



Evangelical
Lutheran Church
in America



ANNUAL REPORT 2024

A MESSAGE FROM PRESIDING BISHOP ELIZABETH EATON



Dear friends in Christ,

All around us, we see signs of God’s love and goodness. A person who has stepped away from church for many years steps back into a congregation, feeling the call of the Holy Spirit. Young adults feeling isolated in a digital-first world start gathering in person in a small group, enjoying the warmth of a hug and a new friend asking about their week. A mother plants a garden, and it yields fruits and vegetables, giving her nutritious food for her kids and extra produce to sell at the local market. Everywhere we look, we see signs of Christ’s love. In Psalm 93, we read: “More majestic than the thunders of mighty waters, more majestic than the waves of the sea, majestic on high is the Lord! Your decrees are very sure; holiness befits your house, O Lord, forevermore” (4-5).

God’s love is a majestic thing, and it moves us to share it in word and deed. The ministries of our congregations, our synods and the ELCA churchwide organization are all working together to share God’s love with people in our neighborhoods, across our country and around the world.

I am so grateful for you, dear church. Your generosity to each of these three expressions of the church — your congregation, your synod and the churchwide organization — has bolstered the church’s ability to share the message of God’s love to people who are longing for it. Through your

“More majestic than the thunders of mighty waters, more majestic than the waves of the sea, majestic on high is the Lord! Your decrees are very sure; holiness befits your house, O Lord, forevermore.”

—Psalm 93:4-5

financial resources, your time volunteering and accompanying others, and your voices, you’ve helped carry this message of God’s majestic love. Thank you, dear church. As we look ahead to the coming year, I encourage you to stand steadfast in God’s promises, sure of God’s love and goodness.

A handwritten signature in black ink that reads "Elizabeth A. Eaton". The signature is written in a cursive, flowing style.

The Rev. Elizabeth A. Eaton
Presiding Bishop
Evangelical Lutheran Church in America

ANNUAL CONGREGATIONAL MEETING

OPENING LITURGY

Confident in God's generosity and gathered into one by the Holy Spirit, let us praise God and give thanks ...

God, we praise you and give you thanks.

You are good, and your mercy endures forever.

You gave us a garden with good food to eat.

We praise you for food that nourishes us.

You rescued your people from slavery.

We praise you for freedom.

You gave us prophets to correct, rebuke and encourage us.

We bless you for your justice and mercy.

You gave us your Son, Jesus, to love, redeem and save us.

We praise you for his death and resurrection.

You gave us your Holy Spirit to be our Advocate and Comforter.

We bless you for the gifts of every tribe and nation.

Strengthen your church with every spiritual gift

and commission us again to be your servant people.

Multiply in us the fruit of the spirit:

love, joy, peace, patience, kindness, generosity, faithfulness, gentleness and self-control.

Send us in your love and mercy,

that the world may know you and praise you.

Now Thank We All Our God



1 Now thank we all our God with hearts and hands and voice,
2 Oh, may this bounteous God through all our life be near us,
3 All praise and thanks to God the Father now be given,



who wondrous things has done, in whom this world rejoices;
with ever joyful hearts and blessed peace to cheer us,
the Son, and Spirit blest, who reign in highest heaven,



who, from our mothers' arms, has blest us on our way
and keep us all in grace, and guide us when perplexed,
the one eternal God, whom earth and heav'n adore;



with count-less gifts of love, and still is ours to-day,
and free us from all harm in this world and the next.
for thus it was, is now, and shall be ever more.

Evangelical Lutheran Worship, 840

Text: Martin Rinkhart, 1586-1649; tr. Cathering Winkworth, 1827-1878

Music: NUN DANKET ALLE GOTT, Johann Crüger, 1598-1662

Let us pray.

Gracious God, you are the giver of every good gift. Bless us with all that we need for ministry in your name, that we might be a blessing to others. In the name of the one who broke bread and fed the multitudes, Jesus Christ, our Lord.

Amen.

Through your generosity, God is at work across the ELCA. A portion of your offering, called Mission Support, advances the ministry of our church, helping the ELCA nurture Christian community, raise up leaders, serve our neighbors and strive for justice. Read stories and learn more at LivingLutheran.org/SOFIA.





*“Protect me, O God, for I take refuge in you: I have said to the Lord,
‘You are my Lord, my good above all other.’” Psalm 16:1 (ELW translation)*

As we come to the close of 2024, these are complicated days in our world. I think most congregations in this synod are faring better than many other organizations and institutions when it comes to focusing on a core mission, living out their values, and being financially stable. Yet, anxiety is widespread and lots of people are angry and disappointed, fearful and disenchanted. All these dynamics create a perfect context for witnessing to the good news from God. We have much work to do but we know that we work best when we act as church together in this synod.

This past year the synod staff and the Synod Council adopted this mission statement and core values:

**As followers of Jesus, we are called to accompany faith communities
and equip leaders for God’s mission in the world.**

Our core values are – authenticity, connection, compassion, and curiosity.

This understanding of our mission allows us to focus staff time and budget dollars to create the most lasting impact in our common work. The core values thread through the way we interact as synod staff and the way we show up in conversations with congregations and the wider public.

In summer 2024, I hosted five Listening Sessions to hear directly from Lutherans like you where you find hope in your congregation and also the worries that weigh on you. Over 100 persons participated and 50 people joined a Zoom presentation to hear what I had learned.

