598 |
| PASTOR BENEFITS | \$41,459 |
| PASTOR HOUSING | \$36,317 |
| PASTOR PROF EXP | \$1,700 |
| PASTOR SALARY | \$45,952 |
| PASTOR SS ALLOWANCE | \$6,763 |
| SUBSTITUTE PASTOR | \$1,000 |
| PASTOR TRAVEL/MILEAGE | \$980 |
| VISUAL TECH SALARY | \$2,700 |
| YOUTH DIRECTOR CPE | \$840 |
| YOUTH DIRECTOR BENEFITS | \$15,525 |
| YOUTH DIRECTORMILEAGE | \$250 |
| YOUTH DIRECTOR SALARY | \$26,770 |
| PAYROLL TAX EXPENSE | \$8,843 |
| TOTAL STAFF | \$286,553 |
| | |
| MORTGAGE | |
| INTEREST | \$55,330 |
| PRINCIPAL | \$46,210 |

| | |
|-----------------------------|-----------|
| TOTAL MORTGAGE | \$101,540 |
| ADMINISTRATION | |
| COMPUTER/SOFTWARE | \$5,500 |
| COPIER, LEASE & MAINT. | \$4,800 |
| OFFICE SUPPLIES | \$1,700 |
| POSTAGE | \$830 |
| TELEPHONE | \$4,200 |
| TOTAL ADMINISTRATION | \$17,030 |
| BENEVOLENCE | |
| CAR SEAT EXPENSES | \$0 |
| PASTOR DISCRETIONARY | \$600 |
| SYNOD BENEVOLENCE | \$24,000 |
| TOTAL BENEVOLENCE | \$24,600 |
| BUILDINGS | |
| BUILDING MAINTENANCE | \$17,000 |
| SECURITY | \$3,500 |
| ELECTRICITY | \$14,100 |
| ELECTRICITY-IDEAL IMPACT | \$760 |
| NATURAL GAS | \$370 |
| INSIDE WATER | \$3,560 |
| OUTSIDE WATER | \$1,130 |
| TOTAL BUILDINGS | \$40,420 |
| EDUCATION | |
| ADULT EDUCATION | \$0 |
| CONFIRMATION | \$2,000 |
| EDUCATION SUPPLIES | \$350 |
| SUNDAY SCHOOL | \$1,240 |
| TOTAL EDUCATION | \$3,590 |
| EVANGELISM | |
| ADVERTISING | \$2,000 |
| GENERAL OUTREACH | \$2,000 |
| IMAGE RIGHTS | \$110 |
| OUTREACH SUPPLIES | \$500 |
| STEPHEN MINISTRY | \$1,500 |
| WEBSITE FEES | \$1,000 |
| TOTAL EVANGELISM | \$7,110 |
| FELLOWSHIP | |
| FELLOWSHIP SUPPLIES | \$3,290 |
| KITCHEN SUPPLIES | \$90 |
| TOTAL FELLOWSHIP | \$3,380 |
| GROUNDS | |

| | |
|----------------------------------|------------------|
| LAWN SERVICE | \$7,200 |
| TRASH SERVICE | \$3,390 |
| TOTAL GROUNDS | \$10,590 |
| | |
| INSURANCE | |
| CHURCH LIABILITY INS. | \$13,730 |
| WORKERS' COMPENSATION | \$1,500 |
| TOTAL INSURANCE | \$15,230 |
| | |
| OTHER EXPENSES | |
| BANK CHARGES | \$2,230 |
| COUNCIL MISC. | \$500 |
| IRS 2010 PENALTY | \$1,200 |
| TOTAL OTHER EXPENSES | \$3,930 |
| | |
| STEWARDSHIP | |
| STEWARDSHIP SUPPLIES | \$150 |
| | |
| WORSHIP & MUSIC | |
| ATTIRE | \$0 |
| CHOIR MUSIC | \$250 |
| COPYRIGHTS | \$950 |
| HANDBELL MUSIC | \$0 |
| SANCTUARY SUPPLIES | \$2,600 |
| WORSHIP PLANNING | \$1,000 |
| TOTAL WORSHIP & MUSIC | \$4,800 |
| | |
| YOUTH MINISTRY | |
| CAMP (30 YOUTH TO CAMP =\$13.5K | \$20,240 |
| MISSION TRIPS | \$16,000 |
| VBS | \$3,600 |
| YOUTH FELLOWSHIP | \$4,500 |
| TOTAL YOUTH MINISTRY | \$44,340 |
| | |
| SUB TOTAL | \$276,710 |
| TOTAL EXPENSES | \$558,463 |
| | |
| STAFF | \$286,553 |
| | |
| BUDGET | \$276,710 |
| | |
| TOTAL | \$563,263 |
| | |
| REVENUE | \$539,379 |
| | |
| SHORTFALL | \$23,884 |

