



**Tree of Life
Congregational Meeting
January 16, 2022**

Agenda

1. Call to Order and Opening Prayer
2. Establish a Quorum
3. Approval of Jan. 17, 2021 Minutes
4. Financial Report
 - a. 2021 Year End Review
 - b. 2022 Budget Presentation

Agenda, *continued*

5. Election of 2022 Council
6. President's Report
7. Pastor's Report
8. Closing Prayer and
Adjournment

1. Call to Order
and
Opening Prayer

Pastor Chris Lake

2. Establish a Quorum

**3. Approval of
Jan. 17, 2021 Minutes**

4. Financial Report

a. 2021 Year-End Review

Detailed copies of the reports and budget are available in the back of the sanctuary.

2021 Financial Report

Revenue

Revenue	Actuals	Budget	Over/(Under)
Pledged Offerings	212,540	228,060	(15,520)
Non Pledged	171,366	178,015	6,648
PPP Loan	29,155	0	29,155
All Other	46,316	37,325	8,991
<i>From SEEDS</i>	<i>12,264</i>	<i>0</i>	<i>12,264</i>
TOTAL	471,641	443,400	15,977

2021 Financial Report Expenses

Category	Actual	Budget	Over/(Under)
Staff	227,485	236,497	(15,668)
Mortgage	102,517	101,539	978
Admin/Benevolence	53,345	41,630	11,715
Building/Utilities/Grounds	51,054	47,476	3,578
Insurance/Other	18,133	18,660	(527)
Youth Ministry / Fellowship	2,528	17,665	(15,138)
Evangelism & Worship	14,010	11,110	2,775
Total Expenses	469,072	474,577	(12,287)

2021 Financial Report Summary

2021	Actuals	Budget
REVENUES	471,641	443,400
EXPENSE	469,072	474,577
DIFFERENCE	2,569	(31,177)

2021 Financial Report

Dedicated Funds

Dedicated Fund	YE 2021	YE 2020
ADOPT A SOLDIER	93	93
DISASTER RELIEF	3,314	5,998
EMERGENCY BUILDING REPAIR	6,130	6,130
ENDOWMENTS	180	180
INTERNSHIP ENDOWMENT	2,361	2,361
KINGS EMBRACE	50	0
SEMINARY SCHOLARSHIP	50	7,200
STEPHEN MINISTRY	4,015	4,015
WOMEN OF THE ELCA	1,502	1,392
PAYROLL PROTECTION PLAN	17	25
SEEDS	120,002	120,579
TOTAL DEDICATED FUNDS	137,714	147,973

2021 Financial Report

Balance Sheet

	YE 2021	YE 2020
Total Cash and Investments	156,665	174,926
Fixed Assets	3,302,058	3,300,841
Total Assets:	3,458,723	3,475,767
Church Mortgage	1,161,200	1,208,729
New Seeds for Growth	122,037	109,773
Other Liabilities	22,821	65,014
Total Liabilities:	1,306,058	1,383,516
Total Equity:	2,152,665	2,092,251
Total Liabilities And Equity:	3,458,723	3,475,767

4. Financial Report

b. 2022 Budget Presentation

Detailed copies of the reports and budget are available in the back of the sanctuary.

Proposed 2022 Budget Revenues

Category	2021 Budget	2021 Actual	2022 Proposed Budget
Pledged Offerings	212,540	228,060	227,328
Non Pledged	171,366	178,015	168,856
PPP Loan	29,155	0	0
All Other	46,316	37,325	68,900
<i>From SEEDS</i>	<i>12,264</i>	<i>0</i>	<i>0</i>
TOTAL	471,641	443,400	465,084

Proposed 2022 Budget Expenses

Category	2021 Budget	2021 Actual	2022 Proposed Budget
Staff	227,485	236,497	247,176
Mortgage	102,517	101,539	97,452
Admin/Benevolence	53,345	41,630	44,900
Building/Utilities/Grounds	51,054	47,476	51,500
Insurance/Other	18,133	18,660	17,073
Youth Ministry / Fellowship	2,528	17,665	19,700
Evangelism & Worship	14,010	11,110	9,860
Total Expenses	469,072	474,577	487,711

Proposed 2022 Budget Summary

	2021 Budget	2021 Actual	2022 Proposed Budget
REVENUES	471,641	443,400	465,084
EXPENSE	469,072	474,577	487,711
DIFFERENCE	2,569	(31,177)	(22,627)