Here are two strategic steps we are taking as a synod to respond to all that I heard: In 2025 we will inaugurate a year and a half emphasis on worship renewal in congregations. This will be funded in part by an ELCA Churchwide grant with an emphasis on inviting our neighbors to join us in worship experiences. Secondly, as a synod, we will encourage and support efforts to make respectful conversations a hallmark of congregational life. You'll hear more about both initiatives in early 2025.

During 2024, the synod staff over saw call processes and transitions with more than 30 congregations. Several of those included the calling of multiple rostered ministers. This means that nearly a third of the congregations in the synod were in a time of transition this past year. I am grateful for all who have served on a call committee, for our interim pastors, and for faithful members who trust that we are always being called forward into God's mission for us as the church.

I was privileged to ordain four persons in 2024, including Pastor Wesley Kimball, serving as associate pastor at All Saints in Cottage Grove; Pastor Pepe Demarest, serving as pastor for the Recovery Church in St. Paul with the United Methodist Church (a full communion partner); Pastor Ruthie Mhanga, serving as associate pastor at Gustavus Adolphus in St. Paul; and Pastor Nathan Lyke, serving as associate pastor at St. John's in Lakeville.

Three of these candidates were from the Saint Paul Area Synod where we currently have 24 persons in the candidacy process to serve as pastors or deacons in the ELCA. I am grateful for those who serve on the Candidacy Committee, for those who mentor and encourage our candidates, for our seminaries and intern sites, and all who support persons as they discern how God is calling them to live out their vocation in the church and world. This is work we all share, knowing that for many the seeds of wondering about becoming a pastor or deacon begin during the elementary school years.

A highlight in 2024 was welcoming Eternal Flame Lutheran Church to recognized congregational status during the Synod Assembly in May. This vibrant congregation, rooted in the growing Hmong community in the East Metro, began as a mission start many years before. The financial support and prayers of many have accompanied this process, as well as our shared work with the ELCA, led by our Director of Evangelical Mission, Pastor Justin Grimm. Also in 2024, St. Mark Lutheran in St. Paul marked its holy closure as a congregation, after more than 100 years of witness on West 7th Street in St. Paul. There are now 106 congregations in the Saint Paul Area Synod with just over 100,000 baptized members.

The Planting Hope Campaign, a synod-wide initiative to support congregational vitality, youth development, and outreach efforts in the synod, continued to bear fruit. With our partners at Lutheran Social Service of Minnesota, we celebrated the opening of the Early Learning Center-East Side in August, thanks to a \$1 million investment from the campaign. \$100,000 was shared with congregational vitality efforts this year; over \$50,000 was used to fund paid summer internship for nine young adults. To date over \$1.7 million dollars has been raised for The Planting Hope Campaign. I want to thank all who have donated to the campaign while continuing significant mission support, which allows us to do so much together.

God continues to bless our congregations with people and financial resources. The gifts of time, talent, and treasure enable us to live into God's mission in ways no one congregation could do in isolation. This includes support of our mission starts and redevelopment congregations. In 2024 these included Shobi's Table, Foundation of Life, Eternal Flame, Cristo Rey, St. Paul – Wyoming, Lutheran Church of Peace – Maplewood, and Christ the Servant – Vadnais Heights. An exploration of a possible mission start in Rosemount began in 2024.

Finally, I know you join me in thanking those who serve on the staff of this synod. They include Rachel Holsten, Mary Smith, David Roinas, Kirsten Levorson, Rolf Lowenberg-DeBoer, Justin Grimm, Kirsta Lind, Leslie Ortiz and Patricia Lull. Together with Synod Council members, deans, committee members, congregational leaders, and all of you, we have been able to do much to share God's good news to a world, so eager for hope and direction.

I am grateful to serve as the bishop in this time and place, knowing that God alone is our hope and refuge, as the Psalmist proclaims. May we live out that deep truth with joy and confidence in the year to come.

Yours in God's Service,
Bishop Patricia Lull

**Memorial Lutheran Church of Afton
2025 Annual Meeting Agenda
January 26, 2025**

Confirm Quorum - Church Council Secretary Nicole Twisk

Call to Order - Mike Miller, Council President

Opening Liturgy - Pastor Karen Treat

New Business

- a. **Adoption of Agenda for Annual Meeting**
- b. **Approval of Meeting Minutes of 2024 Annual Meeting**
- c. **President's Report - Mike Miller**
- d. **Pastor's Report - Rev. Karen Treat**
- e. **Treasurer's Report - George Clements**
 - **Discussion and Approval of 2025 Budget**
- f. **Member Survey & Time and Talent**
- g. **Nominations Committee Report - Jill Chezik**
 - **Nominations and Elections of new and returning Council Members**
- h. **Endowment Fund Report**
 - **Nominations and Elections of Endowment Committee**

Adjournment

Benediction

**Memorial Lutheran Church of Afton
2024 Annual Meeting Minutes
January 28, 2024, in person & via Zoom**

Council President David Kadrie called the meeting to order at 10:48 a.m.

Council Member Denise Eisinger confirmed a quorum – more than 50 confirmed members present or online via Zoom. 64 in person and 6 on Zoom.

Opening liturgy- Pastor Karen Treat

New Business

Motion to accept the 2024 Annual Meeting agenda and the February 5, 2023, Annual Meeting Minutes by Jack McDowell. Second by Allyson Hayes. Motion passed.

