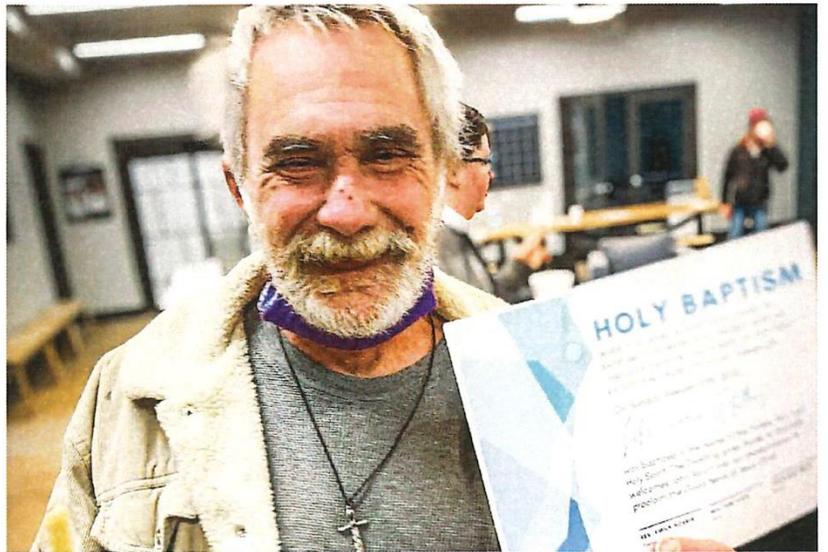


ANNUAL REPORT

2021



Evangelical Lutheran Church in America
God's work. Our hands.



A MESSAGE FROM ELCA PRESIDING BISHOP

*Elizabeth
Eaton*

Dear friends in Christ,

The last year has been one of adapting and learning. In many places we have seen vibrant and vital ministry spring forth from changes made due to the pandemic. Digital worship opportunities have introduced to our congregations people who may never have walked into one of our buildings. Many congregations have found new ways to invite people to share their generosity through online giving. And many ministries have found just how vital they are as they continue to serve alongside people in their communities.

The first chapter of James, verse 17, reminds us that “Every generous act of giving, with every perfect gift, is from above, coming down from the Father of lights, with whom there is no variation or shadow due to change.” Yes, this has been a season of change, but Scripture also reminds us that we serve a generous, steadfast God.

While we stay rooted in God’s enduring, unchanging promise, God also gives us the gifts of creativity and learning. Across all three expressions of the church we have used those gifts to serve God, love our neighbor and share the good news of Jesus Christ. In this time of change, we have opened our arms wider to meet people where they are, living into the reality that we are not defined or confined by the four walls of our buildings.

Through all this, I am so grateful for your generous sharing of creativity, time, talents and resources. All good gifts do come from God, and we are called to share and use those gifts. We have and will continue to answer that call. There is still much change and learning to come, but God’s steadfast love energizes us for the work God is still doing in the world through this church.

Elizabeth A. Eaton

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

“Every generous act of giving, with every perfect gift, is from above, coming down from the Father of lights, with whom there is no variation or shadow due to change.”

ANNUAL REPORT

JANUARY 23rd, 2022

2022 CHURCH COUNCIL

OFFICE	NAME	EXPIRE	PHONE NO.
President	Tom Ritter	12/23	419-304-1908
Vice President	Paul Edler	12/23	419-345-0238
Secretary	Heidi Lind	12/24	419-704-1745

BOARD	CHAIRPERSON	EXPIRE	PHONE NO.
Finance	Gwyn Hager	12/22	419-806-6639
Inreach	Elizabeth Holzhauer	12/22	419-206-0962
Outreach	Karen Johansen	12/23	419-902-7676
Personnel	_____	_____	_____
Property	Beth Rokicki	12/24	419-277-0220
Youth-at-Large	Ella Johnson	12/24	419-377-3870
At-Large Member	Brad Isbell	12/22	419-467-0288

PAROCHIAL REPORT FOR 2021

	Baptized	Confirmed
Active Members, January 1, 2021	490	304
New Members in 2021	14	4
Subtotal	504	308
Members Removed in 2021	1	1
Active Members, December 31, 2021	503	307

	2019	2020	2021
Average Sunday morning attendance	164	(Covid) 35	72
Average Online Worship Viewers	(Covid lockdown) - 638		250
Funerals	20	25	22
Weddings	6	10	9

PASTOR GILLER'S REPORT

³ And not only that, but we also boast in our sufferings, knowing that suffering produces endurance, ⁴ and endurance produces character, and character produces hope, ⁵ and hope does not disappoint us, because God's love has been poured into our hearts through the Holy Spirit that has been given to us. (Romans 5:3-5)

Dear friends in Christ:

Every year when I write my annual report, I am struck by how much God has been moving in our church and in our people. Even through nearly two years of COVID restrictions, decisions, and challenges, the work of the church has continued because of the commitment of those of you who love the church and love the Lord.

We have continued to worship, sometimes in person and sometimes remotely. Our Sunday school has taught through the restrictions and brought joy and knowledge to little ones. I've done weddings with only a few guests and weddings with a lot of guests as the COVID restrictions loosened. Our incredible staff and volunteers have persevered through the adverse circumstances, and have found creative ways to live and share the gospel. We have become part of the East Toledo Parish, with Pr. Jake Nekoranec serving as the East Toledo parish pastor. On the day of Pr. Jake's ordination, there was a fruitful and fun Blessing of the Bikes and Rides, organized by Brad Isbell. In an effort to fulfill our parish call to SHARE the good news in our neighborhood, an ice cream social was held in July, a pet blessing in early October, and a Fall Festival on Halloween.

There have been a number of challenges in ministry over these last months. As COVID has continued to shape our society and church life, we have lost members who are frustrated by our COVID precautions. As the virus has become more and more polarizing and contentious in our larger society, division and withdrawal has also happened in the church. With our normal communication systems and face-to-face conversations more limited, some of our staff and volunteers have been overwhelmed with criticism and anger. I do not remember any other season in my time at St. Mark when members have felt so free to criticize and refuse to engage in healing conversation. It is clear that this same pattern is happening virtually everywhere in our society, but I have higher expectations for the church. This is why I chose the verse from Romans at the beginning of this report. When these painful situations happen, I pray that eventual resolution will occur.

With that said, St. Mark is healthy and thriving, particularly when compared with other congregations in our area. We have the resources we need to reach out, to worship, to give, to learn. Our staff of Ryan Erard, Kelda Vernatter, Emily Hemminger, Pr. Cindy Ritter, Pr. Jake Nekoranec, Kim Fletcher, and Cheryl Dunlap take their ministry work very seriously and have overcome some personal challenges as they have figured out how to navigate the COVID waters. Dedicated volunteers like our lawn crew, Christmas and Easter decorators, monthly neighborhood meal volunteers and musicians work diligently and quietly behind the scenes to do the particular ministry to which they have been called.

One of our most significant successes has been the daily "Pause for Prayer" streamed through our church Facebook page. As I write this, today will be the 474th consecutive Pause since we

began on March 19th. Staff and volunteers have been amazing about keeping this going, and many people rely on it. It has also become a good outreach tool.

On a more personal level, Hans and the girls have continued to be an amazing supportive pastor's family. Anna is a junior at BGSU studying Inclusive Early Childhood Education, and has been in a special needs preschool class at Dorr Elementary in Springfield Schools. She works for Laurel's Princess Parties and has gigs every weekend, making little ones happy. Katie is a junior at Clay, active in the theatre program and the band, and aiming at college. Hans finds peace in walking the dogs, coaching our dog Ozzy in his stage performances, and kayaking. All four of us enjoy theatre and I was able to direct a summer theatre camp of Jungle Book Kids in July. I am so grateful to them for allowing me to spend so much time and energy on church.

