

St. Luke's United Church of Christ 2024 Annual Report



WORSHIP



MUSIC



MOMENTS WITH MINNIE



HAVING FUN



ANGELS



PRIDE FEST

2024 Annual Congregational Meeting Sunday, January 26, 2025 Agenda

Call to Order, Julie Sehart, President

Opening Prayer, Rev. E. Paul Emily, Pastor

Approval of Minutes

Election

Report of Nominating Committee

Old Business

New Business

Adjournment

Reports included in this booklet:

Pastor's Report

Church Council President's Report

Treasurer's Report

Living Memorial Funds Report

Audit Committee Report

Investment Committee Report

Personnel Committee Report

Christian Education Report

Buildings and Grounds Report

Communications Committee Report

Music Committee Report

St. Luke's In Pictures

St. Luke's By the Numbers

In Memory of Our Loved Ones

St. Luke's Church Council 2024

Elders

John McKinney (2025)

Carlos Ramon (2026)

Tami Dickerson (2027)

Barry Harris (2027)

Treasurer: Karen Zuiderhof

Memorial Fund Advisor: Marita Ray

Deacons

Jane Earnhart (2025)

Jeff Ruoff (2026)

Julie Sehrt (2026)

Karen Zuiderhof (2027)

St. Luke's Board of Christian Education 2024

Paula McKinney (2025)

Katelynn Emily (2026)

Jessica Lavigne (2027)

Jodie Puhr (2025)

Erin Reese (2026)

Kathy Lowry (2027)

Living Memorial Committee 2023

Karen Maxey-Droege (2025)

Dan O'Neill (2026)

Ginger Ruoff (2025)

Teresa Harris (2026)

The Nominating Committee submits the following
nominees for positions open January 2023

Church Council

(Three Year Terms)

Mike Lowry (Elder, 2028)

Pete Jaberg & Paula McKinney (Deacons, 2028);

Board of Christian Education

(Three Year Terms)

Lisa Jaberg (2028)

Natalie Spangler (2028)

Living Memorial Committee

(Two Year Terms)

John Kritos (2027)

Penny Johnson (2027)

Elected Positions with Term Limits

Treasurer

(5 Year Term and may be re-elected per Bylaws Article IV, Section 3, Part B)

Karen Zuiderhof (2030)

Memorial Fund Advisor

(5 Year Term and may be re-elected per Bylaws Article IV, Section 3, Part C)

Marita Ray (2030)

Council Appointed Committees **with Term Limits 2024**

The person goes off at the beginning of the year listed.

Investment Committee

(4 People, including Treasurer)

(5 Year Term, May be reappointed per Bylaws Article IV, Section 4., 2b)

Jeff Ray (2025)

Chris Bernard (2025)

Mel Sehrt (2025)

Karen Zuiderhof, Treasurer

Nominating Committee

(5 People, Pastor, ex-officio)

(5 Year Term, Staggered per Bylaws Article IX, Section 2, Part A)

Julie Bernard (2025)

Julie Sehrt (2026)

John McKinney (2027)

Jeff Ruoff (2028)

Pastoral Relations Committee

(3 Year Term, Staggered per Job Description)

Linda Sehrt (2025)

Karen Zuiderhof (2026)

Safe Church Committee

(3 People including 1 staff, Pastor, ex-officio)

(4 Year Term, Staggered per Bylaws Article IV Section B)

Bruce Lyon (2025)

Paula McKinney (2027)

Nanette Moore, Director of Christian Education

ANNUAL CONGREGATIONAL MEETING

2024 ANNUAL MEETING MINUTES JANUARY 28, 2024

Vice President John McKinney called the meeting to order. The meeting was held in-person and over Zoom.

Pastor Paul Emily started the meeting with prayer.

Dan O'Neill moved to approve the minutes from the previous meeting. Paula McKinney seconded. Motion passed.