President's Report – David Kadrie

- 1) A written report is contained in the Annual Report.

Pastor's Report – Pastor Karen Treat

- 1) Video of the highlights of our stories from 2023 activities.
- 2) A written report is contained in the Annual Report.

Treasurer's Report – Anne Ringgenberg

- 1) A written report is contained in the Annual Report.
- 2) MLC financial 2023 results were better than the Congregational approved budget. There was a surplus of \$15,171, compared to the budget deficit of \$43,367. This was due to offerings and special contributions of \$69,020 over budget. Based on the expected surplus at year end the council approved \$5,000 for discretionary benevolence.
- 3) Question- what was the special contributions? There was an ask to give more to help balance the budget.
- 4) The proposed 2024 operating budget was approved by the church council in December 2023. Revenue is estimated at \$259,233 and expenses are estimated at \$271,969, resulting in an estimated deficit of \$12,736 for 2024.
- 5) Comment on tracking our volunteer hours-it would be nice if we also track donations to food shelf's and adopting families for Christmas to count for discretionary benevolence giving. Comment that the 10% discretionary benevolence should be based off our income.
- 6) Deb Vogt moved to accept the 2024 budget as proposed. Second by Jack McDowell. Motion passed.

Proposed Changes to the Constitution- Mike Miller- information included in the Annual Report

1. Chapter 10- Congregational Meeting-
 - * 50% of the average weekly worship attendance of voting members from the previous 6 months shall constitute a quorum.
 - * Members attending any meeting by remote communication per C10.08 are recognized as present and are accorded voting privileges.
 - * The congregation may hold meetings by remote communication, including electronically and by telephone conference, as long as there is an opportunity for simultaneous aural communication or its equivalent. To the extent permitted by state law, notice of all meetings may be provided electronically.
 - * “Ex office” as used herein means membership with full rights of voice and vote unless otherwise expressly limited.

2. Chapter 13- Congregational Committees-
 - * Nominating Committee will be appointed each year by the Congregation Council Members of the Nomination Committee and are not eligible for consecutive appointment.
 - * An Audit Committee will be appointed each year by the Congregation Council. Audit Committee members shall be eligible for consecutive appointment.

Much discussion on the nominating committee not mentioning the number of members as well as changes to the requirements for the quorum changes. David Kadrie made a motion to strike the attendance for the quorum (leaving it at 50 voting members) adding 3 members to the nominating committee and accepting to other proposed changes. Second by Cathy Muckala. Motion passed.

Nominations and Elections of Council for 2024

1. Current Council Members who will continue into 2024.
 - Mike Miller-Council President-1 year term-Russ Vogt-Stewardship-1 year term.
2. Proposed Council Members for 2024 and beyond
 - Jill Chezik- 1 year term
 - George Clements- 3-year term
 - Gerry Engerbretson- 1 year term
 - Liz Kroschel- 3-year term
 - Gary Palmen- 2-year term
 - Nicole Twisk- 3-year term

3. Jack McDowell made a motion to accept the proposal of 2024 Council members. Second by Rock Gjermo. Motion passed.

Endowment Fund Report- David Kadrie

1. After presentation from financial advisors and much discussion, the Committee decided to have Edward Jones manage the Endowment account.
2. 2023 fund distribution-MLC Design Committee- \$1,500/Footprints in Africa-\$1,200/CoMUSICation \$502. Total of \$3,202.
3. Fewer funds were available due to market conditions. 2024 giving will increase.
4. Grants are being accepted through March 31, 2024.
5. Proposed new members to the 2024 Endowment Committee. Lori Ames-Janell Christmann and Jon Masley.
 - a. David Kadrie made a motion to accept the proposed members for the 2024 Endowment committee. Second by Jill Chezik. Motion passed.

Thank you to the leaving Council and Endowment Committee Members - Pastor Karen

Council Members:

David Kadrie
Denise Eisinger
Anne Ringgenberg
Allyson Hayes
Korene Newton
Barb Werner
Bob Chezik

Endowment Members:

Grant Wiessner
Kari Lindstrom
Steve Curnow

Motion to adjourn by David Kadrie. Second by Jack McDowell. Motion passed.

Meeting adjourned at 11:53 am.

Respectfully submitted by Denise Eisinger

2024 Pastor Report

³ I thank my God for every remembrance of you, ⁴ always in every one of my prayers for all of you, praying with joy ⁵ for your partnership in the gospel from the first day until now. Philippians 1: 3-5

I am often alone in the church when the office is closed. The space gives me time to pray, and wonder with God. Inevitably I get an answer as I stare out the window to the beautiful property outside.

One summer afternoon, I was passing through the fellowship hall doing my praying and wondering and saw a truck driving through the backyard. I watched it park and the driver opened the trailer and sweet bleating guests emerged. They had come to clear the buckthorn in the fenced space on the property. At the same time Gary Palmen was creating a path through the trees leading from Memorial to the city of Afton. At that moment, I knew all would be well. Memorial Lutheran Church of Afton has been around a long time and will continue to be because *in this place all are welcome*. Even goats.

It has been a productive year. The staff and church council focused on building the four teams of ministry- *Evangelism, Memorial as a Caring Community, Spiritual Growth and Outreach and Service*. The report that follows shares stories of what we did in each of these areas. Some are new activities and some tried and true. Forgive me for names and activities left out of the report.