In November, I had an unexpected surgery to correct two discs in my neck which were causing me a tremendous amount of left arm pain. Again, the staff were amazing at covering for me as I recovered from that surgery. It was a reminder to me that I am not as young as I used to be, and that I need to slow down before my body conks out!

I am very grateful to be your pastor. The energy, creativity, commitment, service, and faith of this congregation is inspiring to me and to others. Thank you for letting me serve.

Yours in Christ,

Pastor Beth Giller

YOUTH & FAMILY LIFE DIRECTOR'S REPORT

Dear St. Mark Family,

When reflecting upon the past year, the words "holding loosely" came to mind. 2021 required a lot from us - not the least of which was flexibility and adaptation as a church body, and as individuals. It required us to hold set plans and usual expectations loosely. To hold loosely our grievances, and instead cling to grace. And to hold loosely to our idea of "church" - church before the pandemic, and church now, still reeling inside of it.

The requirement to adapt & "hold loosely" didn't discriminate - it was as necessary for our kids & teens as it was for me as an adult woman. Part of being the church for our youth over the past year was simply holding space for them. Giving them virtual spaces to connect, outdoor spaces to unwind, safe spaces to process this flexibility the world is requiring. And also - it was about giving them *less* in general. Less commitment, more connection. Less programming, more "thinking of you" texts. Less "be here at this time", more "I'm meeting you where you are."

2021 began teaching us to hold loosely to the idea of what is supposed to be, and instead journey forward together inside of what *is*. With that in mind, here is a brief overview of what youth & family ministry at St. Mark looked like in 2021:

SMASH Kids Ministry (PreK-5th Grade)

January-May of 2021, our SMASH Team finished out the Sunday School year virtually, recording weekly lessons and activities for students to engage with at home. During summer break, our littles started meeting on Wednesday mornings for “Playdates at the Park” around the Toledo area, which was such a welcome change to connecting virtually! Thank you to all of the families who came out to play and connect! In September, we kicked off our 2021-22 Sunday School year “Blast Off to Beyond” for our PreK-5th Grades with an in-person Rally Day! SMASH Sunday School continues to meet on Sunday mornings from 9:30-10:20am to study the books of the New Testament. In December, our SMASH kiddos put on a wonderful Christmas pageant, “The Best Story Ever.” Thank you to Kim Kruse, Tess Bourgeois, Jess Kamelesky, Megan Buehler, Kristie Rife, and Leslie Welling for their flexibility, commitment and energy over the past year!

Confirmation678

Our 6-8th grade Confirmation students rock! They spent January-May of this year finishing out the 2020-21 year of discipleship - virtually & safely in-person. We held a one-day Confirmation retreat in the winter, as well as a few in-person check-ins throughout the spring. In May, we confirmed four incredible youth: Isaac Ewersen, Delilah Loyer, Bryce Shimman and Drake Sekinger. This year is the year of Catechism, where we are focusing on Lutheran history & traditions. We meet on Sunday mornings from 9:30-10:20a, and have plans to connect over a winter retreat and Confirmation summer camp.

EDGE Youth / High School Ministry

Our EDGE youth could write a book about holding life loosely. This Spring, we took a step back from our virtual youth group nights to allow students a tech break (*virtual learning + virtual youth group was a lot of virtual!*), and instead met a few times in-person to check-in and blow off some steam. We held our annual Golf Outing on June 5th and raised \$5,500 for our group. With questions about the safety & stability of planning an out-of-state summer trip, our team decided to stick around and participate in another Mission-At-Home week. Like 2020, we came together every day for a week to serve around the Toledo area, and then gathered at night for fellowship & worship. Later in the summer, we had 4 straight weeks of wild & wacky fun before school began, including a paint slip-n-slide, Among Us IRL, Crud Wars, and a Back-to-School Bonfire. In the fall, we began Sunday School again, had a Pumpkin Carving night, and gathered for an EDGE Christmas party. We are looking forward to the year ahead - especially traveling to Minneapolis this summer for the ELCA Youth Gathering July!

In addition to youth & family ministries, I’ve also assisted and led other ministries at St. Mark in 2021. I began running the live stream weekly for our worship services in June, and am in the process of training a team to take over this duty. I want to thank Alex Rife, Clara Steele, and Mo Maag for their incredible help & commitment to our live stream throughout 2020 and 2021! I continue to update and develop our church website, upkeep our church YouTube channel, and make graphics and content for our social media pages. I was a part of our worship planning team, where I assisted with music, putting together worship services, and preaching. I also assist with our Neighborhood Ministries, and am a part of our Adaptive Church Cohort Team.

On a personal note - thank you to everyone that supported my family and I in the midst of losing my stepdad Nick, Grandpa Lee, and Grandma Elsie over the past year. Your cards, texts, hugs, & presence were a vital part of carrying me through this year, and they did not go unnoticed. Thank you for offering me grace as I navigated their deaths & the grief that continues to come with them.

Holding loosely to all but the love & grace of Jesus as we journey into 2022 together!

- Emily Hemminger, Youth & Family Life Director

PASTOR CINDY RITTER'S REPORT

Dear St. Mark Folks,

Grateful. Blessed. Filled with Joy. Honored and Humbled.

Grateful- I am so grateful for this opportunity to serve with Pr. Beth and the St. Mark staff as the Pastoral Care pastor for the past year. Sharing Holy Communion, prayer, scripture and caring for folks in the hospitals, nursing homes, retirement/rehabilitation facilities and those who are homebound is a favorite part of my call to be a pastor. Serving in this capacity at St. Mark is a blessing because I have been a member here for 20 years and hold the people in this congregation in my heart.

Blessed- Serving the Lord as a pastor is a very special vocation that I'm enjoying very much. This past year at St. Mark I have been blessed to participate in wonderful activities and events such as: Serving our East Toledo Parish and community at the Wednesday Neighborhood Events, lunching with the OWLS, playing on the Dartball Team, singing with the traditional choir, leading Sunday Worship and preaching, doing "Pause for Prayer" on weekdays at 5pm, teaching Bible Studies and Book Studies on Zoom and in person, being a member of the Adaptive Co-Hort team which values CONNECTION with God, our members and the families in the community.

Filled with Joy- The Lord is with us here in such a spiritually fulfilling way as we Know, Live and Share the Word in so many ways. I have experienced joy especially when we welcome and build relationships with each other and with the people in our Parish. This happened during these special events this year: the Blessing of the Bikes, the Ice Cream Social, the Blessing of the Pets, the Fall Fest and more. Joy will be felt again soon at the upcoming Winter Fest and I invite YOU to join in the joy and fun at this event. 😊

Honored and Humbled- To serve our Lord Jesus and to be a part of people's lives in pastoral care and prayerful ways is humbling. I am truly honored to be here. This Holy Place, our St. Mark Church home is priceless. Thank-you to each of you who have welcomed me as part of the ministry team here.

God Bless YOU! Peace, Pr. Cindy Ritter

PRESIDENT TOM RITTER'S REPORT

This year has brought changes to our Ministry staff. We now are part of the East Toledo Parish with Pastor Jake Nekoranec being called as the East Toledo Parish pastor. Pastor Cindy Ritter is also now part of our ministry staff as "Pastoral Care" pastor.

The Adaptive Cohort continues to meet and to work on how to adapt to our changing times. The group has meet primarily on Zoom, but made a trip to Arlington TX in October. You've heard about this, most recently from Emily Hemminger in a sermon on then 1st Sunday in Advent. (If you want to hear this sermon, go to this link: <https://fb.watch/atmQ-LfdR8/> starting around the 22:50 time mark into the service). The group did an "ice cream social experiment" in the summer from which we've learned somethings about ourselves. We're planning a "Winter Fest" event for the end of January. And again, we expect to learn things from this "experiment" as well.