5. Election of 2022 Council

Thank You to Retiring Members:

Jack Zimmer

Richard Schaper

Council 2022 Election Recommendations

Two open positions for election:

- Mark Templet - 2 year term through 2023
- Deb Zimmer - 3 year term through 2024

Re-election:

- Peggy Little - 3 year term

Council 2022 Election Recommendations

Appointments:

- Jim Lemaux, Treasurer
- Heidi Beckham, Financial Secretary
- Russ Bliese, Secretary

Council Member Election
3 Year Terms
2022 - 2024

Mark Templet
Deb Zimmer
Peggy Little

Election for President
and Vice President
2022-2023

President: Kevin Solberg
Vice President: Sandy McCarthy

Existing Members Continuing
with term end dates:

Russ Bliese - through 2022

Jim Lemaux - through 2022

Julie Timmins - through 2022

Tom Gros - through 2023

Pat Rowe - through 2023

Sandy McCarthy - through 2023

Kevin Solberg - through 2024

6. 2021 President's Report

Jack Zimmer

Review Highlights of 2021

- Restart / Return to a “new normal”
- Refine Focus to do a few things well

Review Highlights of 2021

Four Key Areas:

- Worship
- Community / Use of Building
- Staffing
- Stewardship

Worship

- Continue on-line presence— take advantage of what we learned and now can do
- Work safely and steadily to “live” church in the Sanctuary
- Expand numbers “volunteers” and skills needed for the “new normal”
- Adjust and adapt to reduced staff and those who can “preach”

Community / Use of Building

- Restart and prioritize Youth Ministry
- Find ways to better touch homebound and hospitalized
- Support Stephen Ministry
- Support Bad Girls and foster new groups like them
- Encourage 100% involvement

Staffing

- Face challenge of one ordained pastor (relative to preaching and communion)
- Search and retain Youth Minister by Fall, 2021
- Step up and better coordinate use of Volunteers to fill void of less staff
- Council ensure we are watching over our Staff

Stewardship

- Look long term to new way of campaigning and perhaps mortgage reduction and Legacy Planning
- Focus on people, their talents as well as “generosity” of treasures.
- Assume tight budgeting required into near future.

7. 2021 Pastor's Report

Pastor Chris Lake

8. Closing Prayer and Adjourn

Tree of Life Annual Congregational Meeting Minutes

January 17, 2021

President Jack Zimmer called the meeting to order at 11:56 AM. The meeting was conducted live and via ZOOM. Quorum was established and Pastor Chris Lake opened with a prayer.

- I. Diana Stigleman moved to approve the Congregational Meeting minutes from January 19, 2020 with Julie Timmins seconding the motion. All were in favor and the motion passed.
- II. Treasurer Jim Lemaux gave the financial report for December 2020. The budgeted 2020 revenue was \$539,379 and the actual income was \$524,807, with a shortfall of \$14,572. The pledged offerings were short \$49,019 but due to COVID-19 and the PPP Loan of \$39,700, this offset a sizeable portion of the shortfall. The 2020 budgeted expenses were \$570,501 while actual expenses were \$499,027. We were under budget by \$71,474, again mainly due to the effects of COVID-19.
- III. Treasurer Jim Lemaux presented the 2020-year end summary, which showed revenues of \$524,807, expenses of \$499,027 and \$3,570 being repaid to SEEDS for a difference of \$22,210. The dedicated funds through December 2020 showed a total of \$147,531. The 2020 balance sheet showed assets of cash and investments of \$174,174 with fixed assets of \$3,300,841 for a total of \$3,475,015. This was an increase of \$19,312 from 2019. The liabilities year end 2020 are \$1,358,403 with the total equity being \$2,102,309 for a total of liabilities and equity being \$3,475,015.
- IV. In looking to the 2021 budget, due to the uncertainty with COVID-19, Treasurer Jim Lemaux and council tried to be as conservative as possible with the 2021 budget. With the loss of some staff and a reduction in the Youth & Adult Ministry, the budgeted expenses are \$474,577, which is \$95,924 less than 2020. The 2021 revenues are proposed at \$443,400 for a loss of \$31,177. Beth Parker moved to accept the financial report and proposed 2021 Budget with Larry Corley seconding the motion. All were in favor and the motion passed.
- V. Council Actions in 2020: David Fisher moved away and was replaced by Russ Bliese. Jim Voelz passed away and Jim Lemaux took over the treasurer position with assistance from Peggy Little. George Timmins passed away and Julie Timmins was