Annual Review:

- **Nominating Committee**

- Nominations were submitted by the nominating committee.
- Dan O'Neil moved we accept the slate of nominees by acclamation:

- Church Council (Three Year Terms)

- Tami Dickerson—Term begins in April (Elder, 2027)

- Karen Zuiderhof (Deacon, 2027)

- Barry Harris—Term begins in April (Elder, 2027)

- Board of Christian Education (Three Year Terms)

- Jessica Lavigne (2027)

- Kathy Lowry (2027)

- Living Memorial Committee (Two Year Terms)

- Dan O'Neill (2026)

- Teresa Harris (2026)

Jane Morman seconded. Motion passed.

- Unfinished Business:
 - None
- New Business
 - None.

John McKinney thanked those that are exiting their positions.

The meeting was adjourned.

Jane Earnhart, Council Secretary

ANNUAL BUDGET MEETING

ST. LUKE'S CONGREGATIONAL BUDGET MEETING JUNE 30, 2024

The annual budget meeting was called to order by Council President, Julie Sehart, at 12:04 p.m. The meeting was available via Zoom and in-person attendance. There were no attendees via Zoom.

Pastor Paul provided the invocation.

Julie reminded the congregation that last year's budget meeting minutes were approved at the January annual meeting.

Julie mentioned there was one correction needed in the paper copies – the \$500 scholarship line for Pastor Paul was also included in the Local Scholarship line. The correction will be made in the final copies.

The grand total of expenses for F/Y 2025 is \$269,238.

Julie provided an overview of the budget and explained MF vs. offerings for revenue and an update re: MF earnings. We will likely need \$10 – 15K of Multhaupt principal to cover the deficit for F/Y 2024.

Expenses were kept mainly flat other than salaries and items affected by inflation. Staff salaries were increased 4% as per conference guidelines. As in prior years, Pastor Paul has elected to take his increase in his annuity rather than salary.

Julie asked for questions or comments. Hearing none, a motion was made by Mike Lowry that we accept the budget as presented. The motion was seconded by Dan O'Neill and approved by the congregation. No opposing votes.

With no unfinished or new business, the meeting was adjourned at 12:13 p.m.

Respectfully submitted,

Karen Zuiderhof

PASTOR'S ANNUAL REPORT 2024

Why do we do it? Why do we gather in person and virtually to worship week after week? Why do we post daily Livestreams? Why do we have a virtual prayer room? Why do we do committee work? Why do we generously support the ministry of our congregation through faithful giving? Why do we do our best to meet the needs of those who come to us for assistance when they have nowhere else to go?

Why do we do any of the stuff that we do? Is it to grow our congregation? Is it long-standing tradition or maybe habit? Do we do it because we get some satisfaction or pleasure from our efforts? Or is it a matter of being faithful to our call and purpose as followers of Christ? Is this Annual Report about our accomplishments or a compilation of what we have done over the past year be faithful...to grow in faithfulness?

As I review the events of the year, it seems to me that we have made a concerted effort to focus more fully on why we are doing all we are doing. The Lenten Study and Lenten Sermon series introduced us to the Desert Mothers and Fathers. From them we learned the importance of keeping spiritual disciplines, with the intended outcome of knowing God's presence and making God's presence known through compassionate and loving action toward others.

Our worship and ministry have attempted to provide preparation to face challenges, both personal and social, with steadfast faith in God's sustaining presence. We have been a sanctuary to those whose lives have met fear and uncertainty. We have been faithful to provide a ministry of "God's protesting presence." That is our call and as a congregation, we have been faithful to see it through.