We have continued to struggle with Covid restrictions over the year. We did make some changes on masking requirements and stopped the registering of people as they entered for worship. We've tried to make worship return to something more normal by re-instating our two worship services. Attendance hasn't returned to a pre-covid numbers, but we still have a good number of people who "attend" via the live stream.

We made an official name change for our church with the State. We needed to do this for the PPE loan that we received due to Covid. Our official name registered with the State of Ohio is now "St. Mark Lutheran Church".

We have started using an emailing system (MailChimp) to send communications out via email. The Spire is being sent this way as well as other important notices.

Would like to extend a heartfelt thanks to our lawn crew. These folks are all volunteers who take on this big job taking care of the lawn and landscaping around the church. Thanks to Dave Geisert, Les Limmer, Fred Hahn, Barry Ramlow, Bob Agoston, Brad Isbell, and Brian Garee. Also a thank you to Mike Livingston for the care of the Elmore side of the building.

I would like to again say, that during Covid we still are the Church. Our ministry has not stopped and we've done things in some different ways. The good news is that the Good News is still Known, still Shared and still Lived here at St. Mark. We have a wonderful ministry staff here who have rose to the challenge. And thanks to you, the St. Mark Congregation, for your continued support both spiritually and financially.

Tom Ritter
St Mark Council President

MUSIC MINISTRY REPORT

There are not enough words of gratitude to thank all the people who have continued to diligently serve in music ministry no matter what the circumstances. Your patience and flexibility is so appreciated and your talent is remarkable.

The first 8 months of 2021 the Music Ministry continued to be covered by God's faithful servants: Kim Padley Fletcher, Keith Klewer, Tom Ritter, Steve Welling, Pastor Giller, and Emily Hemminger. We are so grateful to all of you for continuing to serve God so diligently each week since this whole season of time that covid restrictions drastically changed the way we worshiped. You cheerfully go above and beyond whatever is asked of you.

The Traditional Choir had been longing to sing together again after being unable to meet for so long during the pandemic. But we certainly didn't expect that our first time to reconvene would be to sing at one of our very own choir member's funerals. Yet, after losing four beloved choir members within twelve months time, it was uplifting and therapeutic for us to compassionately sing one of our favorite anthems: "Be still and know that He is God".. (Certainly an appropriate mantra this year). And then this fall gave us a renewed sense of joy to begin singing anthems once again for our services. Also, we are thrilled to have three new members join our very special choir family!

September marked the 20th Anniversary since the Praise Service began!! With a very grateful heart, I would like to acknowledge the Praise Choir's dedication and commitment to help develop that worship service over the years. It's been a blessing to begin adding some Praise Choir ensembles and solos into our worship services again. And we are delighted to welcome some new musicians to the Praise Service as well!

We are so very thankful for the Choirs, Musicians, Soloists as well as the sound board and live stream operators who so cheerfully dedicate your time and talents to honor God through music ministry.

Very special thanks to Keith Klewer for all the extra hours spent behind the scenes working very closely with Torrence Sound to improve the configuration of sound related equipment to meet safety codes plus a host of other details he takes care of throughout the year. Your quiet servant's heart is such a special gift to all of us!

Our St. Mark Family is such a treasure. As always, the congregation's kind words of encouragement and appreciation bless me beyond measure!! We all really appreciate your support. It always blesses my soul to hear you sing with all your hearts in the pews...it's been great to hear corporate singing again!

With Music In My Heart for Him,

Cheryl Dunlap, Director of Music

PROPERTY REPORT

My fellow parishioners,

2021 was most definitely a challenging year for all of us. With that being said, I truly believe God was with all of us through all of the changes. After approximately 7 1/2 years I am rotating off of council. I can honestly tell you that it has been my pleasure serving all of you. I've had the opportunity to serve with some really amazing people over these past 7 plus years. We have been able to accomplish a lot of projects through my time as property board chairman. I will be forever grateful that you all allowed me to serve you. I also know without a shadow of a doubt that Beth Rokicki will do an amazing job in her new role. So simply put, thank you to each and every one of you.

Respectfully,

Bob Oberdorf

MEMBER AT LARGE REPORT

Hello everyone,

2021 was a very challenging & rewarding year. Thanks to all for your support in our new Eastside Parish establishment. Looking forward to the coming year as we add many opportunities to serve our neighbors & neighborhood. Hope to see you at one of these events. Last May we had a Blessing of the Bikes & Rides after Pastor Jake's ordination & we hope to improve on that this year & make it an annual event. Every day was a learning experience & with the help & prayers of our gracious congregation, God will guide us as we continue to move forward to accomplish great things. Thanks so much.

Brad Isbell

OUTREACH REPORT

I would like to thank the St. Mark congregation and Church Council for giving me the opportunity to be the Outreach coordinator. The year has had challenges serving our neighbors. With 20 months of outdoor serving, November and December brought us back into the warmth of our Church. I want to thank ALL the wonderful people that volunteered to help make our Neighborhood giveaway run smoothly.

A special thank you to Cathy Klewer and all her volunteers for all their hard work making sure our neighbors had household items, linens, and clothing available. Also, a huge thank you to Fred Hahn and Brad Isbell for making sure our food pantry had bread, buns and bagels along with fresh fruits, veggies and eggs to hand out. My hope is to expand our Outreach with assisting and including our neighbors with fun and learning activities at St. Mark. Thank you.

-Karen Johansen

PERSONNEL REPORT

We are blessed with a good staff lead by Pastor Beth. It has been a good year with the addition of Pastor Cindy & Pastor Jake. We are currently looking for a maintenance man to fill a vacated position. I want to thank my board Dan Rosenberger & Mimi Fintel for all their support. This was my last year to serve as chair of the Personnel Board. I thank God for guiding me the last three years.

Sincerely submitted,

Carol Kinsel

PROGRAM AND FELLOWSHIP REPORT

Regretfully the activities normally provided by the Program and Fellowship Committee were again in 2021 curtailed by the continued existence of the Covid virus and its restrictions on public gatherings and food service. However, we were still able to provide the sanctuary with Easter lilies in April and the lobby with its Christmas décor in December.

We would also like to note that many of our committee members take part in assisting grieving families at the time of funerals by serving a luncheon and did so on four occasions following the loosened covid guidelines after vaccines had been made available.

Thank you to all the committee members for their willingness to offer time and talent to our projects. We extend an invitation to anyone who would like to be a part of our group to call the church office and ask to be contacted.

Respectfully submitted,

Barbara Brossia

NEIGHBORHOOD MINISTRY REPORT

St. Mark Neighborhood Ministry: 2021 Year in Review

The last couple years have definitely thrown challenges our way. We began 2021 serving our neighborhood from the lobby, with our Second-Hand shop many times outside, our meals in to-go packages, and our pantry bags pre-stocked and ready to hand out to our guests. We are immensely grateful to all of our St. Mark family who have made an effort to contribute in any way to our neighborhood ministries. We are also so thankful to our partners in ministry at East Minster, God's Instruments, Martin Luther, and Salem. It's a blessing to serve with so many! The following is a summary of our year's ministry events.

Wednesday Night Events: We continue to provide a home-cooked meal, pantry & hygiene bags, and second-hand shopping the last Wednesday of the month. There are not enough "thank-yous" to show our appreciation for the behind the scenes work of Fred Hahn, Cathy Klewer, Mike Livingston, Carol Kinsel, Diane Lorenzon, Dianna Reamsnyder, Rosanne Babiuch, Brad Isbell, Mike Armstrong, Emily Hemminger, and Jason Fletcher. These amazing people put in hours and hours of prep work every month so we are prepped, stocked, and ready to serve on our Wednesdays.

In the last 6 months our Wednesday events have met over 137 families (267 adults and 143 children) and we were able to bless each with a friendly face, a hot meal, and the love of God.

82% of our guests are from our immediate surrounding area (43605).