appointed to council. Retiring council members were Susie Rust, Larry Klotz and Heidi Beckham. Heidi stayed on as Financial Secretary. There were four open positions for election to council. The new nominations were Pat Rowe and Sandy McCarthy with the Re-election of Richard Schaper and Tom Gros. Council recommended the following appointments: Jim Lemaux- Treasurer, Peggy Little- Asst. Treasurer, Heidi Beckham- Financial Secretary and Russ Bliese- Secretary. Existing Members Continuing are Jack Zimmer- President (last year of second term), Kevin Solberg- Vice President and eligible for President in 2022, Jim Lemaux- Council Member through 2022 and eligible for re-election. A motion was made by Jack Zimmer to accept these individuals to their position on council with Lisa Lemaux and Kirk Helberg seconding the motion. All were in favor and the motion passed.

VI. President Jack Zimmer gave his report on the highlights of 2020. Due to the COVID Pandemic, all plans were replaced by response to survive and we moved from strategic to tactical and from long range to week to week. There were multiple setbacks and challenges in 2020. In March, 2020, Vicar Carrie left Tree of Life. Bunny Stoutes, the Youth and Public Relations Director and Pastoral Candidate, announced that she was going full time at Warburg College in Iowa and would be leaving the church. An employee manual was completed and put into force. In service church services were suspended in March due to COVID and the Sunday services went online for the rest of 2020. In the Fall, limited in-person worship began. TOL successfully secured a PPP Federal Loan for \$39,700. With this money and reduced expenses, we kept a balanced budget and all staff employed. A second PPP loan will be pursued for 2021. The TOL family lost its long-time treasurer, Jim Voelz in July and kudos to Jim Lemaux, Peggy Little, Heidi Beckham and Jill Waldrop stepping up to fill those large shoes. The Operational and Strategic Plan was scrapped until normal returned but it never did. The Council Retreat was canceled. The annual Garage Sell for the youth was cancelled as were live activities. Online activities and take-home activities (VBS and Advent) flourished. Support was provided to the Worship Ministry Team and Stephens Ministry. The staff and a small group of volunteers stepped up to an amazing level. Looking at 2021 and beyond, we still believe God has high expectations for us and will equip and provide what we need if we can faithfully follow his lead. We will update our Plans with an emphasis on "recovery" with an assumption that a "new normal" will exist in which we are all back in church together. We will remain short term and tactical as long as needed.

VII. Pastor Chris Lake presented his report for 2020. Vicar Carrie left and there was a turnover in staff. Jill Waldrop became the full time Officer Manager. The church was transformed due to COVID. Changes were made due to the services going to video and the sound system area was enlarged. Pastor Chris was quarantined twice due to exposure of COVID and has since received the first dose of vaccination. Pastor Chris will take Bunny Stoutes to Warburg College in Iowa following the congregational meeting. Pastor Chris and Bishop Mike Rinehart will travel to Washington D.C. later this month for the internment of Jim Voelz at Arlington National Cemetery. Bunny Stoutes was thanked for her commitment to the church and the next step in her life

as she enters the seminary and becomes Pastor Bunny. Pastor Chris updated the congregation on the upcoming installation of stained glass in honor of Ron and Joan Bliese by Russ and Linda Bliese. The stained glass depicts the stately cedar tree in front of the church.

VIII. President Jack Zimmer closed the meeting and led the congregation in the Lords Prayer. The meeting was adjourned at 12:48 P.M.

Respectfully submitted.

Russell Bliese.