TREE OF LIFE LUTHER CHURCH ANNUAL REPORT 2019 PRESIDENT'S REPORT

Review highlights of 2019

Focus on administrative, governance, strategic plan and financial work of the Church Council, our staff and our ministries

Administrative/Governance:

Bunny Stoutes (Youth and Public Relations Director) becomes Pastoral Candidate—continuing our Legacy of “growing Pastors”

Intern Carrie Peterson becomes Vicar Carrie

Council Policy Manual with Appendix is completed and adopted

Employee Manual nearly completed

Entertaining the possibility to be a facility for a Private School

Financial

Partnered with ELCA Mission Investment Fund to foster better interest rates on reserves and encourage long-term investing by members of congregation.

Encourage growth of members through our Stewardship Campaign

Kudos to members for embracing our Adopt-A-Project Initiative

Operational/Strategic Plan

Plan with assumption that TOL is in “growth” position while preserving our “culture”

Keep high schoolers engage POST Communion

Provide energy and focus to future leadership development

Support all Ministry Teams and new program of Stephens Ministry

LOOKING TO 2020 AND BEYOND

We believe God has high expectations for us and will equip and provide what we need if we can faithfully follow His lead.

Tree of Life Lutheran Church, Annual Report 2019 Pastoral Report

I concluded my report last year with "2019 will have its own challenges and unique opportunities. However, I could not ask for a stronger staff or church council."

Truer words could not have been predicted. 2019 was difficult with challenges that were overwhelming and often heart breaking.

Vicar Carrie and I started off the year by going to Wartburg Seminary which is an annual trip I make each year as part of my continuing education. I also attended my first meeting as a member of the Texas Lutheran University corporation board.

The church council started its year off with our annual retreat as we looked over our goals and expectations.

Lent came in March this year and Vicar Carrie and Bishop Mike did an amazing job of with their group discussion of difficult issues. I have to be honest that I was nervous, but they really did a good job of bringing all the voices together. We also worshiped at McDade park during this time which we found to be an enriching experience for all involved.

In April Vicar Carrie and I went back to Iowa for internship orientation. Now that we are doing a formal internship here, there are many more expectations and reports that we have to follow. Personally, I like my approach better which does not require any paperwork but that should come to no surprise to anyone.

It was in June that things began to get difficult.

While at Lutherhill one of our students lost his father. It was one of the hardest weeks of my life traveling back and forth from the VA to camp and especially when I had to share the news with the student that his father had died. The experience profoundly changed me. I also had my guitar and other personal things stolen out of my truck during this time.

In July we lost Joan Bleise who was a long-time member of Tree of Life and then August happened. August 15th, we buried Olin Crowley also a long-time member followed by Sue Bohac who has long time ties to the church. All during this we walked with Pastor Larry Smith, who died in late August. Larry was a good friend and mentor and I miss him. It was devastating to watch his battle with cancer come to an end, but I was honored to be with him and Shirley in his last days.

I was supposed to go to Kenya to visit the King's Embrace ministry but was unable due to an emergency in my family. I am rescheduled to go in April of 2020, and I am grateful to be taking a few others with me. September brought it own crushing blows when Stephanie Wade, a 19-year-old who lost her life when she became septic and passed away. It was an especially painful funeral for all involved. Stephanie and her family became known to us when we helped muck and gut their house out. Tragically it was during this time the church experienced a massive break-in to our trailers and storage containers. We lost several generators and other materials we had spent years collecting for our disaster work.

It was in this moment of frustration that amazing things happened. I put on Facebook a list of a few basics we needed to respond to disaster and before all was said and done, we raised over \$1k and replaced almost everything taken from us including several generators. I will never forget going to the Amazon wish list looking to see if anyone had purchased anything only to discover that the list was gone because it was all purchased. I ended up putting the list up two more times and those lists were exhausted as well.

The timing could not have been better because Hurricane Imelda came to town not but a week after this and we were out mucking and gutting again for those whose houses flooded. We worked 5 houses all together and did an amazing job throughout October and November. December came this year and it was during this time that Vicar Carrie shared with the congregation that she had been diagnosed with breast cancer. It was difficult news, but the seminary has been flexible and I rejoice in the news that she is cancer free as we head into 2020.

I don't know what the next year will bring. I know I have seen and experienced amazing things this year even in the midst of devastation at all levels. I know I have seen the God mercy when I could find it myself. I have seen Tree of Life be the body of Christ in wonderful ways. What comes in 2020 will be what it will be. I know that whatever happens so will God's grace and peace which gives me hope and as St. Paul says, "and hope does not disappoint."