- **Food Pantry:** *stocked solely through physical and monetary donations! This year we began shopping at Toledo Seagate Foodbank in addition to Enpuzzlement.*
 - We dispersed 40-80 bags of groceries monthly, with an additional 15-20 bags for families with children. Many months we offered bags of fresh produce too!
- **Second Hand Shop:** *stocked with your gently used donations.*
 - Thanks to our volunteers who sort and display clothing, toys, books, and household items for our guests!
- **Family bags/Lunches to-go:** *lunch supplies provided by a generous St. Mark member*
 - Each family (around 20 each month) receives an additional pantry bag filled with supplies to make lunch for their children.
- **Community Dinners:** *food purchases possible through monetary donations and prepped by hands of gracious volunteers.*
 - We began the year offering bagged to-go meals from the lobby, but are immensely pleased to have moved back inside to fellowship with our neighbors and once again offer a warm meal!

Additional Ministry Events

- **Back to School Giveaway:** *Blessed 70+ k-12 students with new supplies and bags provided by your donations.*
- **Fall Fest & Candy Crawl:** *The East Side parishes came together to host a fun Halloween event for the neighborhood – including trick-or-treating, crafts, games, photo booth, snacks, and a corn hole tournament!*
- **Ham Giveaway:** *70 families received a Christmas ham (thanks to your donations) and a bag of side-dish supplies thanks to our ministry partners at East Minster Church.*
- **Santa's Shop/Christmas Gifts:** *Sixteen of our regular neighborhood families created Christmas wish-lists that we were able to fulfill! With your plentiful donations we also were able to set up Santa's Shop and offer Christmas "shopping" to 80 other families!*
- **Hat and Mitten Tree:** *Our winter hat and glove tree in the lobby collected your totes of donations that benefitted students at Oakdale Elementary.*
- **Easter Baskets:** *Despite serving from outside, we were able to hand out bags of Easter goodies- completely with the Easter story- to each of the children at our monthly event.*
- **Emergency Relief:** *provided limited financial assistance with grocery store gift cards to several area families in need throughout the year*

Your support makes this ministry possible - your physical support through volunteering and donations, and your monetary support. This ministry is completely funded on your abundance of monetary donations, and for that, we thank each of you who donate financially to this ministry. Extra thanks to those who donate on a monthly basis. Your regular donations ensure our ministry needs are met each month! **Kokosing Construction Company** has once again blessed us with the proceeds from their yearly fundraiser too! Their amazing donation essentially funds our pantry for most of the year!

Our ability to serve our friends and neighbors is dependent on your prayers, support, donations, and hard work. On behalf of our hundreds of grateful guests, thank you for helping create a better community through your unwavering support in serving our neighbors in need.

"For I was hungry and you gave me food, I was thirsty and you gave me drink, I was a stranger and you welcomed me, I was naked and you clothed me, I was sick and you visited me, I was in prison and you came to me.' Then the righteous will answer him, saying, 'Lord, when did we see you hungry and feed you, or thirsty and give you drink? And when did we see you a stranger and welcome you, or naked and clothe you? And when did we see you sick or in prison and visit you?'

*And the King will answer them,
'Truly, I say to you, as you did it to one of the least of these my brothers, you did it to me.'*

Matthew 25:35-40

Kim Fletcher
Neighborhood Ministry Coordinator

Finance Report

2021 was another year of challenges, the church would have been over budget, but we received an anonymous donation and we were able to stay under budget.

The 2022 budget reflects a few changes from 2021 that include: a 2.5% raise for staff, lawn care as the volunteer group that has been doing the care will not continue in 2022, most budget lines stayed the same and some were increased due to costs.

St. Mark is also fortunate to have several investment accounts that are doing well and would be available in an emergency situation. I would like to thank the members of St. Mark for their continued financial support, the finance board of Lillian Lagger, Barry Ramlow and Jim Saffran for their expertise, treasure Kelda Vernatter who always goes above and beyond for the church, church council, Tom Ritter and Pastor Beth.

Gwyn Hager

2021 Annual Congregational Meeting Minutes

January 24, 2021

Pastor Beth opened the meeting with prayer.

9:54 a.m. Church Council President Tom Ritter called the meeting to order.

The meeting was held in the St. Mark sanctuary and livestreamed on Facebook and the St. Mark website. Voting results and comments from the livestreams are attached to these minutes.

Tom explained that we would not be going through all the reports during the meeting, but that they can be found in the Annual Report booklet. This is in the interest of keeping the meeting brief to limit time spent together in the sanctuary due to COVID-19. The three topics to be covered would be the approval of the 2020 Annual Meeting minutes, the approval of the 2021 Budget and the East Toledo Parish Plan proposal.

Tom asked for any corrections to the 2020 Annual Congregational Meeting Minutes. Hearing none, Carol Kinsel made a motion to accept the minutes as written, seconded by Barb Miller and approved by all in the sanctuary and from the livestream voting.

New Business

- Gwyn Hagar, Finance Board lead, presented the 2021 budget beginning on page 19 of the Annual Report booklet. The notes on the pages indicate changes from 2020. The total proposed budget for 2021 is \$383,920. Tom Ritter asked for any questions or comments on the proposed 2021 Budget. Hearing none, he asked for a motion to accept the 2021 Church Budget. Bob Oberdorf made a motion to accept the 2021 Church Budget, Barry Ramlow seconded the motion, and it was approved by all but 1 opposed on the livestream voting. Motion passed.
- Pastor Beth opened discussion of the East Toledo Parish Plan (ETPP) with a recap of the East Toledo Parish Fact Sheet distributed with the Annual Report Booklet. She began with the Goals:
 - To develop a more intentional presence in our neighborhood and in East Toledo, developing missional relationships.
 - To increase collaboration between East Toledo churches for the sake of the Gospel.
 - On this point she mentioned that not all the churches in East Toledo are ready to join us in this plan, but it is very open ended for them to join in the future.

Pastor Beth introduced Jake Nekoranec, a recent seminary graduated who would serve as the part-time East Toledo Parish Pastor as part of the ETPP. Jake addressed the congregation and gave his background.

- He is a Science teacher and has taught for 22 years.
- He is married with 2 children.
- Has served as a hospital chaplain and a chaplain for the Army Reserve.
- Interested in partnering to reach out into the community and build relationships to be an anchor of care.
- He is eager to hear from the congregation on ideas.

Pastor Beth asked for comments and questions.

- Barb Brossia asked if other churches would have financial responsibility if they chose to join the ETPP. Answered that we don't know, but would expect they would as they are able.
- Mickey Felaris asked what the exit plan would be if things don't work out and whether there would be any legal expenses to exit. Answered that St. Mark is free to exit the ETPP and there would be no costs.
- Mickey Felaris asked if there will be any hard feelings if we have to exit. Jake Nekoranec confirmed that he understands the concerns with the financial responsibility. He assured that he does not want to be a financial burden and would step down if that became a problem with no hard feelings.
- Andy Krieger commented that he thinks we will get a lot more out of the ETPP than we will have to pay.
- Bob Oberdorf said that he had concerns at first too, but after prayer and looking at the big picture, he believes it is a good thing and he has faith in the team that has been put together.
- Carol Kinsel said we need to walk by faith, not sight and that God is guiding us in the right path.
- Mickey Felaris asked if the congregation would consider waiting on making a decision.
- Diane Lorenzen said that we have the opportunity to help and to extend our call to serve. We need to trust the team.
 - Diane Lorenzen made a motion to approve of the East Toledo Parish Plan (ETPP). Jim Saffran seconded the motion. Tom Ritter called for a vote. All in the sanctuary approved. All but one on the livestream approved, 1 opposed. Tom Ritter abstained from the vote. The motion carried.

Carol Kinsel made a motion to adjourn the meeting, seconded by Beth Rokicki and approved by all.

32 members were in attendance in the sanctuary, 34 members on the Facebook livestream and 6 members on the St. Mark website livestream.

