

Mt. Zion Lutheran Church



Annual **Report**

2014

Mt. Zion Lutheran Church
Semi-Annual Meeting

January 25, 2015 ~ 9:45 AM

MEETING AGENDA

Call to order:	Sue Jurgens, President
Opening prayer:	Pastor Steve Ohrtman
Approval of agenda:	Mary Lade-Pfaff, Secretary
Approval of previous minutes:	Mary Lade-Pfaff, Secretary (June 29, 2014 meeting)
Request for Delegates to Synod Assembly:	Sue Jurgens, President
Recovery Ministry Introduction:	Pastor Deb Ohrtman
Ministry report:	Pastor Steve Ohrtman
Stewardship of finances for 2015 and Approval of Budget:	Rondi-Rohr Dralle, Treasurer
Closing remarks:	Sue Jurgens
Lord's Prayer and Benediction:	Pastor Deb Ohrtman

Mt. Zion Lutheran Church
Semi-annual meeting notes
June 29, 2014
9:45 a.m.
(Approx. 50 people in attendance)

Welcome/call to order: Sue Jurgens, President

Opening prayer: Pastor Steve Ohrtman

Approval of agenda: Liz Casper, Secretary
Curt Peterson made motion to approve. Jim Zarek seconded. All approved.

Approval of previous minutes: Liz Casper (January 26, 2014 meeting)
John Finn made motion to approve. Jeannie Finn seconded. All approved.

Financial update: Sue Jurgens (Rondi Rohr-Dralle (treasurer) was unable to make the meeting) Sue went through the latest revenue and expense reports thru May. (see balance sheet semi-annual report for both revenue and expenses and building fund updates)

Mortgage update: Sue Jurgens
We have sent the church refinancing request out again to (5) lenders. We have received one no at this time but hopeful that one will be able to help.

Questions from the floor:
Are we having another fund raiser for the building fund? (Not at this time. Campaign pledges were budgeted for 5 years – thru 2015. We are making monthly payments plus interest).
What is the current membership at Mt. Zion? (900-920 members. 330 contributing members)

Operation Inasmuch: Sue Jurgens
September 13, 2014. 8:30 to 1:00 p.m. We hope to have at least 150 people helping on this day. Groups of 10 or more will be put together and everyone is welcome to submit volunteering ideas. This is a wonderful outreach program for Mt. Zion enriching our foot print in the community.

High School Youth: Melissa/Jim Stuczynski
Jim gave a recap on his recent trip with Pastor Deb and the youth group to West Virginia. Jim was very complimentary of the entire group of young adults and felt they bonded and learned a lot from this experience. The group really took care of each other and bonded, all fit it and it was great to witness. Melissa updated the meeting on upcoming youth events. A big thank you to all families that helped fund raise for the trip. Melissa has started to meet with other church youth directors to get ideas and talk about partnering on events. She is looking to hold a dance in the near future.
Confirmation classes will be on Sundays this fall as Wednesdays proved to be hard for many families. In 2015, the high school youth will be attending Youth Quake. More information to come on this.

Good News: Pastor Steve Ohrtman
Pastor Steven reviewed the exciting new projects that have been completed this year at Mt. Zion. The audio visual equipment, the outside digital sign, air conditioning and a new sound system. God is good and he thanked everyone for continuing to be faithful servants. All funds for these projects were donated by generous families.

Lord's Prayer and Benediction: Pastor Steve Ohrtman

Meeting adjourned at 10:30 a.m.
Submitted by: Liz Casper 07.13.14

2014 Pastors' Report

Dear Mount Zion Family,

The Apostle Paul starts out many of his letters with these words—"I thank God in all my remembrance of you." That's how we want to start out this letter of gratitude to you. We thank God for your loving spirit, your faithful witness and your active part in our ministry together. God bless you all!

There is much to report. We see God active in so many new ways as well as continuing a work already begun. We thank God for the hope that God gives us as we move ahead with the assurance of God's presence and God's love for His church.

We're excited about the new marketing team which began a few months ago. The team is made of some very talented, smart people who are looking at how we best share the Gospel and invite new people to come to Mount Zion. Talks have included how to improve our website, how to use Face Book in an age of social media, how to welcome new people when they come and so much more! It has been very exciting.

We're excited about the new ministry of "recovery, hope and healing". A team, that includes both members and nonmembers, has been meeting for the past seven months gathering data, expertise from existing recovery ministries throughout the country, and financial feasibility through grant resources. We will hear about our first grant request next week.