Christopher E. Lake
Senior Pastor

5 Funerals

Joan Bliese
Olin Crowley
Kirk Loftin
Stephanie Wade
Susan Bohac

3 Baptisms

Alexandra Zuazua,
Nora Muehleman,
Willow Godshalk

We had 11 new families making up 25 new members for 2019.

Our average worship attendance was 173

Tree of Life Lutheran Church, Annual Report 2019 Youth & Family

The year of 2019 has been energetic, constantly moving, and full of learning for me and for our amazing congregation.

I have completed my first certificate classes at Wartburg, the Letters of Paul and the History of Christianity. It opened my mind greatly to seeing that I am thirsty for more knowledge and understanding and that I am ready to learn at a higher level than ever before. With this, I met with our synod representatives on December 16th and was endorsed as a candidate for word and service. Big words, but what this means is they have blessed me to move forward to enter an ELCA seminary on my road to becoming a pastor.

We brought back Wednesday programming on a limited basis with mixed success. Our adults participated in a Lutheran Lessons/Confirmation style program with Vicar Carrie, and our confirmation & high school youth enjoyed fellowship with Katherine Lake, Karen Solberg, and Julie Weeks. We are running Wednesday activities during the first 6 weeks after the youth are back to school, during Advent, and Lent. Our hopes are to be able to keep volunteers fresh and excited about their partnerships with the youth without overburdening anyone. Feedback from elementary parents was that Wednesday programming is hard to fit in their schedules. For our elementary students, Yuliana Rinehart has taken the charge in leading children's church each Sunday, teaching scripture filled with games, fellowship, and crafts.

New this year, under the leadership of Jim Lemaux and John Burkwall, we have started an Role Playing Group, (which we lovingly call RPG Club). Between 6-9 students attend the bi-monthly meetings, learning more about each other, learning to work as a team, and using their imaginations. The club is expected to grow in the upcoming year, as the leaders and participants are passionate about this new ministry.

Our camp sponsors at Lutherhill were Jeremie Brown, Katherine Lake, Dan Christenson, Lisa Lemaux, Pastor Chris, and myself. We sent 15 youth to camp for elementary and 15 for confirmation, and 7 high school youth to the Lutherhill Zion Retreat center in Galveston.

Notes from Lisa Lemaux, our Sunday School coordinator: Spring semester we had 3 elementary classes with the oldest using Buzz Curriculum and the 2 youngest classes using Hands On Bible Curriculum. After evaluating the make-up of the incoming students for the fall we consolidated down to two classes. The Buzz curriculum for the oldest group was not a good fit in the Fall, so for 2020 both classes will be using Hands On Bible. We are blessed at this time to have multiple teachers for both classes, but we are always looking for others interested in helping with this ministry. I believe one of our successes is the creation of the role of Sunday School Coordinator. The teachers greatly appreciate having all the materials ready and crafts prepared so they can simply show up and teach.

Notes from Dennis McConnell, our High School teacher: High school Sunday school class typically has 1 to 6 students present on any given Sunday. Each student present is given the opportunity to read from the Scriptures during each class session. Our studies include Jesus's

sermon on the mount, the life and times of Moses and David. We have completed an overview of Abraham, Samuel, Joshua, and the judges. Students are given the opportunity to ask questions, although this takes time and courage for them to be able to ask questions important to them.

Confirmation is still strong under the leadership of Karen Solberg, along with the help of Jeremie Brown, Peggy Cheney, Sharon Cheney and others.

Our savings plan detailed in the 2018 annual report where we planned to set aside funds for National Youth Gathering years didn't come to fruition. According to the congregational meeting that took place in December of 2019, council and the congregation has promised to support our youth as the funds are needed.

God's Peace,

Bunny Stoutest, Youth Director
Tree of Life Lutheran Church

Tree of Life Lutheran Church, Annual Report 2019 Office Team

2019 was my first full year as the Office Manager. Although I have learned a lot of the requirements for this role there is still much for me to improve on. Bunny has been such a valuable asset. She has helped guide me through the many challenges I face that she has already gone through.

On a more personal note, I must thank the entire staff for walking with me through what has been a very difficult year since Amanda is deployed. It is wonderful to be able to work in such a supportive environment. I am very grateful for all the help they provide.

I would like to thank Linda Fischer and Pat Rowe, who generously volunteer their time to help around the office and with preparations for Sundays.

In 2020 I look forward to growing in this role to provide the best support I can for our church. I also look forward to working with the council to empower them to have more control to prepare their presentations and planned events.

Megan Dillon