Respectfully Submitted,

Heidi Lind
Secretary 2021

ST. Mark Lutheran Church
Statement of Income and Expense by Account
 December of Fiscal Year 2021
 Responsibility: All
Fund: 01 - St. Mark Lutheran Church

	Current Month			Annual Budget, Y.T.D. Actual		
	Budget	Actual	%	Budget	Actual	%
Income						
Major 01, Current Receipts // Minor 00, Current Receipts						
015-01-00-01, Envelope Offerings	0.00	36,481.50	--	0.00	340,573.57	--
* 015-01-00-02, Loose Offering	0.00	0.00	--	0.00	0.00	--
015-01-00-03, Initial Offering	0.00	4.00	--	0.00	121.00	--
015-01-00-04, Lenten Services	0.00	0.00	--	0.00	1,919.17	--
015-01-00-05, Easter	0.00	0.00	--	0.00	2,255.83	--
015-01-00-06, Thanksgiving	0.00	50.00	--	0.00	4,798.00	--
015-01-00-07, Christmas	0.00	3,110.00	--	0.00	3,140.00	--
	0.00	39,645.50	--	0.00	352,807.57	--
Major 02, Interest Earned // Minor 00, Interest Earned						
* 015-02-00-01, Building Use - Weddings	0.00	0.00	--	0.00	0.00	--
015-02-00-02, Building Use - Other	0.00	215.00	--	0.00	2,578.00	--
* 015-02-00-03, Memorials	0.00	0.00	--	0.00	0.00	--
015-02-00-04, Interest Earned	0.00	2.43	--	0.00	22.38	--
015-02-00-10, Estates/Bequests	0.00	0.00	--	0.00	0.00	--
* 015-02-00-11, Divine Dollars	0.00	0.00	--	0.00	0.00	--
* 015-02-00-12, Thrivent Choice Fund	0.00	0.00	--	0.00	0.00	--
* 015-02-00-13, Income From Dedicated	0.00	0.00	--	0.00	0.00	--
	0.00	217.43	--	0.00	2,600.38	--
Major 03, Investment Interest // Minor 00, Investment Interest						
* 015-03-00-01, Checking Acct Interest	0.00	0.00	--	0.00	0.00	--
* 015-03-00-02, Savings Acct Interest	0.00	0.00	--	0.00	0.00	--
* 015-03-00-03, Zurich Acct Interest	0.00	0.00	--	0.00	0.00	--
	0.00	0.00	--	0.00	0.00	--
Major 04, Reimbursement Income // Minor 00, Reimbursement Income						
015-04-00-01, Altar Flowers	0.00	532.00	--	0.00	2,759.00	--
015-04-00-02, Adult Education	0.00	0.00	--	0.00	0.00	--
015-04-00-03, Youth Education	0.00	0.00	--	0.00	0.00	--
* 015-04-00-50, Pstr's Contr./Health Ins.	0.00	0.00	--	0.00	0.00	--
015-04-00-99, Other Income	0.00	231.04	--	0.00	27,401.79	--
	0.00	763.04	--	0.00	30,160.79	--
Total Income	0.00	40,625.97	--	0.00	385,568.74	--

ST. Mark Lutheran Church
Statement of Income and Expense by Account
December of Fiscal Year 2021
Responsibility: All

Fund: 01 - St. Mark Lutheran Church

	Current Month			Annual Budget, Y.T.D. Actual				
	Budget	Actual	%	Remaining	Budget	Actual	%	Remaining
	0.00	0.00	--	0.00	0.00	0.00	--	0.00
0.00	0.00	0.00	--	0.00	0.00	0.00	--	0.00
Major 00, Group 00 // Minor 00, Group 00								
* 016-00-00-00, Stephen Ministry	166.66	218.87	131.33%	-52.21	2,000.00	1,148.23	57.41%	851.77
Major 00, Group 00 // Minor 40, Property Board	2,083.34	4,168.53	200.09%	-2,085.19	25,000.00	41,374.98	165.50%	-16,374.98
016-00-40-01, Clean Mat'l & Paper Prods	1,166.66	2,288.26	196.14%	-1,121.60	14,000.00	12,942.31	92.45%	1,057.69
016-00-40-02, Repair & Maintenance	833.34	598.85	71.86%	234.49	10,000.00	8,002.05	80.02%	1,997.95
016-00-40-03, Natural Gas	250.00	290.81	116.32%	-40.81	3,000.00	3,499.32	116.64%	-499.32
016-00-40-04, Electricity	500.00	468.31	93.66%	31.69	6,000.00	4,580.69	76.34%	1,419.31
016-00-40-05, Telephone / Internet	0.00	0.00	--	0.00	0.00	0.00	--	0.00
016-00-40-06, Water/Sewer	83.34	287.00	344.37%	-203.66	1,000.00	2,910.07	291.01%	-1,910.07
016-00-40-07, Capital Improvements	0.00	0.00	--	0.00	0.00	38.50	--	-38.50
016-00-40-08, Service Contracts	16.66	0.00	0.00%	16.66	200.00	661.98	330.99%	-461.98
016-00-40-09, Cleaning Service	291.66	0.00	0.00%	291.66	3,500.00	4,493.46	128.38%	-993.46
016-00-40-10, Lawn & Grounds	93.34	135.24	144.89%	-41.90	1,120.00	1,816.60	162.20%	-696.60
016-00-40-11, Snow Removal	83.34	0.00	0.00%	83.34	1,000.00	62.85	6.29%	937.15
016-00-40-12, Waste Removal Services	333.34	713.82	214.14%	-380.48	4,000.00	3,478.46	86.96%	521.54
016-00-40-13, Pest Control	5,901.68	9,169.69	155.37%	-3,268.01	70,820.00	85,009.50	120.04%	-14,189.50
016-00-40-14, Alarm Services								

Major 00, Group 00 // Minor 41, Personnel Board

016-00-41-01, Pastors Salaries/Housing	5,916.66	5,916.66	100.00%	0.00	71,000.00	70,999.92	100.00%	0.08
016-00-41-02, Pastors' Health Care	1,125.00	1,149.00	102.13%	-24.00	13,500.00	13,788.00	102.13%	-288.00
016-00-41-03, Pastors' Other ELCA Benef	941.66	1,008.44	107.09%	-66.78	11,300.00	12,101.28	107.09%	-801.28
016-00-41-04, Support Staff Salaries	10,750.00	9,636.27	89.64%	1,113.73	129,000.00	108,928.79	84.44%	20,071.21
* 016-00-41-05, Support Staff Health Care	0.00	0.00	--	0.00	0.00	0.00	--	0.00
016-00-41-06, Supp. Staff Other ELCA Be	341.66	302.40	88.51%	39.26	4,100.00	3,628.80	88.51%	471.20
016-00-41-07, FICA Support Staff	708.34	737.15	104.07%	-28.81	8,500.00	8,332.83	98.03%	167.17
016-00-41-08, Pastors' Mileage Allow	191.66	191.87	100.11%	-0.21	2,300.00	2,223.83	96.69%	76.17
016-00-41-09, Pastors' Cont. Education	83.34	29.03	34.83%	54.31	1,000.00	299.00	29.90%	701.00
016-00-41-10, Pastors' Library	41.66	29.03	69.68%	12.63	500.00	583.55	116.71%	-83.55
* 016-00-41-11, Bell Choir Director	0.00	0.00	--	0.00	0.00	0.00	--	0.00
* 016-00-41-12, Children's Choir Director	0.00	0.00	--	0.00	0.00	0.00	--	0.00
016-00-41-13, Sub. Musicians	145.84	150.00	102.85%	-4.16	1,750.00	250.00	14.29%	1,500.00
016-00-41-14, Substitute Pastor	29.16	0.00	0.00%	29.16	350.00	0.00	0.00%	350.00
* 016-00-41-15, Other Personnel Board Exp	0.00	0.00	--	0.00	0.00	0.00	--	0.00
* 016-00-41-16, Salary Discrepancy Fund	0.00	0.00	--	0.00	0.00	0.00	--	0.00