In October/November the council prayerfully discerned a “strategic plan” for the coming year. Member David Kadrie, who is experienced in workplace planning, facilitated the council to set goals aligned with our mission and vision statements in the four areas of ministry. In 2025, we are *“Activating Our Vision- Begin the Journey.”* We have set goals and at the end of the year we will assess what has been made possible. It’s good to dream and it’s important to keep trying new things- even if they “fail.” The following years we will focus; 2026-*Activating Our Vision- Build Momentum*, 2027- *Activating Our Mission- Maintain Momentum*.

Thank-you council for your thoughtful approach to setting the stage for 2025. We left each meeting excited and ready to help bring God’s love in the world. Thank-you, Mike Miller for your steadfast support and leadership in 2024. We will miss Jill Chezik and Mike as they leave the council this year. Thank-you for your service.

Thank-you to the staff and their passion for ministry. You are a gifted and generous team. Each of you are important to moving Memorial forward.

Thank-you, family of God for your response to the stewardship season this last November. It is through you we are bringing God's love into the world!

Pastor Karen Treat

2024 Council President Report by Mike Miller

The emphasis of your 2024 Council was to expand Memorial's history of generosity. With the guidance of Pastor Karen, we prayerfully considered many of our actions based on abundance.

The Bible has many stories demonstrating God's ability to provide an overflowing abundance even when resources seem scarce:

- God providing manna, a miraculous food, to the Israelites in the desert.
- The miracle of the feeding of the multitude, where Jesus takes a small amount of bread and fish and miraculously multiplies it to feed a large crowd.
- Jesus miraculously filling fishermen nets with a large catch of fish.
- Jesus turning water into wine at a wedding feast

We created four teams to *Activate our Mission* through:

- Evangelism
- Memorial is a Loving Community
- Spiritual Growth
- Community Outreach and Service

Additionally, we were able to meet all of our financial obligations including progress towards reestablishing a commitment of 10% of our contributed revenue to the Synod and discretionary benevolence. We will be working toward that in the next few years, increasing incrementally.

As the Council began planning for 2025 and beyond, we recognize the financial challenges our Congregation may face. However, if we continue to nourish this concept of abundance, we will have the resources to dream of new ways to reach out to our community, provide our members with fulfilling ways to serve and be able to live out our Mission.

I am thankful for the leadership and encouragement of Pastor Karen. I commend the Council on their willingness to accept their responsibilities with enthusiasm and commitment to ensure Memorial is a loving and caring family. I am grateful to our dedicated staff and the outstanding work they do. And I am most appreciative of our Memorial family for all of the support you demonstrate in so many ways.

Your brother in Christ, Mike Miller

And God is able to bless you abundantly, so that in all things at all times, having all that you need, you will abound in every good work. 2 Corinthians 9:8

2024 Memorial Endowment Report by Barbara Twisk

Endowment Committee Members of 2024: Pastor Karen Treat, Mike Miller, Barbara Twisk, Karla Bataglia, Cathy Gjermo, Janell Christmann, Bruce Bjerva, Lorie Ames, & Jon Masley.

The following organizations or individuals were provided awards:

1. Center of Addiction and Faith was born in 2020 to help faith communities be better educated, inspired and equipped to know how to respond to this terrible crisis. Received \$5,000.
2. Changing Gaits, requested funds for their Youth Volunteer Program and Scholarships, for services to adults and youth with physical, mental, emotional and abuse issues. Received \$3,000.
3. ComMUSICation, services primarily BIPOC and low-income adults. Their programs combine ensemble-based music-making with evidence-based youth development practices and focus on increasing access to all CMC programs. Received \$2,000.
4. Shobi's Table, goals are to contribute to a just and vibrant community in St Paul, focusing on excellence in food service at four sites. Received \$2,000.
5. ACM India Inc. They have partnered with us in the past to meet the needs of 100 children at there Orphanage and Community outreach in Tami Nadu planting churches. Received \$3,900.
6. Christ's Footprints in Africa, requested funds to build a house on school grounds for Aidan Maliwa, who is the longest serving teacher with their school. Currently she is the assistant head teacher at a Mvera. Goal is to have two homes built, one for her and one for the head teacher and his family. Received \$5,159.
7. Valleyhaven Furniture Bank, mission statement says "Inspired by our faith" to be the resource for the North Shenandoah Valley. Providing comfort, dignity, stability through the collection, storage and distribution of basic home furnishings. Received \$1,000.
8. River Valley Riders, provides support and expansion of equality assistance services for children and adults with special needs. Received \$3,000.

In addition to the nonprofits, Endowment Fund provided student scholarships.

This year the three recipients included: Johnathan Ryan and Benjamin Ryan, both attending Gustavus Adolphus University and Trevor Skinner, who attends Mankato State University. Total \$850 dispersed evenly to the students.

Total dispersed in 2024- \$25,609

Again, on behalf of CFA I want to say a big THANK YOU to everyone at Memorial Lutheran for caring enough to give. Through your generous gifts you are a big part of the blessings that are reaching the rural poor and often forgotten places in Malawi and even Burundi. Those are the people God has called CFA to serve. So, as we continue to pray for each other may we also, prayerfully, continue to move as He guides each of us, so, that we continue to be a part of the blessing that brings His joy to the forgotten in Africa. May that same joy fill your hearts as you continue to serve in His Kingdom work.

From Christ Footprints in Africa-Pastor Moses Nkhata

Memorial Lutheran Narrative Budget Report 2025

We share our stories of 2024 and witness Memorial Lutheran doing God's mission in the world.