Secretary

**TREE OF LIFE LUTHERAN CHURCH
COMPARATIVE BALANCE SHEET
AS OF DECEMBER 31, 2021 AND 2020**

	12/31/2021	12/31/2020	INCREASE (DECREASE)
ASSETS			
Cash and Investments:			
Operating Funds:			
Operating Fund Checking	18,845.94	27,324.09	(8,478.15)
Mission Investment Fund Checking	104.90	104.31	0.59
Total Operating Funds	18,950.84	27,428.40	(8,477.56)
Dedicated Funds:			
New Seeds & Other Dedicated Accounts:			
Checking Account	12,057.26	31,895.26	(19,838.00)
Flexable Certificate of Deposit	34,406.54	34,334.11	72.43
Certificates of Deposit	10,810.47	10,681.72	128.75
Total New Seeds & Other	57,274.27	76,911.09	(19,636.82)
Disaster Relief Checking	3,314.11	6,052.49	(2,738.38)
Payroll Protection Fund	17.00	25.00	(8.00)
Endowment Fund	77,108.78	64,508.65	12,600.13
Total Dedicated Funds	137,714.16	147,497.23	(9,783.07)
Total Cash and Investments	156,665.00	174,925.63	(18,260.63)
Fixed Assets			
Buildings	2,623,725.23	2,623,725.23	0.00
Children's Park	66,964.80	66,964.80	0.00
Furniture & Equipment	66,268.63	66,268.63	0.00
Land	411,021.00	411,021.00	0.00
Musical Instruments	87,255.00	87,000.00	255.00
Prayer Garden	3,424.94	3,424.94	0.00
Sound System	43,397.91	42,436.47	961.44
Total Fixed Assets	3,302,057.51	3,300,841.07	1,216.44
TOTAL ASSETS	3,458,722.51	3,475,766.70	(17,044.19)

**TREE OF LIFE LUTHERAN CHURCH
COMPARATIVE BALANCE SHEET
AS OF DECEMBER 31, 2021 AND 2020 (cont')**

LIABILITIES	12/31/2021	12/31/2020	INCREASE (DECREASE)
Current Liabilities			
Accounts Payable	12,523.28	14,357.30	(1,834.02)
Payroll Taxes	10,006.62	10,460.30	(453.68)
Benefits	290.90	496.15	(205.25)
Total Current Liabilities	22,820.80	25,313.75	(2,492.95)
Long Term Liabilities			
New Seeds For Growth	122,036.81	109,773.14	12,263.67
Church Mortgage	1,161,200.02	1,208,728.72	(47,528.70)
SBA PPP Loan	0.00	39,700.00	(39,700.00)
Total Long Term Liabilities	1,283,236.83	1,358,201.86	(74,965.03)
TOTAL LIABILITIES	1,306,057.63	1,383,515.61	(77,457.98)
EQUITY			
Dedicated	287.00	(39,313.00)	39,600.00
Unrestricted	2,152,377.88	2,131,564.09	20,813.79
TOTAL EQUITY	2,152,664.88	2,092,251.09	60,413.79
TOTAL LIABILITIES AND EQUITY	3,458,722.51	3,475,766.70	(17,044.19)

**TREE OF LIFE LUTHERAN CHURCH
DEDICATED FUNDS
AS OF DECEMBER 31, 2021**

Dedicated Fund	12/31/2020 Balance Forwarded	Donations / Income	Expenditures	12/31/2021 Balance
Adopt a Soldier:	92.90	0.00	0.00	92.90
Disaster Relief:	5,997.95	400.00	(3,083.84)	3,314.11
Emergency Building Repairs:	6,129.90	0.00	0.00	6,129.90
Endowments	180.00	0.00	0.00	180.00
Internship:	2,361.25	0.00	0.00	2,361.25
King's Embrace:	0.00	1,850.00	(1,800.00)	50.00
Seminary Scholarship:	7,200.00	50.00	(7,200.00)	50.00
Stephen Ministry:	4,015.00	0.00	0.00	4,015.00
Women of the ELCA:	1,391.66	110.00	0.00	1,501.66
Payroll Protection Plan:	25.00	29,154.78	(29,162.78)	17.00
New Seeds For Growth:	120,579.03	11,694.98	(12,271.67)	120,002.34