(* = Inactive)

ST. Mark Lutheran Church
Statement of Income and Expense by Account
 December of Fiscal Year 2021
 Responsibility: All
 Fund: 01 - St. Mark Lutheran Church

	Current Month			Annual Budget, Y.T.D. Actual				
	Budget	Actual	%	Remaining	Budget	Actual	%	Remaining
* 016-00-47-04, Catechism Camp	0.00	0.00	--	0.00	0.00	0.00	--	0.00
* 016-00-47-05, Special Events	0.00	0.00	--	0.00	0.00	0.00	--	0.00
* 016-00-47-07, Vacation Bible School	0.00	0.00	--	0.00	0.00	0.00	--	0.00
* 016-00-47-08, High School Expenses	0.00	0.00	--	0.00	0.00	0.00	--	0.00
* 016-00-47-09, Youth Director Cont. Edu	0.00	0.00	--	0.00	0.00	0.00	--	0.00
* 016-00-47-10, 5/6 Grade Expenses	0.00	0.00	--	0.00	0.00	0.00	--	0.00
* 016-00-47-11, 7/8 Grade Expenses	0.00	0.00	--	0.00	0.00	0.00	--	0.00
0.00	0.00	0.00	--	0.00	0.00	0.00	--	0.00
Major 00, Group 00 // Minor 48, Adult Education								
* 016-00-48-01, Men's Retreat	0.00	0.00	--	0.00	0.00	0.00	--	0.00
* 016-00-48-02, Women's Retreat	0.00	0.00	--	0.00	0.00	0.00	--	0.00
* 016-00-48-05, Other Board Expenses	0.00	0.00	--	0.00	0.00	0.00	--	0.00
0.00	0.00	0.00	--	0.00	0.00	0.00	--	0.00
Major 00, Group 00 // Minor 49, Finance Board								
016-00-49-01, Real Estate Taxes	0.00	0.00	--	0.00	3,000.00	2,926.95	97.57%	73.05
016-00-49-03, Insurance	1,350.00	1,387.16	102.75%	-37.16	16,200.00	16,497.36	101.84%	-297.36
* 016-00-49-04, Boiler Loan Interest	0.00	0.00	--	0.00	0.00	0.00	--	0.00
016-00-49-05, Audit Expense	0.00	0.00	--	0.00	0.00	0.00	--	0.00
016-00-49-06, Other Expenses	166.66	211.63	126.98%	-44.97	2,000.00	2,068.30	103.42%	-68.30
* 016-00-49-07, Future Cap Exp Fund	0.00	0.00	--	0.00	0.00	0.00	--	0.00
* 016-00-49-09, 2025 Project	0.00	0.00	--	0.00	0.00	0.00	--	0.00
* 016-00-49-10, Technology Upgrade	0.00	0.00	--	0.00	0.00	0.00	--	0.00
* 016-00-49-12, LPL Finance Correction	0.00	0.00	--	0.00	0.00	0.00	--	0.00
* 016-00-49-98, C/Camp Debt Reduction	0.00	0.00	--	0.00	0.00	0.00	--	0.00
* 016-00-49-99, CapCampLoanInterest	0.00	0.00	--	0.00	0.00	0.00	--	0.00
1,516.66	1,598.79	105.42%	-82.13	21,200.00	21,492.61	101.38%	-292.61	
Major 00, Group 00 // Minor 50, Member Care Board								
* 016-00-50-01, Senior Adults	0.00	0.00	--	0.00	0.00	0.00	--	0.00
* 016-00-50-02, Prime Timers	0.00	0.00	--	0.00	0.00	0.00	--	0.00
* 016-00-50-03, Other Board Expenses	0.00	0.00	--	0.00	0.00	0.00	--	0.00
0.00	0.00	--	0.00	0.00	0.00	0.00	--	0.00
Major 00, Group 00 // Minor 51, Social Ministry Board								
* 016-00-51-01, IHN	0.00	0.00	--	0.00	0.00	0.00	--	0.00
* 016-00-51-03, Other Board Expenses	0.00	0.00	--	0.00	0.00	0.00	--	0.00
0.00	0.00	--	0.00	0.00	0.00	0.00	--	0.00
Major 00, Group 00 // Minor 55, Member Care								

(* = Inactive)

ST. Mark Lutheran Church
Statement of Income and Expense by Account
 December of Fiscal Year 2021
 Responsibility: All
Fund: 01 - St. Mark Lutheran Church

	Current Month			Annual Budget, Y.T.D. Actual				
	Budget	Actual	%	Remaining	Budget	Actual	%	Remaining
* 016-00-55-03, Member Care Other Expense	0.00	0.00	--	0.00	0.00	0.00	--	0.00
Major 00, Group 00 // Minor 99, Office/Admin Expenses	0.00	0.00	--	0.00	0.00	0.00	--	0.00
016-00-99-01, Postage	100.00	96.48	96.48%	3.52	1,200.00	998.62	83.22%	201.38
016-00-99-02, Duplicating Supplies	333.34	938.76	281.62%	-605.42	4,000.00	5,123.95	128.10%	-1,123.95
016-00-99-03, Office Supplies	116.66	0.00	0.00%	116.66	1,400.00	1,503.25	107.38%	-103.25
016-00-99-04, Other Expenses	8.34	0.00	0.00%	8.34	100.00	43.41	43.41%	56.59
016-00-99-05, Computer HW/SW	333.34	528.42	158.52%	-195.08	4,000.00	4,524.58	113.11%	-524.58
016-00-99-06, On-Line Video Streaming	83.34	0.00	0.00%	83.34	1,000.00	774.69	77.47%	225.31
	975.02	1,563.66	160.37%	-588.64	11,700.00	12,968.50	110.84%	-1,268.50
Major 01, Worship Operations // Minor 42, Outreach	50.00	0.00	0.00%	50.00	600.00	0.00	0.00%	600.00
016-01-42-01, Conventions/Workshops	25.00	0.00	0.00%	25.00	300.00	0.00	0.00%	300.00
016-01-42-02, Advertisements/Web Site	75.00	0.00	0.00%	75.00	900.00	0.00	0.00%	900.00
Major 01, Worship Operations // Minor 44, Inreach	83.34	163.80	196.54%	-80.46	1,000.00	1,160.31	116.03%	-160.31
016-01-44-01, Altar Supplies	125.00	242.13	193.70%	-117.13	1,500.00	789.93	52.66%	710.07
016-01-44-02, Bulletins & Devotions	166.66	224.03	134.42%	-57.37	2,000.00	1,357.16	67.86%	642.84
016-01-44-03, Offering Envelopes	166.66	126.00	75.60%	40.66	2,000.00	1,442.16	72.11%	557.84
016-01-44-04, Altar Flowers	541.66	755.96	139.56%	-214.30	6,500.00	4,749.56	73.07%	1,750.44
Major 02, Social // Minor 42, Outreach	0.00	0.00	--	0.00	0.00	0.00	--	0.00
016-02-42-01, Social Ministry	0.00	0.00	--	0.00	0.00	0.00	--	0.00
Major 02, Social // Minor 44, Inreach	41.67	96.39	231.32%	-54.72	500.00	96.39	19.28%	403.61
016-02-44-01, Program & Fellow /Kitchen	41.67	96.39	231.32%	-54.72	500.00	96.39	19.28%	403.61
Major 03, Youth Ed // Minor 44, Inreach	62.50	0.00	0.00%	62.50	750.00	556.37	74.18%	193.63
016-03-44-01, Youth Education-Primary	62.50	0.00	0.00%	62.50	750.00	556.37	74.18%	193.63
016-03-44-02, Youth Education-Secondary	62.50	24.99	39.98%	37.51	750.00	279.15	37.22%	470.85
	125.00	24.99	19.99%	100.01	1,500.00	835.52	55.70%	664.48
Major 04, Adult Ed // Minor 44, Inreach	16.66	0.00	0.00%	16.66	200.00	32.39	16.20%	167.61
016-04-44-01, Adult Education	16.66	0.00	0.00%	16.66	200.00	32.39	16.20%	167.61