Memorial Mission and Vision Statements guide our work, service and fun.

Memorial Vision and Mission

Vision Statement: Believing Christ calls us to serve, Memorial is a beacon of hope in our community and beyond. Welcoming all to come and see and experience love through Christ.

Mission Statement: Gathered as One in Christ to Worship & Serve

Foundational Values- To welcome without exception, listen without judgment, and support without prejudice all people, and in this way be Christ for others

There are four areas of ministry that live out the Mission and Vision-

Evangelism- It is not just door knocking or standing on corners sharing Jesus to passersby. It is experiencing the Word in all the elements of worship, in the invitation to "come and see" from the church parking lot to the handicap door button at the entrance door and finally in the sharing of time and talents by members.

Spiritual Growth- We are never done growing spiritually. From birth to death, our faith response is to know God better and to experience love that has no end.

Caring Community- We build our community by doing as Jesus taught us, "love one another as I have loved you. By this all will know you are my disciples" John 13: 34-35

Outreach & Service- Our faith is embodied in the way we live in the world. It is striving to respond to our neighbors in need, near and far.

Contributors to the report and the Ministry Teams include-

Evangelism Team- *Worship and Music-* Serina Hallquist, Staff, Director of Music and Jill Chezik, Council Rep and Worship and Music committee member.

Building & Grounds- Gary Palmen and Jerry Engebretson Counsel Representatives.

Stewardship- Russ Vogt, Council Representative.

Spiritual Growth Team- *Children-* Elise Winter, Church Life Coordinator; *Adult-* Jill Chezik and George Clement Council Representatives; *Confirmation-* Bob Chezik.

Caring Community Team- Nicole Twisk and Gary Palmen, Council Representatives.

Outreach and Service Team- *Addiction & Mental Health-* Mike Miller, Liz Kroshel and Russ Vogt Council Representative and Ed Treat: *Community Resource & Services-* Barb Werner and Sara Prunty.

Endowment- Barb Twisk, Chair of Endowment Committee.

Evangelism

Worship and Music-

2024 was a year of continued development in the area of worship, and music.

Lent and Easter included liturgy from Sanctified Art- “Wandering Heart- Figuring Out Faith with Peter.” On Wednesdays in Lent, we enjoyed weekly soup suppers followed by Holden Evening Prayer. Palm Sunday started Holy week with a brunch organized by Bob Chezik including youth and their parents helping with the morning.

Sunday worship, we learned a new contemporary worship liturgy: *Liturgy for Holy Communion* by Bonnie L. Drews. It took a bit but now we sing it with joy. The music was a wonderful addition to our worship service. Sunday’s special music included Memorial choir, and soloists included; Angela Tangen, Jon Mackereth, Judy DeMott, Dave Hallquist, Anni Capel and Rachel Kurtz. We enjoyed the Croix Chordsmen in worship in July!

On November 9th, a lively concert was held by Jonathan Rundman. Over 60 folks attended. Memorial hopes to continue to provide more opportunities for community involvement in music and other learning venues.

Our annual Advent Vespers service included a full Scandinavian meal thanks to George Clements and his many volunteers who prepared food, served and cleaned up after. It was wonderful! The service itself was filled with readings, poems, music and seasonal beauty. This is truly an amazing way to begin the season of Advent.

December included another Intergenerational Christmas Pageant. We had fun sharing the story of Jesus’s Birth. Thank-you Nicole Twisk for your leadership/direction and the cast and crew who helped tell the story.

“Beautiful music is the art of the prophets that can calm the agitations of the soul; it is one of the most magnificent and delightful presents God has given us.” Martin Luther

“It continues to be a great joy to serve Memorial and make music that stirs our senses and lifts our worship together. I am grateful for all the members (and guest musicians) that share their talents to make sure the church's song is heard.”

Serina Hallquist, Director of Music and Worship



Property-

Late spring clean-up brought a crew that in just a few hours hedges were trimmed, buckthorn was pulled and windows sparkling.

The front gardens were tended to in early spring and the work by Gary Palmen on the outdoor teak furniture invited all to “Come and See.” Thank-you to the lawn and garden committee for their loving care.

Special attention was also given to the area around the Memorial sign on Afton Boulevard. And with the adjustment to the sign, we are displaying banners inviting the community to our activities. Thank-you Paula Roen, Gary Palmen, Bob Chezik and Jerry Engebretson for their work around the church sign.

Communication is important to share the Good News of Jesus Christ. We have streamlined processes this year for better communication. And, I have enjoyed the creative process with posters and banners sharing with the community what Memorial is up to.

Cari Hayes, Communication

Historically Memorial Lutheran had a staircase that led to the church from the road. Gary Palmen cleared brush and small trees creating a footpath on the south east side of the church property. Now you can walk from Perrot Ave to the church. Just look for the little white church hanging at the top and base of the hill and follow the crosses along the way.

Late summer the fenced area that was once the playground space for the daycare was thoroughly cleared out by Tommy Clymer’s goats. Thank-you! It was quite a scene and joy to

behold! The space is ready for us to dream what ministry is next for the backyard. Raised gardens for the Afton community?

Gary Palmen had the opportunity to be part of an Eagle Scout Project working with one of the boys from Troop #226. Scout Paul Grant submitted a very professional outline and scope of the project to add handrails to both of the church's outdoor steps. On installation day, Gary was able to help along with Paul's father, a family friend and four other scouts to do the installation. With Gary's background in mechanical construction he was able to assist and teach new skills to them.