**TREE OF LIFE LUTHERAN CHURCH
OPERATING FUND REVENUES, EXPENSES & BUDGETS
THROUGH DECEMBER 31, 2021 (cont')**

	2021 Actual	2021 Budget	Over / (Under)	% Difference
Revenues:				
Pledged Offering	212,539.99	228,060.00	(15,520.01)	93.2%
Non-pledged Offering	171,367.01	178,015.00	(6,647.99)	96.3%
Other Revenue:				
Amazon Smile Foundation	408.03	441.00	(32.97)	92.5%
Audio Visual	500.00	0.00	500.00	--
Building Projects	8,793.00	0.00	8,793.00	--
Camps/Retreats/Missions	450.00	3,000.00	(2,550.00)	15.0%
Facebook Payout	1,165.00	1,126.00	39.00	103.5%
Fusion	0.00	305.00	(305.00)	0.0%
Garage Sale	6,129.38	10,000.00	(3,870.62)	61.3%
Kroger Rewards	459.89	392.00	67.89	117.3%
Memorials	4,100.00	5,000.00	(900.00)	82.0%
Money Wall	10.00	2,060.00	(2,050.00)	0.5%
Murder Mystery	0.00	2,119.00	(2,119.00)	0.0%
Name Tags	50.00	71.00	(21.00)	70.4%
Other	7,813.55	8,000.00	(186.45)	97.7%
Prayer Path	1,500.00	0.00	1,500.00	--
Refunds	615.94	0.00	615.94	--
Thrivent	194.00	543.00	(349.00)	35.7%
VBS T-Shirts	40.00	0.00	40.00	--
Total Other Income	32,228.79	33,057.00	(828.21)	97.5%
Building Use Fees	11,350.00	1,400.00	9,950.00	810.7%
PPP Loan	29,154.78	0.00	29,154.78	--
Interest	2,736.72	2,868.00	(131.28)	95.4%
Total Revenue:	459,377.29	443,400.00	15,977.29	103.6%
Borrowed from (Repaid to) Seeds	12,263.67			
Available Revenue:	471,640.96	443,400.00	28,240.96	106.4%

**TREE OF LIFE LUTHERAN CHURCH
OPERATING FUND REVENUES, EXPENSES & BUDGETS
THROUGH DECEMBER 31, 2021 (cont')**

	2021 Actual	2021 Budget	Over / (Under)	% Difference
Expenses:				
Staff:				
Cleaning Staff Salary	2,925.00	2,925.00	0.00	100.0%
Total Cleaning Staff	2,925.00	2,925.00	0.00	100.0%
Organist/Choir Director	28,658.51	28,682.00	(23.49)	99.9%
Substitute Organist	0.00	300.00	(300.00)	0.0%
Total Music Staff	28,658.51	28,982.00	(323.49)	98.9%
Nursery Staff	2,626.56	7,086.00	(4,459.44)	37.1%
Total Nursery	2,626.56	7,086.00	(4,459.44)	37.1%
Office Manager:				
ELCA Benefits Package	12,734.67	12,000.00	734.67	106.1%
Office Manager Salary:	23,803.42	24,000.00	(196.58)	99.2%
Total Office Manager	36,538.09	36,000.00	538.09	101.5%
Pastor:				
Continuing Education	1,077.27	3,598.00	(2,520.73)	29.9%
ELCA Benefits Package	43,579.20	42,703.00	876.20	102.1%
Housing Allowance	34,920.00	37,407.00	(2,487.00)	93.4%
Professional Expenses	1,487.50	1,700.00	(212.50)	87.5%
Salary	50,168.90	47,331.00	2,837.90	106.0%
Social Security Allowances	6,504.00	6,966.00	(462.00)	93.4%
Substitute Pastor	3,900.00	3,000.00	900.00	130.0%
Travel/Mileage	3,289.39	980.00	2,309.39	335.7%
Total Pastor	144,926.26	143,685.00	1,241.26	100.9%
Visual Tech. Salary	2,770.98	2,781.00	(10.02)	99.6%
Total Visual Tech.	2,770.98	2,781.00	(10.02)	99.6%
Youth Director:				
Continuing Education	0.00	420.00	(420.00)	0.0%
Mileage	0.00	125.00	(125.00)	0.0%
Salary	4,225.05	8,000.00	(3,774.95)	52.8%
Total Youth Director	4,225.05	8,545.00	(4,319.95)	49.4%
Payroll Tax Expense	4,814.75	6,493.00	(1,678.25)	74.2%
Total Staff	227,485.20	236,497.00	(9,011.80)	96.2%