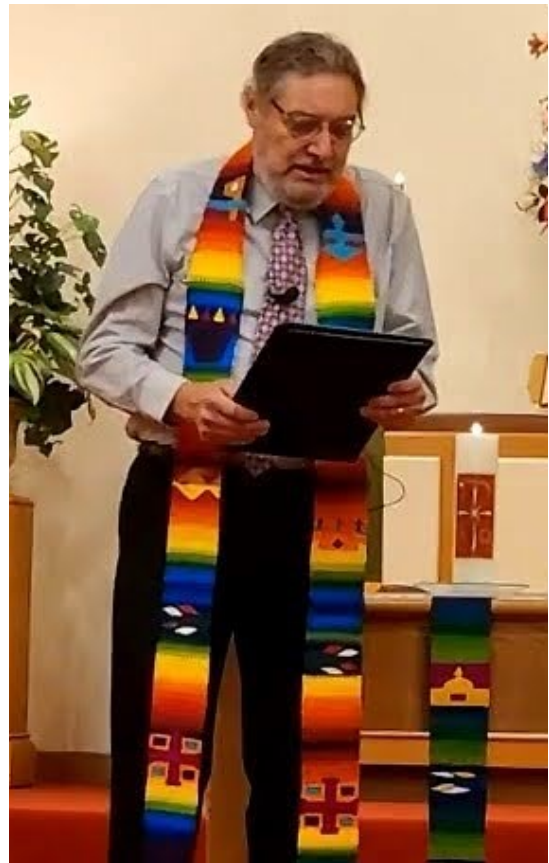
Faithfulness is not always easy to assess or document in Annual Reports. Maybe that is why faithfulness inadvertently gets confused with things that are easier to measure. Yet, it is faithfulness that is our primary purpose.

This year's Sunday School theme has been "Voyage of Discovery," calling us to discover the presence of God in all the places we go. I'm thinking that we might also be surprised to discover our faithfulness in "our own unfolding" as a congregation this year.

Through the tireless efforts of committed church staff and our many volunteers who model faithfulness in their devoted service, the unfolding of our own faithfulness has been empowered. Through the inspiration and memory of the faithful members who died this year, we have been prepared to take up the task of faithfulness that now falls to each of us.

To assure that our deepest and most defining characteristic is acknowledged and celebrated, I give voice to the faithfulness of St. Luke's United Church of Christ! Let us continue our faithful voyage of knowing and making known the presence of God's comfort and hope!

Blessings, Pastor Paul



CHURCH COUNCIL PRESIDENT ANNUAL REPORT 2024

St. Luke's UCC celebrates another year in service of our faith and our community. Our online and in-person attendance continues to grow by welcoming visitors from near and far. The ability of the congregation to embrace new members and make them feel welcome is a testament to our open and affirming commitment to all.

Fellowship and stewardship abound! Before and after the worship service, fellowship can be seen in the hallways and Fellowship Hall. Many sit to visit and check in with each other. We also have welcomed the Samoan congregation back to St. Luke's. We are working together to outline a way we can help them build their foundation while supporting our mission and values. It is wonderful to see these relationships take root and grow.

The church council continues to work diligently to manage the finances and workings of the church in the best interest of the congregation. Financially, we continue to look for ways to minimize the budget needs while still keeping up with the inflation and cost of living increases. While we do continue to have deficits year over year, we are seeing increases in giving and thank the congregation for their support. We are blessed to have the Mulhaupt Fund to help offset that deficit.

As we move into 2025, I am confident in our faith, our staff and our congregation. We will continue to be a inclusive and vibrant community, welcoming to all.

Respectfully,
Julie Sehart, President



TREASURER'S ANNUAL REPORT 2024

TREASURER'S REPORT FISCAL YEAR 2024

The Financial Reports for the fiscal year ending June 30, 2024 can be found within this annual report. We continue to save on Pastor Paul's health insurance since he changed coverage to Dianne's group insurance in 2023.

Our Memorial Fund Investments continue to draw the highest interest we can find and still follow the church's investment policy. For fiscal year 2024, our investments earned **nearly 5%**. Please refer to the Investment Report, located within this annual report, for investment details.

For FY-2024, Current Expense Revenue (the amount received from offerings) was less than the amount required to cover expenses. The Multhaupt Fund (the fund that has been designated to be used to cover Current Expense deficits) earned \$16,522.32; however, the total deficit was \$28,441.35. The difference of \$11,919.03 was taken from the Multhaupt Fund principal. In FY-2025, Multhaupt earnings are anticipated to be around \$16,000. A summary of the Multhaupt Fund investments is contained within this annual report.