This is a ministry outreach that will focus on providing a safe and supportive environment with recovery-themed programing. Recovery includes not only chemical addictions but process addictions, grief, and trauma. Included in the programing will be recovery themed worship on some Wednesdays, spiritual sponsorship training, peer-facilitated support groups, educational workshops and seminars, mentoring and coaching. This is a great opportunity for us to reach out in a powerful way with the healing hands of Christ!

We're excited about our new adult choir director—Patricia Eby. She comes with a Ph.D. in choral directing, she has taught at Yale and the list of her credentials goes on and on! We already have experienced her enthusiasm, humor, and great musical knowledge! If you have ever thought of singing in the choir—now is the time! Patricia comes with many ideas of how to make our traditional worship more fun and more powerful. We look forward to her inspiration!

We are excited about Chase Bank (which now holds our church loan). Chase has 'opened the door' of discussion about 'what' we can afford to pay each month and how to redo our loan. God is at work. Stay tuned!

There is so much more for which to be thankful—Sherry Downs and others in our awesome Sunday School (thanks Sherry and all!), Melissa Stuczynski and others in our youth ministry (our high school group is going to the national convention this summer!) and so many great people who constantly move ahead with faith, joy, assurance. We thank God for them all!

Also we thank our staff—Chris Bremer, Donna Harder, Bob Christiansen. They serve God though Mount Zion with smiles on their face, kind words for others, hard work all the time and faith that doesn't end! We are blessed to have them!

We thank our leadership team. They face tough work in trying to figure out how to deal with a huge church loan and in a time when churches are declining. They also move ahead with faith. They know this is God's church, God is at work and God loves us!

Finally we thank God in all 'our remembrance of you'—Mount Zion members! This congregation is filled with 'gems.' The better we get to know you the more we see that in you! Thank you from the bottom of our hearts! It is a gift to be your servants!!

Yours in Christ,

Pastors Steve and Deb Ohrtman

Mt Zion 2015 Annual Meeting Financial Discussion History and Perspective

The Building and Mortgage

Building upgrade/addition completed in 2005 with initial mortgage of \$3.3M
Recession hit in 2008, fell behind on mortgage payments

- Borrowed money from the Endowment Fund and paid it back
 - Satisfied the terms of the 2009 bank forbearance agreement in 2012
- Have attempted to refinance (and reduce) the mortgage since mid-2012
Current mortgage balance of \$2.67M

Improvements have been funded with additional donations

- Sunday school and theater rooms, sign, video and sound, air.
- Building is well maintained

The Congregation

Membership about 10% below 2008, but stable since 2011

Total giving down over 23% (\$180,000) from 2011

- congregation is skewing younger with less giving potential
- Bequests in 2012 and 2014 (\$190,000) enabled us to pay the bills
Ministries continue to bloom and thrive

- Exciting Sunday school and youth activities
- Tosa Cares
- WOW service and Korean partner congregation
- Many others

New member and baptism trends are healthy

Church Operations

Operating expenses are down about 20% (\$125,000) from 2011

Staff expenses are 68% of our annual budget

- But salary increases have been minimal for 5 years
 - Health care expenses have increased \$15,000 in the past 2 years
- Property maintenance and utilities are 19% of our annual budget
- No full-time custodian but we are good stewards of the property

Our Call to Action

Need to right size our annual budget to \$600,000

- Need Chase to reduce our outstanding mortgage to about \$1M

Need to combine our operating fund and building fund donations

Need to continue dollar-a-day giving

Need to more evenly spread donations, i.e. donate every month!

- Our cash balance is low as we enter 2015

Our congregation can afford an annual budget of \$600,000 and we will thrive!!

Mt Zion Operating Fund
2014 Actual and 2015 Budget

	2014 Budget	2014 Actual	2015 Budget
Income			
Contributions	\$ 437,820	\$441,116	\$ 403,000
Bequest (non-cash)	\$ 15,580	\$ 15,580	\$ -
Rent and other income	\$ 15,000	\$ 10,409	\$ 10,000
Total Income	\$ 518,400	\$467,105	\$ 413,000
Expenses (By Ministry)			
Ministries	\$ 22,800	\$ 21,097	\$ 22,300
Administration	\$ 20,000	\$ 19,496	\$ 20,000
Pastoral & Staff Compensation	\$ 361,600	\$350,803	\$ 361,500
Property and Utilities	\$ 89,000	\$ 99,690	\$ 94,500
Synod and other giving	\$ 25,000	\$ 23,898	\$ 14,700
Total Expenses	\$ 518,400	\$514,984	\$ 513,000
Surplus(deficit)	\$ -	\$ (47,879)	\$ (100,000)
Transfer needed from Building Fund			\$ 100,000