**TREE OF LIFE LUTHERAN CHURCH
OPERATING FUND REVENUES, EXPENSES & BUDGETS
THROUGH DECEMBER 31, 2021 (cont')**

	2021 Actual	2021 Budget	Over / (Under)	% Difference
Mortgage:				
Interest	54,988.60	56,452.00	(1,463.40)	97.4%
Principal	47,528.70	45,087.00	2,441.70	105.4%
Total Mortgage	102,517.30	101,539.00	978.30	101.0%
Administration:				
Computer/Software	6,805.82	5,500.00	1,305.82	123.7%
Copier, Lease & Maintenance	10,160.80	4,800.00	5,360.80	211.7%
Office Supplies	1,593.46	1,700.00	(106.54)	93.7%
Postage	436.32	830.00	(393.68)	52.6%
Telephone	5,610.66	4,200.00	1,410.66	133.6%
Total Administration	24,607.06	17,030.00	7,577.06	144.5%
Benevolence:				
Mission Support	333.33	0.00	333.33	#DIV/0!
Pastor Discretionary	4,405.09	600.00	3,805.09	734.2%
Synod Benevolence	24,000.00	24,000.00	0.00	100.0%
Total Benevolence	28,738.42	24,600.00	4,138.42	116.8%
Buildings:				
Building Maintenance	3,131.94	4,000.00	(868.06)	78.3%
Cleaning Service	11,016.03	11,396.00	(379.97)	96.7%
Security	3,309.48	3,500.00	(190.52)	94.6%
Utilities:				
Electricity	16,483.55	14,100.00	2,383.55	116.9%
Natural Gas	464.58	600.00	(135.42)	77.4%
Water - Inside	2,265.85	950.00	1,315.85	238.5%
Water - Outside	775.77	1,130.00	(354.23)	68.7%
Total Utilities	19,989.75	16,780.00	3,209.75	119.1%
Total Buildings	37,447.20	35,676.00	1,771.20	105.0%
Education:				
Confirmation	0.00	1,000.00	(1,000.00)	0.0%
Education Supplies	48.55	175.00	(126.45)	27.7%
Sunday School	0.00	300.00	(300.00)	0.0%
Total Education	48.55	1,475.00	(1,426.45)	3.3%

**TREE OF LIFE LUTHERAN CHURCH
OPERATING FUND REVENUES, EXPENSES & BUDGETS
THROUGH DECEMBER 31, 2021 (cont')**

	2021 Actual	2021 Budget	Over / (Under)	% Difference
Evangelism:				
Advertising	1,337.40	2,000.00	(662.60)	66.9%
General Outreach	750.18	1,000.00	(249.82)	75.0%
Image Rights	21.30	110.00	(88.70)	19.4%
Outreach Supplies	111.25	200.00	(88.75)	55.6%
Stephen Ministries	255.88	1,500.00	(1,244.12)	17.1%
Website Fees	904.60	1,000.00	(95.40)	90.5%
Total Evangelism	3,380.61	5,810.00	(2,429.39)	58.2%
Fellowship:				
Fellowship Supplies	1,655.75	1,500.00	155.75	110.4%
Kitchen Supplies	399.15	90.00	309.15	443.5%
Total Fellowship	2,054.90	1,590.00	464.90	129.2%
Grounds:				
Lawn Service	6,600.00	7,200.00	(600.00)	91.7%
Materials & Supplies	1,825.59	0.00	1,825.59	#DIV/0!
Trash Service	5,181.62	4,600.00	581.62	112.6%
Total Grounds	13,607.21	11,800.00	1,807.21	115.3%
Insurance:				
Church Liability Insurance	13,638.19	13,730.00	(91.81)	99.3%
Worker's Compensation	892.36	1,000.00	(107.64)	89.2%
Total Insurance	14,530.55	14,730.00	(199.45)	98.6%
Worship & Music:				
Choir & Handbell Attire	124.75	0.00	124.75	#DIV/0!
Choir Music	398.50	250.00	148.50	159.4%
Copyrights	1,262.00	950.00	312.00	132.8%
Sanctuary Supplies	1,244.59	2,600.00	(1,355.41)	47.9%
Worship Planning	7,599.52	1,500.00	6,099.52	506.6%
Total Worship & Music	10,629.36	5,300.00	5,329.36	200.6%
Youth Ministry:				
Camp Youth Trips	(600.00)	5,000.00	(5,600.00)	-12.0%
Curriculum	49.12	0.00	49.12	#DIV/0!
Mission Trips	0.00	5,000.00	(5,000.00)	0.0%
VBS	0.00	3,600.00	(3,600.00)	0.0%
Youth Fellowship	974.65	1,000.00	(25.35)	97.5%
Total Youth Ministry	423.77	14,600.00	(14,176.23)	2.9%