(* = Inactive)

ST. Mark Lutheran Church
Statement of Income and Expense by Account
 December of Fiscal Year 2021
 Responsibility: All
Fund: 01 - St. Mark Lutheran Church

	Current Month			Annual Budget, Y.T.D. Actual				
	Budget	Actual	%	Remaining	Budget	Actual	%	Remaining
Major 05, Member Care // Minor 44, Inreach								
016-05-44-01, Member Care Expense	16.66	0.00	0.00%	16.66	200.00	0.00	0.00%	200.00
016-05-44-02, Stephen Ministry	41.67	0.00	0.00%	41.67	500.00	0.00	0.00%	500.00
016-05-44-03, Covid-19 Misc	83.34	23.46	28.15%	59.88	1,000.00	163.10	16.31%	836.90
	141.67	23.46	16.56%	118.21	1,700.00	163.10	9.59%	1,536.90
Total Expense	31,743.32	35,188.02	110.85%	-3,444.70	383,920.00	367,132.54	95.63%	16,787.46
Income Less Expense	-31,743.32	5,437.95	-17.13%	-37,181.27	-383,920.00	18,436.20	-4.80%	-402,356.20

(* = Inactive)

ST. Mark Lutheran Church
Balance Sheet by Account
Jan 1, 2021 through Dec 31, 2021

Account	Balance As Of Jan 1, 2021	Balance As Of Dec 31, 2021	Current Year Change	Percent Change
Fund 01 - St. Mark Lutheran Church				
Assets				
Major 00, Group 00				
Minor 10, Current Account				
011-00-10-06, Checking: Premier Bank	24,980.85	36,020.07	11,039.22	44.19%
Minor 10, Current Account	24,980.85	36,020.07	11,039.22	44.19%
Major 00, Group 00				
Minor 11, Investments				
011-00-11-05, 2025 Project	120,390.15	146,163.96	25,773.81	21.41%
011-00-11-06, 2025 Investment Gain/Loss	51,527.92	66,314.28	14,786.36	28.70%
011-00-11-07, Brandt Estate	136,901.08	111,127.40	-25,773.68	-18.83%
011-00-11-08, Premier Bank-Money Market	27,031.07	57,053.32	30,022.25	111.07%
011-00-11-09, LPL Financial Investments	100.59	100.59	0.00	0.00%
Minor 11, Investments	335,950.81	380,759.55	44,808.74	13.34%
Major 00, Group 00				
Minor 12, Endowment Fund				
011-00-12-01, S/D Capital Investment	532,540.59	550,635.11	18,094.52	3.40%
Minor 12, Endowment Fund	532,540.59	550,635.11	18,094.52	3.40%
Major 99, Ded. Receivable				
Minor 99, Ded. Receivable				
017-xx-xx-xx, Dedicated Funds Receivable	0.00	0.00	0.00	0.00%
Dedicated Funds Receivable	0.00	0.00	0.00	0.00%
Total Assets	893,472.25	967,414.73	73,942.48	8.28%
Liabilities				
Major 00, Group 00				
Minor 01, Outstanding Loans				
012-00-01-03, SBA Loan	25,700.00	0.00	-25,700.00	-100.00%
Minor 01, Outstanding Loans	25,700.00	0.00	-25,700.00	-100.00%
Major 00, Group 00				
Minor 04, Payroll Taxes				
012-00-04-01, Federal Withholding Tax	3,372.34	3,215.82	-156.52	-4.64%
012-00-04-02, State Withholding Tax	356.19	303.41	-52.78	-14.82%
012-00-04-03, City Withholding Tax	315.91	366.93	51.02	16.15%
012-00-04-04, School Withholding Tax	0.00	21.88	21.88	0.00%
Minor 04, Payroll Taxes	4,044.44	3,908.04	-136.40	-3.37%
Major 99, Ded. Payable				
Minor 99, Ded. Payable				
017-xx-xx-xx, Dedicated Funds Payable	227,166.71	275,628.51	48,461.80	21.33%
Dedicated Funds Payable	227,166.71	275,628.51	48,461.80	21.33%
Total Liabilities	256,911.15	279,536.55	22,625.40	8.81%
Equity				
Major 00, Group 00				
Minor 01, Funds Payable				
013-00-01-07, SMLC Endowment Fund	532,540.59	550,635.11	18,094.52	3.40%
013-00-01-08, 2025 Project	56,329.48	56,329.48	0.00	0.00%
013-00-01-09, LPL Financial Investments	100.00	100.00	0.00	0.00%
013-00-01-98, 2025 Market Adjustment	51,527.92	66,314.28	14,786.36	28.70%
Minor 01, Funds Payable	640,497.99	673,378.87	32,880.88	0.00%
Major 00, Group 00				
Minor 02, Cap. Camp. Activity				
013-00-02-10, Cap. Camp. Equity	0.00	0.00	0.00	0.00%
013-00-02-11, Cap. Camp. Interest Ern'd	0.00	0.00	0.00	0.00%

1/5/2022
01:48p

ST. Mark Lutheran Church
Balance Sheet by Account
Jan 1, 2021 through Dec 31, 2021

Account	Balance As Of Jan 1, 2021	Balance As Of Dec 31, 2021	Current Year Change	Percent Change
Minor 02, Cap. Camp. Activity	0.00	0.00	0.00	0.00%
Subtotal Equity	640,497.99	673,378.87	32,880.88	0.00%
<u>Fund Balance</u>				
Totals for Fund Balance	-3,936.89	14,499.31	18,436.20	-468.29%
Total Fund Balance/Equity	636,561.10	687,878.18	51,317.08	8.06%
Total Liability and Fund Balance	893,472.25	967,414.73	73,942.48	8.28%

1/5/2022
01:35p

ST. Mark Lutheran Church
Bank Account Balances Less Dedicated
as of the end of December, Fiscal Year 2021
01 - St. Mark Lutheran Church

Account		Activity through December	Beg. Balance	Current Balance	Resp. Code
Bank Accounts					
011-00-10-06	Checking: Premier Bank	11,039.22	24,980.85	36,020.07	
011-00-11-05	2025 Project	25,773.81	120,390.15	146,163.96	
011-00-11-06	2025 Investment Gain/Loss	14,786.36	51,527.92	66,314.28	
011-00-11-07	Brandt Estate	-25,773.68	136,901.08	111,127.40	
011-00-11-08	Premier Bank-Money Market	30,022.25	27,031.07	57,053.32	
011-00-11-09	LPL Financial Investments	0.00	100.59	100.59	
Total Assets in Bank Accounts:		55,847.96	360,931.66	416,779.62	
Dedicated Accounts					
017-01-00-01	Memorial Fund	125.05	40,554.76	40,679.81	
017-01-00-02	Pastor's Discretionary	-1,829.21	4,114.28	2,285.07	
017-01-00-03	Visiting Pastor	4,531.90	0.00	4,531.90	
017-01-00-04	East Toledo Parish Pastor	24,844.45	0.00	24,844.45	
017-01-00-05	2021 Endowment Withdrawal	41,500.00	0.00	41,500.00	
017-04-00-01	Cap. Improvement Receipts	-1,136.32	2,127.75	991.43	
017-04-00-04	Cap Improve-Kitchen Remod	0.00	0.00	0.00	
017-08-00-01	Escrow/Clearing	-4,966.11	5,690.66	724.55	
017-08-00-02	Wedding Escrow Account	-650.00	750.00	100.00	
017-08-00-06	World Hunger Envelopes	0.00	0.00	0.00	
017-08-00-10	Funeral Dinners	-548.94	548.94	0.00	
017-08-00-12	Luther League Account	4,896.06	5,538.52	10,434.58	
017-08-00-13	Program & Fellowship	-259.49	2,266.32	2,006.83	
017-08-00-46	Social Ministry Dedicated	2,424.39	19,154.90	21,579.29	
017-08-00-47	Women of the Church	0.00	0.00	0.00	
017-08-00-52	Brandt Estate	-25,773.68	136,901.08	111,127.40	
017-08-00-53	5/6 Grade Account	119.31	3,049.45	3,168.76	
017-08-00-54	7/8 Grade Account	5,668.16	4,115.40	9,783.56	
017-08-00-55	Children's Ministry	-433.77	2,304.65	1,870.88	
017-08-00-58	Organ Repairs	-50.00	50.00	0.00	
Total Dedicated Funds:		48,461.80	227,166.71	275,628.51	
Undedicated Bank Account Assets:		7,386.16	133,764.95	141,151.11	