Mt Zion Building Fund
2014 Actual and 2015 Budget

	2014 Budget	2014 Actual	2015 Budget
Income			
Contributions	\$184,028	\$161,329	\$ 152,000
Endowment Fund Gift	\$ 10,000	\$ 10,000	\$ 10,000
Dollar-a-day	\$ 10,000	\$ 10,053	\$ 10,000
Total Income	\$204,028	\$181,382	\$ 172,000
Mortgage and Expenses			
Mortgage Payments	\$189,780	\$189,782	\$ 67,000 affordable mortgage
Expenses	\$ 4,000	\$ 4,000	\$ 5,000
Total Expenses	\$193,780	\$193,782	\$ 72,000
Net Surplus (Deficit)	\$ 10,248	\$ (12,400)	\$ 100,000
Transfer to operating fund			\$ (100,000)

Note: Donations of \$57,100 also received for the sanctuary air conditioning

Mt Zion Balance Sheet - All Funds
December 31, 2014

Assets

Cash and Money Market

Operating Fund	(10,998)
Building Fund	30,237
Endowment Fund	7,961
Other	11,325
Subtotal Short Term	\$ 38,525

Receivable from Endowment Fund \$ 7,000

Long-term Assets

Endowment Fund	\$ 138,170
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Fixed Assets

Computer/Office Equipment	\$ 18,371
Furniture & Fixtures	\$ 12,097
Building & Grounds	\$ 6,114,455
Subtotal	\$ 6,144,923

Total Assets

\$ 6,328,618

Liabilities and Fund Balances

Accounts Payable	\$ 6,778
Accruals	\$ 6,784
Prepaid Pledges	\$ 62,569
Subtotal Short Term	\$ 76,131

Payable to Building Fund \$ 7,000

Mortgage \$ 2,672,826

Contingency Reserve \$ 40,847

Fund Balances

Operating Fund	\$ (44,362)
Building Fund	\$ 3,425,762
Endowment Fund	\$ 139,131
Other Funds	\$ 11,283
Total Fund Balances	\$ 3,531,814

Total Liabilities and Funds

\$ 6,328,618

**Mt. Zion Endowment Fund
Statement of Fund Activities
For the Year Ended 12/31/14**

Endowment Fund Assets 12/31/13 **\$148,662 #**

Receipts and Income

2014 Contributions Received in Cash	\$3,525
2014 Contributions Receivable from Mt. Zion	\$662
2014 Investment Dividend and Interest Income	\$5,392
2014 Capital Gain Income (Net of Capital Losses)	<u>\$1,153</u>
Total 2014 Receipts and Income	\$10,732

Disbursements and Expenses

2014 Contribution to Mt. Zion for Air-Conditioning	\$10,000
2014 Contribution to Mt. Zion Building Fund	\$3,000
2014 Fund Raising Expenses	<u>\$263</u>
Total 2014 Disbursements and Expenses	<u>\$13,263</u>

Endowment Fund Assets 12/31/14 **\$146,131**

2012 Investment Portfolio Yield Based on Average Invested Balances	8.63%
2013 Investment Portfolio Yield Based on Average Invested Balances	10.38%
2014 Investment Portfolio Yield Based on Average Invested Balances	4.44%

**Mt. Zion Endowment Fund
Balance Sheet
As of 12/31/14**

Assets

Money Market Funds	\$7,299
2014 Contributions Receivable from Mt. Zion	\$662
Mutual Fund Investments	<u>\$138,170</u>
Total Assets	\$146,131

Liabilities and Net Assets

2014 Contribution Payable to Mt. Zion Building Fund	\$7,000
Endowment Fund Net Assets – Unrestricted	\$12,564
Endowment Fund Net Assets – Temporarily Restricted	\$126,567
Endowment Fund Net Assets – Permanently Restricted	<u>\$0</u>
Total Liabilities and Net Assets	\$146,131

Includes \$255 of 2013 contributions receivable from Mt. Zion inadvertently not reported in the 2013 Congregational Annual Report

2014 Mt. Zion Ministries

Your prayerful gifts are used for numerous ministries at Mt. Zion.