**TREE OF LIFE LUTHERAN CHURCH
OPERATING FUND REVENUES, EXPENSES & BUDGETS
THROUGH DECEMBER 31, 2021 (cont')**

	2021 Actual	2021 Budget	Over / (Under)	% Difference
Other Expenses:				
Bank Charges	2,249.95	2,230.00	19.95	100.9%
Council Misc	0.00	500.00	(500.00)	0.0%
IRS 2010 Penalty	1,352.39	1,200.00	152.39	112.7%
Undistributed Cr. Card Charges:			0.00	#DIV/0!
Cardmember Credit Cards	0.00	0.00	0.00	#DIV/0!
Sam's Club Credit	0.00	0.00	0.00	#DIV/0!
Total Other Expenses	3,602.34	3,930.00	(327.66)	91.7%
Total Expenses	469,072.47	474,577.00	(5,504.53)	98.8%
Net	2,568.49	(31,177.00)	33,745.49	

**TREE OF LIFE LUTHERAN CHURCH
2022 PROPOSED BUDGET**

REVENUE

	2021 Budget	2021 Actual	2022 Proposed Budget
STEWARDSHIP			
PLEDGED OFFERINGS	\$228,060	\$212,540	\$227,328
<i>Sub Total Pledged Offerings</i>	<i>\$228,060</i>	<i>\$212,540</i>	<i>\$227,328</i>
ONLINE-NOT PLEDGED (REALM)			\$4,301
NOT PLEDGED			\$123,959
ONE OFF DONATIONS			\$39,386
CASH OFFERING			\$1,210
<i>Sub Total Not Pledged Offerings</i>	<i>\$178,015</i>	<i>\$171,367</i>	<i>\$168,856</i>
TOTAL STEWARDSHIP	\$406,075	\$383,907	\$396,184

MISC. INCOME

AMAZON SMILE FOUNDATION	\$441	\$408	\$450
AUDIO VISUAL	\$0	\$500	\$500
BUILDING PROJECTS	\$0	\$8,793	\$10,000
CAMPS/RETREATS/MISSIONS	\$3,000	\$450	\$2,250
FACEBOOK PAYOUT	\$1,126	\$1,165	\$1,600
FUSION	\$305	\$0	\$0
GARAGE SALE	\$10,000	\$6,129	\$10,000
KROGER REWARDS	\$392	\$460	\$500
MEMORIALS	\$5,000	\$4,100	\$6,000
MONEY WALL	\$2,060	\$10	\$2,000
FUNDRAISER DINNER	\$2,119	\$0	\$2,000
NAME TAGS	\$71	\$50	\$100
PRAYER PATH	\$0	\$1,500	\$3,000
THRIVANT	\$543	\$194	\$500
OTHER	\$8,000	\$8,469	\$12,000
<i>Sub Total Misc Income</i>	<i>\$33,057</i>	<i>\$32,229</i>	<i>\$50,900</i>

OTHER INCOME

BUILDING USE FEES	\$1,400	\$11,350	\$15,000
PPP LOAN	\$0	\$29,155	\$0
INTEREST	\$2,868	\$2,737	\$3,000
<i>Sub Total Other Income</i>	<i>\$4,268</i>	<i>\$43,242</i>	<i>\$18,000</i>
TOTAL REVENUES	\$443,400	\$459,377	\$465,084
BORROWED FROM SEEDS	\$0	\$12,264	\$0
TOTAL INCOME	\$443,400	\$471,641	\$465,084

STAFF EXPENSES

	2021 Budget	2021 Actual	2022 Proposed Budget
CHOIR DIRECTOR SALARY	\$28,682	\$28,659	\$30,403
SUBSTITUTE ORGANIST	\$300	\$0	\$300
NURSERY SALARIES	\$7,086	\$2,627	\$7,511
<i>OFFICE MANAGER</i>			
OFFICE MGR BENEFITS	\$12,000	\$12,735	\$12,000
OFFICE MGR SALARY	\$24,000	\$23,803	\$25,440
<i>PASTOR</i>			
PASTOR CPE	\$3,598	\$1,077	\$3,598
PASTOR BENEFITS	\$42,703	\$43,579	\$42,703
PASTOR HOUSING	\$37,407	\$34,920	\$37,407
PASTOR PROF EXP	\$1,700	\$1,488	\$1,700
PASTOR SALARY	\$47,331	\$50,169	\$50,171
PASTOR SS ALLOWANCE	\$6,966	\$6,504	\$6,966
SUBSTITUTE PASTOR	\$3,000	\$3,900	\$3,000
PASTOR TRAVEL/MILEAGE	\$980	\$3,289	\$980
VISUAL TECH SALARY	\$2,781	\$2,771	\$2,948
<i>YOUTH DIRECTOR</i>			
YOUTH DIRECTOR CPE	\$420	\$0	\$420
YOUTH DIRECTOR MILEAGE	\$125	\$0	\$125
YOUTH DIRECTOR SALARY	\$8,000	\$4,225	\$15,264
PAYROLL TAX EXPENSE	\$6,493	\$4,815	\$6,240
TOTAL STAFF EXPENSES	\$233,572	\$224,560	\$247,176