St. Mark Lutheran Church
Proposed 2022 Budget with 2021 Budget and Acutal Expenses

		2021 Budget	2021 Actual Expenses	2022 Budget
Property Board				
016-00-40-01	Clean Mat'l & paper Products	2,000	1,148	2,000
016-00-40-02	Repair & Maintenance	25,000	41,375	25,000
016-00-40-03	Natural Gas	14,000	12,942	14,000
016-00-40-04	Electricity	10,000	8,002	10,000
016-00-40-05	Telephone	3,000	3,499	3,500
016-00-40-06	Water/Sewer	6,000	4,581	6,000
016-00-40-07	Capital Improvements	0	0	0
016-00-40-08	Service Contracts	1,000	2,910	1,500
016-00-40-09	Cleaning Service	0	39	0
016-00-40-10	Lawn & Grounds	200	662	5,000
016-00-40-11	Snow Removal	3,500	4,493	3,500
016-00-40-12	Waste Removal Services	1,120	1,817	1,600
016-00-40-13	Pest Control	1,000	63	500
016-00-40-14	Alarm Services	<u>4,000</u>	<u>3,478</u>	<u>4,000</u>
		70,820	85,010	76,600
Personnel Board				
016-00-41-01	Pastors' Salaries/Housing	71,000	71,000	72,000
016-00-41-02	Pastor's Health Care	13,500	13,788	14,200
016-00-41-03	Pastors' Other ELCA Benefits	11,300	12,101	12,000
016-00-41-04	Supports Staff Salaries	129,000	108,929	128,000
016-00-41-05	Support Staff Health Care	0	0	3,000
016-00-41-06	Supp. Staff other ELCA Benefits	4,100	3,629	4,100
016-00-41-07	FICA Support Staff	8,500	8,333	9,486
016-00-41-08	Pastors' Mileage Allow	2,300	2,224	2,600
016-00-41-09	Pastors' Cont. Education	1,000	299	500
016-00-41-10	Pastors' Library	500	584	500
016-00-41-13	Sub. Musicians	1,750	250	1,250
016-00-41-14	Substitute Pastor	350	0	150
016-00-41-20	Workmen's Compensation	500	423	400
016-00-41-21	Payroll Service	<u>1,500</u>	<u>1,662</u>	<u>1,600</u>
		245,300	223,221	249,786
Outreach				
016-00-42-01	NW Ohio Synod	15,000	15,000	15,000
016-00-42-06	Missions	0	0	0
016-01-42-01	Conventions/Workshops	600	0	600
016-01-42-02	Advertisements/Website	300	0	200
016-02-42-01	Social Ministry	<u>0</u>	<u>0</u>	<u>0</u>
		15,900	15,000	15,800
Inreach				
016-00-44-01	Choir Expense	700	0	500
016-00-44-03	Organ/Piano Maintenance	6,000	1,630	6,000

St. Mark Lutheran Church
Proposed 2022 Budget with 2021 Budget and Acutal Expenses

		2021 Budget	2021 Actual Expenses	2022 Budget
016-00-44-06	Bell Choir	200	0	200
016-00-44-07	Licenses/Subscriptions	1,200	1,859	1,300
016-00-44-09	Drama/Arts/Media	500	75	250
016-01-44-01	Altar Supplies	1,000	1,160	1,000
016-01-44-02	Bulletins & Devotionals	1,500	790	1,000
016-01-44-03	Offering Envelopes	2,000	1,357	1,500
016-01-44-04	Altar Flowers	2,000	1,442	1,500
016-02-44-01	P&F-Kitchen Supplies/Equipment	500	96	500
016-03-44-01	Youth Education - Primary	750	556	750
016-03-44-02	Youth Education - Secondary	750	279	750
016-04-44-01	Adult Education	200	32	200
016-05-44-01	Member Care Expense	200	0	200
016-05-44-02	Stephen Ministry	500	0	250
016-05-44-03	Covid-19 Misc	<u>1,000</u>	<u>163</u>	<u>200</u>
		19,000	9,441	16,100
Finance Board				
016-00-49-01	Real Estate Taxes	3,000	2,927	3,000
016-00-49-03	Insurance	16,200	16,497	16,700
016-00-49-05	Audit Expense	0	0	0
016-00-49-06	Other Expenses(<i>includes cr.card fees</i>)	<u>2,000</u>	<u>2,068</u>	<u>2,000</u>
		21,200	21,493	21,700
Office/Admin Exp				
016-00-99-01	Postage	1,200	999	1,000
016-00-99-02	Duplicating Supplies	4,000	5,124	4,500
016-00-99-03	Office Supplies Other Expenses	1,400	1,503	1,400
016-00-99-04	Other Expenses	100	43	100
016-00-99-05	Computer HW/SW	4,000	4,525	1,500
016-00-99-06	Online Video Streaming	<u>1,000</u>	<u>775</u>	<u>1,000</u>
		11,700	12,969	9,500
	TOTALS	383,920	367,133	389,486

Change and the need for creativity have become constants over the last year and a half in many aspects of life, including the church. This was the case for **Living Christ Lutheran Church** in Flagstaff, Ariz., even before a global pandemic caused many of us to rethink what it means to be church. Generosity from all three expressions of the ELCA (the churchwide organization, the Grand Canyon Synod and members of Living Christ) helped turn a congregation “on the road out of town, near the mall” into an online presence reaching over 500 people a week from Phoenix to the Philippines. (Read more about Living Christ in the current issue of “**Stories of Faith in Action**” at [ELCA.org/SOFIA](https://www.elca.org/SOFIA).)

Many other congregations have found new ways to connect both when in-person worship was impossible and when congregations began to return to their sanctuaries. Generosity, especially through Mission Support, helped us find and support these new ways of being connected. Early in the pandemic, ELCA Worship launched the “Worship in the Home” webpage, with Scripture, hymn links, prayers and reflections for each

Sunday. These resources were and continue to be used in congregations across the ELCA—even at **Sitka Lutheran Church** in Alaska, whose members printed and hand-delivered “Worship in the Home” resources to fellow members without internet access.

Change and creativity have taught us many things. As Pastor Sandra Rudd of Sitka Lutheran Church noted, “The pandemic was a stark illustration of the fact that the church is not a building. A lot of people say that, but we didn’t fully know it until we didn’t have a building to use. We learned that there are many ways to be connected as the church.” Throughout the pandemic, the ELCA has changed and adapted, doing ministry in new and creative ways, because of the generosity of its members. Even now, you may be gathering in a new way for your annual meeting, to discern how you will steward the gifts shared generously with your congregation to do ministry in your community and beyond. As you have these important conversations, remember that your gifts of time, talent and resources have helped create new spaces beyond our walls and buildings where we continue to worship, serve and love God and each other.

ANNUAL REPORT

2021