A year in review and your gracious gifts . . .

Christmas Has a Heart & Random Acts	\$5,361 to local outreach services & ministries
Building Mortgage Principal Reduction	\$10,053
World Hunger / Disaster Relief	\$680
Energy Assistance	\$302
Greater Tosa Interfaith	\$277
Lenten Offerings – used for mission	\$387
TOSA Cares	\$2,680
Good Samaritan	\$397
Reformation Partnership	\$3,166
School Supplies monetary donations	\$304
Helping Hands	\$291
Needy Families	\$285
Building Fund Memorials	\$2,175
Sunday School Children's Offerings	\$696*
Synod Benevolence	\$20,500*
Pastor gifts	\$2,885*
Endowment Offerings	\$4,187
Sound System	\$175
Youth Fundraising, Offerings & Workcamp	\$9,837
Prayer Shawl Ministry	\$145*
Other Dedicated Ministry Offerings	\$3,665
In Kind Donations	\$437 in items members purchased for the church without reimbursement
Prayer Shawls Given Out	Over 40 in 2014, over 580 total since 2005
Operation Christmas	\$ Over 100 gifts of \$20 to \$25
Food, Mittens, Hats, Socks, etc.	\$ hundreds of dollars in donations

OVER \$44,222 IN DESIGNATED DOLLARS FOR MINISTRY GIVEN AND OVER \$24,226* GENERAL FUND DOLLARS FOR BENEVOLENCE

YOUR GENERAL FUND PLEDGE PROVIDES FOR OUR OPERATING BUDGET TO FACILITATE THE MINISTRIES OF MT. ZION WITHOUT ADMINISTRATIVE EXPENSE OR OVERHEAD - 100% OF YOUR DESIGNATED OFFERINGS FOR MISSION IS USED FOR THAT PURPOSE. MT. ZION IS SUPPORTED SOLELY BY YOUR GENEROUS CONTRIBUTIONS

THANK YOU for your continued support and love. These ministries would not be possible without you.

***Mt. Zion Leadership and Executive Team
Pastor Steve - Pastor Deb***

Continual programs & services offered . . .

Quiet Day-Prayer Ministry
Mutual Ministry Team
Festal Décor Ministry Team
Operation InAsMuch Community Outreach
Special Guest Nights
ACOA meetings
Blood Drives
Spiritual & Grief Counseling
Collection of School Supplies
Collection of Mittens, Socks, Hats
TOSA Cares Food & Clothing Pantry
Adult Forums
First Communion Classes
Women's Bible Study
Education Advisory Team
New Member Meetings
Lenten Services
Prayer Group
Sunday School Children's Choir
Weddings, Baptisms, Funerals
Audit & Finance Ministry Team
Safe Haven for Tosa Montessori School

Mt. Zion Book Club
Inviting Ministry Team
Marketing Ministry Team
Women's Retreat
Financial Peace University
Synod gatherings at Mt. Zion
Partners in Faith Dinners & Study
Visitation / Homebound Ministry
Love Circle
Collection of Hygiene Products
Office and Administrative Volunteers
Men's Bible Study
Prayer Shawl Ministry
Confirmation Program & Mentors
Rotation Sunday School
Coffee Hour Ministry
Brown Bag Bible Study
Festival Bells, Voices of Zion
Property Volunteers & Maintenance Ministry
Home Bible Study Groups
Leadership Board

Worship Facilitation

Lay Preaching
Acolytes
Assisting Ministers
Communion Deacons
Lectors
Ushers
Greeters
Altar Care
Offering Stewards
Nursery Care
Bulletin Stuffers

Youth Ministry

Workcamp
Youth Quake
Youth Service Projects
Youth Gathering
Special Guests Event
Fellowship Activities

2014 MEMBERSHIP REPORT

SYNOD REPORT MEMBER TOTAL DECEMBER 2013	916
Baptisms	18
Deaths	- 5
New members received	22
Inactive members removed / members moved away	-5
Transferred out	-37
TOTAL 12/31/2014	909

MT. ZION EXECUTIVE LEADERSHIP BOARD

PRESIDENT-SUE JURGENS

runscj@gmail.com

VICE PRESIDENT-JOHN LINK

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TREASURER-RONDI ROHR-DRALLE

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SECRETARY-MARY LADE-PFAFF

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