We are doing preliminary research for a large grant with St. Paul & Minnesota Foundation. This could bring capital improvements for ministry.



Stewardship-

Stewardship is an intentional and active effort to support Memorial mission and ministries.

The council read & reviewed chapters in the book *Abundance – Creating a Culture of Generosity* by Michael Ward. The council will continue this effort in 2025, so we can further execute on further plans that match the book & webinar series.

Thank-you for the fruitful 2024 Stewardship Season claimed “Activating Our Mission.” We are thankful for the leadership from Russ Vogt and testimonies from Kari Lindstrom, Thad Heimendinger, and Susan Orpen.

Good stewardship of the earth is important to Memorial. Elise applied for additional funds from our WasteWise grant initially submitted by Pastor Elizabeth. We used the funds to become a composting community!

I am grateful for the continued financial commitment from our members and I'm excited about the possibility it holds for ministry at Memorial.
Scott Prunty, Minister of Finance

Spiritual Growth

Adult Education: the first half of the year we explored other faiths by using the book “Honoring our Neighbor’s Faith.” Excellent discussion and site visits to the Watt Munisotaram in Hampton in the spring as well as a visit to the Islam Mosque in Afton in the fall helped participants expand their knowledge and insight.

In Nov. and Dec., we offered the study, ‘After Certainty’; Living in Faith When Life is Uncertain.”

Children: This summer we offered two days of “Fun in the Son.” The morning included children ages 3 – 5th grade. We had a few older siblings to help with the fun! Liz Dvorak from Afton Creative Arts Studio led our art projects. The best was playing outside, chalking the sidewalks and playing in the sprinklers. Thank-you Denise Eisenger and Kristi Rea for your help sharing Jesus to our children.

Along with Elise Winter, Church Life Coordinator, we are thankful for the volunteers helping with Sunday’s “Jesus and Me”: Kristi Rea, Ashlee Larson, Korene & Alaina Newton, Evan and Nicole Twisk, Denise Eisenger, and Jo Haug.



Memorial as a Caring Community

The Gathering Room

Completion and blessing of the Gathering Room happened this year. The room was transformed first from Eagle Scout and his dad, Thor and Bill Bjork. Many volunteers installed cabinetry and the countertop, assembling and refinishing furniture, painting the walls, hanging

artwork and mirrors and finalizing the lighting. Now it's a space that is truly inviting and comfortable. We hope it will be enjoyed by many in the coming years.

Afton Care Home

Memorial has been involved in visits to the Afton Care Home. Janell Christman, Barb Werner and Gary Palmen are active visitors to the residents who live with challenging physical conditions.

"The residents of Afton Care Home are a gift to us all. I personally have felt growth in my spiritual strength in my visits to them. I am looking for more ways to connect with them to share God's love." Gary Palmen, Council member

Pop Up Events

A couple of hikes were enjoyed by church members as we explored the trails at Belwin Conservancy. The trails are not too challenging, allowing us to enjoy each other's company as we walk in Afton's nature. We hope we can continue to do more of these in the future.

Pastor Karen and Church Life Coordinator Elise Winter met with members on Wednesday mornings in July for coffee and to meet Afton business owners. We visited Afton Creative Arts Studio and had a wonderful tour of Horta Culture. The final Wednesday we broke down with a sweet treat from Selma's.

Memorial was tracked all over the U.S., including Alaska (Twisks) and the Bahamas (Jandro/Osberg/Skinner.) It is fun to see our Memorial T-shirts worn everywhere!

"It's Sunday morning, driving and entering the building with the morning quiet. Turning a light on, the alarm off and opening the office door. These are all part of a regular practice as I prepare for Sunday worship and fellowship. Often but not always I pause to the view out our patio doors, so grateful. Onto the preparation for what I experience as holy ground. It's the essence of worship and prior to our leaving...it's the gathering and sharing of treats and talks. Just to listen to the hum, the laughter and to observe the small moments as relationships grow. It's quite significant and so beautiful..."
Elise Winter, Church Life Coordinator



Outreach and Service

Hope for the Journey Home shelter closed March 31, 2024. Memorial was one of the founding congregations since 2012. We supported the shelter for “newly homeless families” in Washington and eastern Ramsey counties with volunteers providing meals, supplies, quilts, and financial support. Thank-you to Russ Vogt and his passionate leadership recruiting volunteers and serving HJH.

Valley Outreach, Neighbors, Inc. and Community Thread continue to be a part of our local mission support; The support includes drives for personal care supplies, winter clothes/coats, school supplies at the start of the academic year, and Holiday Hope Giving Tree.

We were able to increase giving to *ELCA St. Paul Area Synod, Shobi’s Table and Neighbors Inc, and the ELCA Disaster Relief focused U.S.*

The generosity of Memorial members supports our community and beyond. Thank-you!

God’s Work. Our Hands. Sunday was September 8. Worship was shortened to allow for service in the church and the community. There was quilting for Lutheran World Relief, Diaper assembly for Community Thread and tending to the garden at the Afton Care House. Thank-you Kari Lindstrom for leading with Haidi Masley and Denise Eisinger. And thank-you to Elise and the council for a wonderful meal that followed.