Since July, the start of the 2025 fiscal year, revenue received has again not met our current expense needs even though actual expenses have been within budget. Current expense offerings received through December 2024 are about \$1,300 more than last year. The budget is \$2,820 more. Our deficit at the end of December was \$10,755. With six months remaining in the fiscal year, there is still time for the congregation to make up a large portion of this deficit so that Multhaupt Fund principal will not have to be used again this year.

Through December of 2024, we will experience payroll savings of \$6,630 due to not having a Christian Education Director yet. This is a savings to the Memorial Fund for Church Program since the salary is paid from this fund and not Current Expense offerings.

Please do not hesitate to ask questions regarding any of these items.

Karen Zuiderhof, Treasurer

The rest of the Treasurer's report can be obtained from the church office

**LIVING
MEMORIAL
FUNDS
COMMITTEE
ANNUAL REPORT
2024**

**ST. LUKE'S
LIVING
MEMORIAL FUNDS
COMMITTEE**

**ST. LUKE'S LIVING MEMORIAL
FUNDS COMMITTEE**

Teresa Harris, Karen Maxey-Droege, Dan O'Neill, Ginger Ruoff, and Marita Ray served on the Memorial Committee in 2024. Our memorial funds were used in many ways at St. Luke's this

year.

The six funds into which our memorial monies are divided are as follows:

1. **Scholarship Fund for Church Related Vocations** - for graduate studies in the field of Christian ministry.
2. **Local Congregation Scholarship Fund** - for members of our local congregation attending college or vocational school and our pastor's continuing education.
3. **Church Program Fund** - for Christian Education, library and media, youth, music and the performing arts, and van rental.
4. **Church Improvement Fund** - for equipment and emergency building needs.
5. **Church Mission Fund** - for community and world mission projects.
6. **Knapheide-Twiehaus Fund** – for current expenses.

The principal amount in each of these funds is invested. As our by-laws stipulate, only earnings accrued by these funds may be spent. Thus, the memorial funds provide an ongoing source of revenue to help our church each year.

The rest of the Living Memorial Funds report can be obtained from the church office

**AUDIT
COMMITTEE
ANNUAL REPORT
2024**

Jeff Ray, Chris Bernard and Mel Sehrt met with Treasurer Karen Zuiderhof on Wednesday October 22, 2024 to audit the fiscal year 2023-24 (July 2023 - June 2024) financial statements. The monthly reports were found to be accurate and consistent with bank records. The expenses are well documented with receipts and bills. All bank statements and investment statements were organized and available.

Thanks to Karen for all your hard work and time with keeping the financial side of St. Luke's in order.

Submitted by the Investment Committee,
Chris Bernard
Jeff Ray
Mel Sehrt
Karen Zuiderhof, Treasurer

**INVESTMENT
COMMITTEE
REPORT
FISCAL YEAR
2024**

The investment committee strives to meet the goal to "maximize investment income while maintaining the security of the principal" for both the Living Memorial Funds and the Multhaupt Fund.

We presently earning nearly 5.0% in the Memorial and Multhaupt Funds in dividends and interest which are available to support programs and operations at St. Luke's. We are still moving some investments into Insured CD's while rates on these are still acceptable to move the portfolio in a more conservative direction. The Committee conferred with our advisor at Edward Jones on several occasions by telephone and Zoom conference.

Submitted by the Investment Committee,
Chris Bernard
Jeff Ray
Mel Sehrt
Karen Zuiderhof, Treasurer

PERSONNEL ANNUAL REPORT 2024

The fantastic staff at St. Luke's continued to demonstrate their commitment to our congregation throughout 2024. Pastor Paul Emily has delivered both in person services and virtual versions that are available live on Facebook and anytime on YouTube. "Window's Into St. Luke's" remains a favorite amongst the congregation and has attracted many new members who must like Dad joke Friday's. Pastor Emily remains committed to connecting with our

members in need and strives to visit those that cannot attend in person. Summer Bible studies, advent movies, Moments with Minnie... We are blessed!