Afton- Volunteering and being active in our neighborhood and community is part of outreach. Two new activities included helping at the Afton Strawberry Festival. Thank-you Kari Lindstrom who with Pastor Karen emptied garbage bins (yuck) and Thad Heimendinger and Jerry Engebretson with parking duties (they were the lucky ones driving a golf cart.)

In October, Memorial presences included hosting a table at the Afton Halloween Celebration. Thank-you Mike & Sheryl Miller and Carole Wiesner for helping at the table.

We had a very successful *Trunk or Treat!* We had “treaters” all the way from Stillwater with an abundance of cars to visit. Thank-you Korene and Jason Newton for your leadership with the event! Many coats and warm clothes were collected and donated to Valley Outreach.

Addiction and Mental Health

An Addiction and Mental Health (A&MH) team was formed at the start of the year, including Ed Treat, Russ Vogt, Mike Miller and Liz Kroshel.

We began our work by asking for approval by the church council to become an *Addiction Friendly Congregation*. The council approved the recognition and the team will work on the recommended activities by the Center of Addiction and Faith to support the ministry. The goal is to educate and support the congregation and community in the area of addiction.

Russ Vogt and Liz Kroschel attended the Center of Addiction and Faith conference in October. Be sure to ask them about what they learned!

September included a Recovery Worship service with a testimony from Jerry Engebretson who is in long term recovery. Pastor Ed Treat, also in long term recovery preached. The October forum was from the Steve Rumler Hope Network. They shared the story of Steve Rumler’s life and death from an accidental overdose and educated us on the administration of Narcan.

A new page on Memorial’s website has been developed to help the public find resources for those struggling with addiction and mental health.

The A&MH team will continue to build resources around addiction and begin education and support for Mental Health in 2025.

I am grateful to be part of a congregation that understands the urgency of ministering to those struggling with substance use disorder and mental health issues.

Ed Treat, Member



2024 Narrative Budget

	2024 Actual	Evangelism	Memorial Is a Loving Community	Spiritual Growth	Community Outreach and Service
Income					
Offering					
Member Pledged Offering	\$215,065	\$ 143,546	\$ 35,506	\$ 16,739	\$ 19,275
Member Non-pledged Offering	\$34,576	\$ 23,078	\$ 5,708	\$ 2,691	\$ 3,099
Loose Offering	\$2,315	\$ 1,545	\$ 382	\$ 180	\$ 208
Easter	\$473	\$ 316	\$ 78	\$ 37	\$ 42
Lent	\$870	\$ 581	\$ 144	\$ 68	\$ 78
Christmas	\$2,553	\$ 1,704	\$ 421	\$ 199	\$ 229
Total Offering	\$255,853	\$ 170,770	\$ 42,240	\$ 19,913	\$ 22,930
Interest	\$0	\$0	\$0	\$0	\$0
Property Use Donation	\$2,108	\$ 1,407	\$ 348	\$ 164	\$ 189
Special Events	\$3,452	\$ 2,304	\$ 570	\$ 269	\$ 309
Other	\$2,972	\$ 1,984	\$ 491	\$ 231	\$ 266
Total Other Income	\$8,532	\$ 5,695	\$ 1,409	\$ 664	\$ 765
Total Income	\$264,385	\$ 176,464	\$ 43,648	\$ 20,577	\$ 23,695
		67%	17%	8%	9%
Expense					
Personnel	\$201,516	\$ 117,010	\$ 38,822	\$ 20,404	\$ 25,280
Benevolence	\$10,788	\$ 7,200	\$ 1,781	\$ 840	\$ 967
Utility	\$10,833	\$ 7,230	\$ 1,788	\$ 843	\$ 971
Property	\$19,979	\$ 13,335	\$ 3,298	\$ 1,555	\$ 1,791
Admin	\$7,648	\$ 5,105	\$ 1,263	\$ 595	\$ 685
Education	\$854	\$ 570	\$ 141	\$ 67	\$ 77
Worship and Music	\$5,629	\$ 3,757	\$ 929	\$ 438	\$ 504
Evangelism, Stewardship, Soc. Min,	\$3,848	\$ 2,569	\$ 635	\$ 300	\$ 345
Total Expense	\$261,096	\$ 156,777	\$ 48,659	\$ 25,041	\$ 30,619
		60%	19%	10%	12%

2024 Narrative Budget

Check Sum

\$ 215,065
\$ 34,576
\$ 2,315
\$ 473
\$ 870
\$ 2,553
\$ 255,853

\$0
\$ 2,108
\$ 3,452
\$ 2,972
\$ 8,532

\$ 201,516
\$ 10,788
\$ 10,833
\$ 19,979
\$ 7,648
\$ 854
\$ 5,629
\$ 3,848

\$ 261,096

Memorial Lutheran Church
2024 Revenue/Expense Summary

	2024 Actual	2024 Budget	Variance	2023 Actual
Income				
Pledged Contributions	\$215,030	\$193,748	\$21,282	\$194,172
Non-pledged Contributions	\$34,576	\$50,625	(\$16,049)	\$44,606
Special Appeal (2023)				\$19,458
Other	\$14,779	\$14,861	(\$82)	\$16,667
Total Income	\$264,385	\$259,234	\$5,151	\$274,903
Total Expense	\$261,096	\$271,970	(\$10,874)	\$259,732
Net	\$3,289	(\$12,736)		\$15,171

Pledged Donations far exceeded approved budget, but partially offset by shortfall in the forecast for non-pledged contributions. But rather than a forecasted budget shortfall of \$12,736, a surplus of \$3,289 was achieved instead.

Thanks to all who gave so generously in 2024.

Memorial Lutheran Church
Balance Sheet 12/31/2024

Balance sheet remains in good shape. Good stock market investments grew the Endowment. Designated funds invested at Edward Jones have provided a new income stream. To be included in 'Other Income' in future budgets.

Thanks to Scott Prunty for the hard work of keeping our financial records.

Thanks to Carole Clymer for conducting the audit. Only findings were back dating two entries, and the process going forward will be to amend monthly reports, rather than backdating.

	Dec 31 2023	Dec 31 2024	\$ Change
Assets			
1101100 - Wells Fargo Checking	\$ 45,912	\$ 46,818	\$906
1101101 - Wells Fargo Savings	\$ 3,120	\$ 3,121	-
1101103 - Wells Fargo Memorial Checking	\$ 3,975	\$ 3,304	(\$670)
1101104 - Wells Fargo Youth Ministry	\$ 8,195	\$ 7,695	(\$500)
1101105 - Edward Jones	\$ 75,736	\$ 81,220	\$5,485
1103102 - MLC Of Afton Endowment Edward Jones	\$ 512,169	\$ 540,858	\$28,689
1104100 - Building	\$ 1,094,087	\$ 1,094,087	-
1104101 - Land	\$ 300,000	\$ 300,000	-
1104200 - Contents, Equipment & Supplies	\$ 454,103	\$ 454,103	-
Total Current Assets	\$ 2,497,297	\$ 2,531,207	\$33,910

Fund Balance

3101101 - Organ Fund Balance	\$ 3,304	\$ 3,304	-
3104102 - Emergency Operating Reserve Balance	\$ 3,120	\$ 3,121	-
3104400 - Handbells (s) Balance	\$ 261	\$ 261	-
3104402 - MLC Of Afton Endowment Balance	\$ 512,169	\$ 559,423	\$47,254
3104450 - Equity Fund Balance	\$ 1,348,135	\$ 1,348,135	-
3104455 - Building Equity Fund Balance	\$ 500,056	\$ 500,056	-
3107100 - WELCAM Fund Balance	\$ 1,004	\$ 489	(\$515)
3107104 - Garden Fund Balance	\$ 1,255	\$ 659	(\$597)
3107105 - Cemetery Fund Balance	\$ 1,594	\$ 1,894	\$300
3107106 - Library Balance	\$ 899	\$ 310	(\$589)
3107108 - Kitchen Fund Balance	\$ 6,901	\$ 4,723	(\$2,178)
3107109 - Music Fund Balance	\$ 7,079	\$ 9,679	\$2,600
3107111 - Children's Ministry Balance	\$ 8,195	\$ 7,695	(\$500)
3107112 - Children's Capital Fund Balance	\$ 2,053	\$ 2,053	-
3108137 - Pastoral Sabbatical Escrow Balance	\$ 3,600	\$ 3,600	-
3108138 - Capital Improvement Balance	\$ 5,037	\$ 3,219	(\$1,819)
3108140 - Bob Swenson Balance	\$ 1,700	\$ 1,700	-
3108141 - Dorothy Ames Balance	\$ 4,604	\$ 3,849	(\$755)
3108146 - ISWEM Events Balance	\$ 98	\$ 98	-
3108148 - Columbarium Balance	\$ 39,579	\$ 39,209	(\$370)
3108150 - Fine Arts Camp Balance	\$ 15	\$ 15	-
3108152 - Community Meal Balance	\$ 468	\$ 468	-
3108153 - Pastor's Discretionary Fund Balance	\$ 3,973	\$ 4,843	\$870
3108156 - MLC Tech Team Balance	\$ 2,793	\$ 2,793	-
3108159 - Marlyce Miller Balance	\$ 325	\$ 325	\$0
	\$ 2,458,217	\$ 2,501,918	-

Memorial Lutheran Church
2025 Proposed Budget

	2024	2025	Variance
	Actual	Proposed	
Income			
Offering			
Member Pledged Offering	\$215,030	\$197,273	(\$17,757)
Initial Offering	\$35	\$21	(\$14)
Member Non-pledged Offering	\$34,576	\$34,576	\$0
Loose Offering	\$2,315	\$2,315	\$0
Easter	\$473	\$500	\$27
Lent	\$870	\$900	\$30
Christmas	\$2,553	\$2,600	\$47
Total Offering	\$255,853	\$238,185	(\$17,668)
Other Income			
Interest	\$0	\$5	\$5
Property Use Donation	\$2,108	\$2,100	(\$8)
Special Events	\$3,452	\$2,000	(\$1,452)
Other	\$2,972	\$16,510	\$13,538
Total Other Income	\$8,532	\$20,615	\$12,082
Total Income	\$264,385	\$258,800	(\$5,586)
Expenses			
Personnel	\$201,516	\$207,823	\$6,307
Benevolence	\$10,788	\$11,909	\$1,121
Utility	\$10,833	\$13,823	\$2,990
Property	\$19,979	\$23,760	\$3,781
Admin	\$7,648	\$6,548	(\$1,100)
Education	\$854	\$880	\$26
Worship and Music	\$5,629	\$6,170	\$541
Evangelism, Stewardship, Soc. Min, Misc	\$3,848	\$4,520	\$672
Total Expense	\$261,096	\$275,432	\$14,337
Net	\$3,289	(\$16,633)	