Supporting Pastor Emily, is Nanette Moore, our Administrative Assistant. She manages the day to day of the church and helps drive the livestream content. She has trained helpers so that backups are in place. Nanette also creates and sends out a weekly "Glimpse into St. Luke's" to help keep us all engaged and informed. While she retired from the Christian Education Director position in June, she continued to help with Sunday school classes including managing multiple Zoom calls and various in person classrooms and activities for kids during service while we actively worked to find her replacement who will start in January 2025. Nanette adds so much value and we are thankful for her guidance.

Oh the Music! Conductor Matthew Bennett and Organist/ Pianist Margie Foley are instrumental in the success we have had with our services. The violin, piano, organ, handbells, and choir played in numerous services throughout the year. Together Matthew and Margie delivered a beautiful Christmas Eve service continuing the long-standing tradition of this moving candlelight service. Their commitment and beautiful music continues to help us celebrate our faith.

The contributions of our staff are greatly appreciated.

Respectfully submitted,
Julie Sehr, Personnel Committee



CHRISTIAN EDUCATION ANNUAL REPORT 2024

2024 was a year of transition for the Christian Education Board. We are thankful that Jodie Puhr and Paula McKinney returned as President and Secretary. Also a big thank you to Katelynn Emily, Erin Reese, Jessica Lavigne, and Kathy Lowry for their continued participation and help on the board this year.

The 2024/2025 Sunday School year has started very similar to last year. Both the Dreamers' class and the Prophets' class continue to meet in person and online. The Sunday School teachers are again Dan O'Neill, Linda Sehart, Jodie Puhr, and Dianne Emily.

Pastor Paul has started up another confirmation class with two youth, Jackson Jaberg and McKenzie McKinney. They meet during Sunday School to get better attendance.

The Board of Christian Education sponsored or supported many activities throughout the entire year, a few are listed below.

- New Year's Breakfast
- Mardi Gras Lunch
- Lenten Study
- Palm Sunday Parade around the Church
- Stations of the Cross
- Easter Breakfast
- Station of the Egg
- Sunday School Teacher Recognition
- End of year Sunday School Party
- Nanette's Retirement as Director of Christian Education Party
- Rally Sunday and Lunch
- Fishing Derby and Burning of the Palms Service led by Dreamer's Class
- Halloween Party
- Advent Lunch & Movie
- Christmas Pageant
- Library Activities
- Kids' Table

Many more activities within the church could be listed. The Board truly appreciated every small event anyone did around the church including fellowship after church, artwork for the Sunday School attendance board, helping with the costumes during the pageant, and setting up the computers for Sunday School. There are too many small touches that are done around the congregation to mention and list. But the Board thanks everyone.

As mentioned above, this was a year of transition. Nanette officially retired from Director of Christian Education on June 30th 2024. After having her steady guidance for over 23 years, the board stepped up to take over most of her duties. It would be a massive understatement to say we understood exactly what Nanette accomplished over those 23 years, let alone on just a Sunday morning. Pastor Paul and the CE Board members took on her duties. But we soon figured out that Nanette was a master of multi-tasking and keeping the background of the CE Board and the church operating smoothly. I must thank the members and Pastor Paul for all of their help since her retirement.

I have been working with the council to advertise and hire a new employee. With hiring this position the committee decided to rename the position. The position is now called the Church Program Coordinator. With Nanette's retirement the committee and board realized how much work is done that could be considered "outside" the education for the church. With all the "other" fellowship, education, and stewardship activities, we wanted the position to focus on more than just education. This move goes along with the changes our congregation has seen over the last few years. We have been lucky the last few weeks to interview and hire a woman who will hopefully be willing to take on the force that was Nanette. On a personal note, Nanette started as Director shortly before I graduated college. Nanette has become a wonderful friend and mentor over everything we have done together. We naively led our first youth trip down to Florida, and started our journey in the Christian Education of St. Luke's together. It has been a difficult transition to move forward without her in that position. I, and I assume most everyone at St. Luke's, truly appreciate all the hard work and accomplishments that the church has had with Nanette at the helm. I can't imagine doing the youth, Sunday School teaching, or dinners without her! The kitchen will not be the same ever again.

St. Luke's and the Board have much to look forward to in the upcoming year!

Respectfully submitted,
Jodie Puhr, Board of Christian Education President.

**BUILDINGS AND
GROUNDS
ANNUAL REPORT
2024**

**BUILDING AND GROUNDS
ANNUAL REPORT
CALENDAR YEAR 2024**

Memorial Fund for Church Improvement (MFCI) monies were used to cover the cost of building and grounds maintenance expenditures during the year including lawn care, snow removal, security system, routine HVAC system maintenance, and our copier service contract. There were no expenditures from the Major Repair portion of this fund again this year.

The biggest future concern for the physical plant is the heating and cooling system for the sanctuary. The four AC compressor units are nearly 70 years old. Three of the four units have been shut down for various reasons. So, we are down to a single unit that is operating normally (1/4 of the original capacity of the cooling system), which impacts our ability to cool the sanctuary on warmer days. The two boilers are nearly 20 years old. One of them was recently taken out of service due to the failure of a major component that is estimated to cost from \$1500 to \$2000 to replace. Given the age and condition of these HVAC systems, the plan is to limp along for as long as possible while designs for replacing them are developed, costs are estimated, and sources of funding are identified.

Thanks to the many who jumped in and helped with these and other maintenance activities (trimming bushes, etc.) on several occasions throughout the year. As our volunteer group continues to get older and less capable, we may need to consider hiring more of these services out to contractors in the future.

Submitted by:
Jeff Ray
Building and Grounds Coordinator

COMMUNICATIONS COMMITTEE ANNUAL REPORT 2024

Online communications have become increasingly more important to our congregation every year. Our worship service is livestreamed on Facebook and uploaded to YouTube every Sunday. It is watched by members and friends who live out of our area every week. If you have a Facebook page, please like, comment, and share the service and posts that you see on our page. This helps other people find out what a wonderful church we have at St. Luke's!

Visitors usually watch services online before attending in person. We can build relationships with them by commenting online and making them feel comfortable and welcome. Watch for and welcome visitors who do attend in person. First time in-person visitors are given a small gift (Books of Psalms and a welcome note from Pastor Paul).

Windows, our private Facebook Group, has now grown to 158 members. Pastor Paul goes live in Windows at 9:45 am almost every weekday. You can watch live or later in the day – it's a great way to keep up with the latest happenings and learn more about the past and future sermons. We post announcements, quotes from Pastor Paul, events, prayer requests, games and activities in Windows. Please participate in these posts by liking and commenting on them. Not only is it fun, but it builds relationships and helps us get to know each other better. Feel free to invite friends who might enjoy the posts to join Windows. Since it is a private group, only people who join the group can see the posts.

Instagram is another way we try to reach members and friends. If you are on Instagram, please follow us. Sermons, quotes, and pictures are posted weekly.

A weekly newsletter, Glimpse into St. Luke's, is emailed to members every Friday morning. If you aren't receiving it, please let Nanette know and she'll add you to the list.

We ran a Facebook Ad for our Christmas Eve Service again this year. We spent just under \$75, reached almost 3,750 people and had 163 people visit our website as a result of the ad. There were several visitors in attendance at the service.

Your help in connecting with people both in person and online is appreciated! Marita Ray
Nanette Moore



MUSIC COMMITTEE ANNUAL REPORT 2024

Matt Bennett, Conductor and Violinist and Margie Foley, Organist and Pianist, continue to provide wonderful music for the worship services. The congregation thoroughly enjoys the music they add to each service. We are thankful to have Carol Lyon and John Kritos accompany the hymns on the piano or organ.

The chancel choir and handbell choir perform at some of the services. The rehearsal days and times change to meet the needs of the performers. All are encouraged to join the choirs. The most recent service both choirs performed at was the Christmas Eve service. Both did a fantastic job.

On Christmas Eve the Handbell Choir celebrated their 40th Anniversary. Marita Ray, one of the founding members of the choir continues to participate including doing solos during the year.

Josh Ramon shares his skills on the trumpet when he is home from college.

Pete and Lisa Jaberg shared their talents multiple times this year. They led the music at the Palm Burning service as well as playing multiple instruments during worship services.

In July we help Sacred Music Sunday, a worship service that features additional congregational hymns as well as instrumental solos, duets and more. It has become a much anticipated service.

In October, we celebrated Matt & Margie's 5th Anniversary at St. Luke's. We are so blessed by their music.

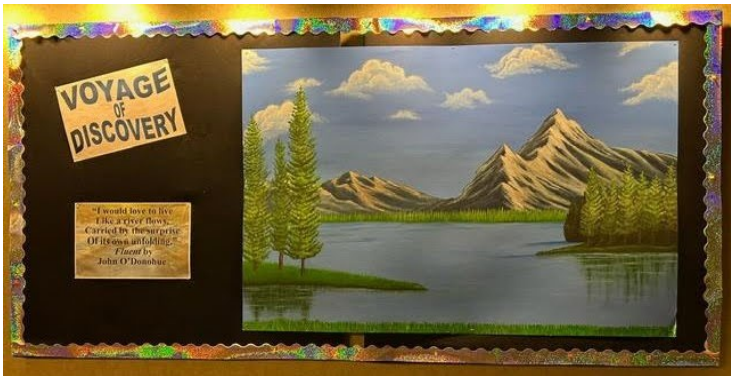


The Music Committee appreciates Matt, Margie and all the musicians for the beautiful music they provide for each service.



ST. LUKE'S IN PICTURES 2024

SUNDAY SCHOOL



MOMENTS WITH MINNIE AND KIDS' TABLE



BIRTHDAY PARTIES IN SUNDAY SCHOOL

SERVICE TO OTHERS



MUSIC



SPECIAL SERVICES

PALM SUNDAY



STATIONS OF THE EGGS

SONRISE



EASTER



ADVENT, PAGEANT & CHRISTMAS EVE



**ADVENT
LUNCH
&
MOVIE**

CHRISTMAS PAGEANT AND FELLOWSHIP



CHRISTMAS EVE



MARDI GRAS



GRADUATES



NANETTE'S RETIREMENT & RECEPTION



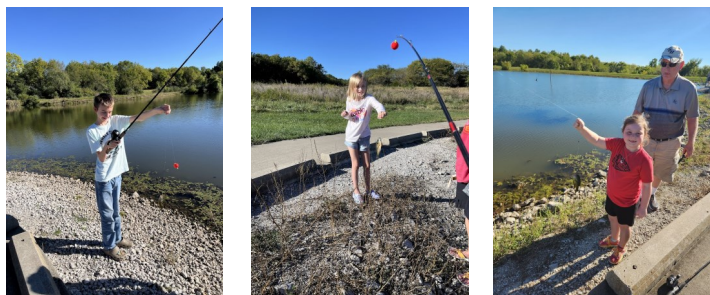
DISNEY AT UNION STATION



PASTOR SPOUSE APPRECIATION AND PASTOR APPRECIATION



PALM BURNING & FISHING DERBY



HALLOWEEN



FELLOWSHIP



HANGING OF THE GREENS



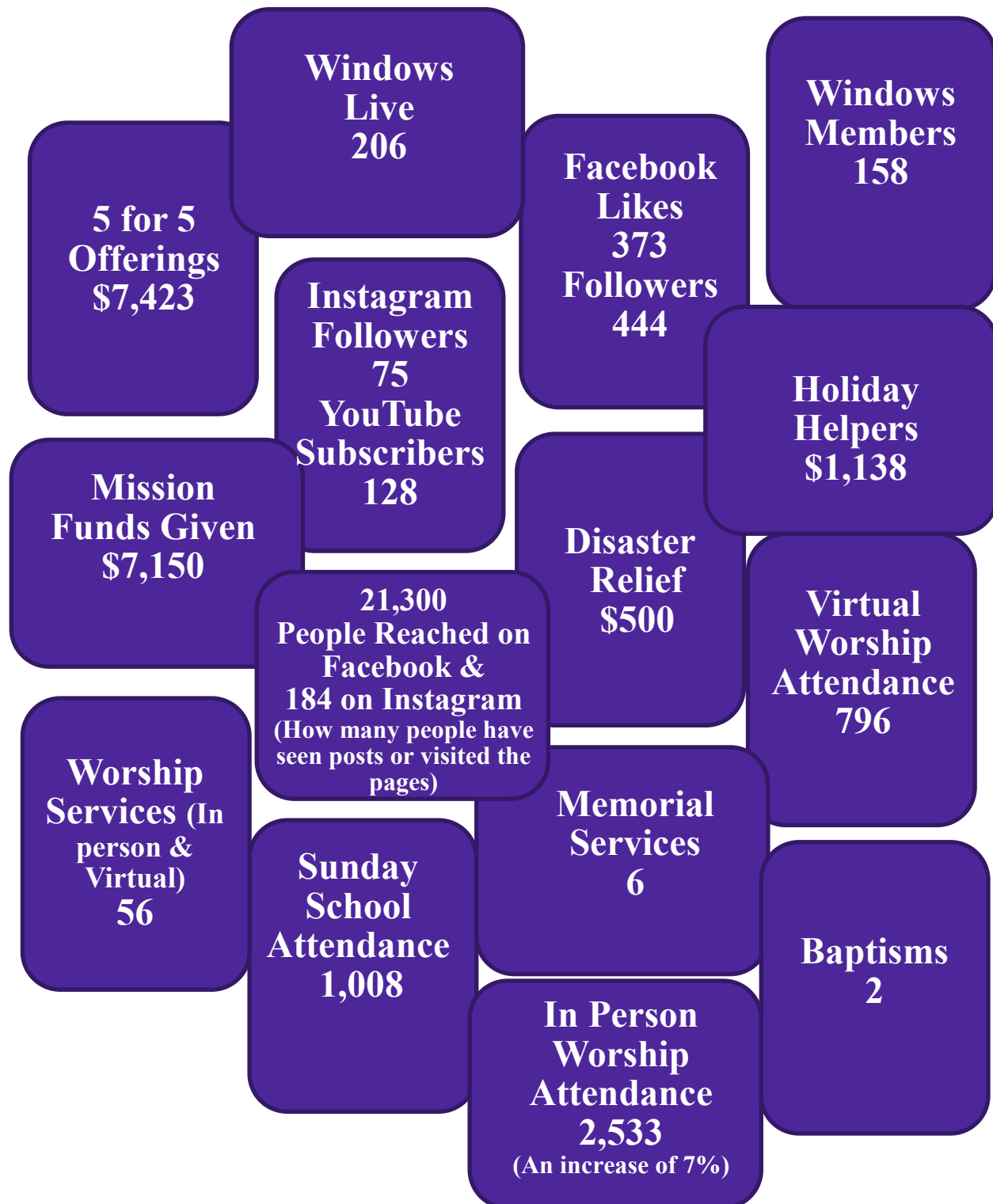
PRIDE FEST



BAPTISM QUILT
(A gift from the quilters)



St. Luke's By the Numbers



In Memory Of Our Loved Ones



Donna Ritter
Lola Borchers
Ruth Linnenbringer
Joseph Meyer
Karen Puhr
Marquerite Karl