BUILDING EXPENSES			
	2021 Budget	2021 Actual	2022 Proposed Budget
MORTGAGE			
INTEREST	\$56,452	\$54,989	\$47,788
PRINCIPAL	\$45,087	\$47,529	\$49,664
TOTAL MORTGAGE	\$101,539	\$102,517	\$97,452
ADMINISTRATION			
COMPUTER/SOFTWARE	\$5,500	\$6,806	\$5,500
COPIER, LEASE & MAINT.	\$4,800	\$10,161	\$5,500
OFFICE SUPPLIES	\$1,700	\$1,593	\$1,500
POSTAGE	\$830	\$436	\$800
TELEPHONE	\$4,200	\$5,611	\$6,600
TOTAL ADMINISTRATION	\$17,030	\$24,607	\$19,900
BUILDINGS			
BUILDING MAINTENANCE	\$4,000	\$3,132	\$3,000
CLEANING STAFF	\$14,321	\$13,941	\$13,650
SECURITY	\$3,500	\$3,309	\$1,500
ELECTRICITY	\$14,100	\$16,484	\$16,000
NATURAL GAS	\$600	\$465	\$600
INSIDE WATER	\$950	\$2,266	\$2,000
OUTSIDE WATER	\$1,130	\$776	\$900
TOTAL BUILDINGS	\$38,601	\$40,372	\$37,650
GROUNDS			
LAWN SERVICE	\$7,200	\$6,600	\$7,200
MATERIALS & SUPPLIES	\$0	\$1,826	\$1,000
TRASH SERVICE	\$4,600	\$5,182	\$5,700
TOTAL GROUNDS	\$11,800	\$13,607	\$13,900
INSURANCE			
CHURCH LIABILITY INS.	\$13,730	\$13,638	\$13,000
WORKERS' COMPENSATION	\$1,000	\$892	\$900
TOTAL INSURANCE	\$14,730	\$14,531	\$13,900
TOTAL BUILDING EXPENSES	\$183,700	\$195,634	\$182,802

MINISTRY AND OTHER EXPENSES

	2021 Budget	2021 Actual	2022 Proposed Budget
BENEVOLENCE			
MISSIONARY SUPPORT	\$0	\$333	\$0
PASTOR DISCRETIONARY	\$600	\$4,405	\$1,000
SYNOD BENEVOLENCE	\$24,000	\$24,000	\$24,000
TOTAL BENEVOLENCE	\$24,600	\$28,738	\$25,000
EDUCATION			
CONFIRMATION	\$1,000	\$0	\$500
EDUCATION SUPPLIES	\$175	\$49	\$200
SUNDAY SCHOOL	\$300	\$0	\$300
TOTAL EDUCATION	\$1,475	\$49	\$1,000
EVANGELISM			
ADVERTISING	\$2,000	\$1,337	\$2,000
GENERAL OUTREACH	\$1,000	\$750	\$1,000
IMAGE RIGHTS	\$110	\$21	\$110
OUTREACH SUPPLIES	\$200	\$111	\$200
STEPHEN MINISTRY	\$1,500	\$256	\$0
WEBSITE FEES	\$1,000	\$905	\$700
TOTAL EVANGELISM	\$5,810	\$3,381	\$4,010
FELLOWSHIP			
FELLOWSHIP SUPPLIES	\$1,500	\$1,656	\$2,000
KITCHEN SUPPLIES	\$90	\$399	\$450
TOTAL FELLOWSHIP	\$1,590	\$2,055	\$2,450
STEWARDSHIP			
STEWARDSHIP SUPPLIES	\$0	\$0	\$0

MINISTRY AND OTHER EXPENSES (cont')

	2021 Budget	2021 Actual	2022 Proposed Budget
WORSHIP & MUSIC			
CHOIR AND HANDBELL ATTIRE	\$0	\$125	\$0
CHOIR MUSIC	\$250	\$399	\$450
COPYRIGHTS	\$950	\$1,262	\$1,400
SANCTUARY SUPPLIES	\$2,600	\$1,245	\$1,000
WORSHIP PLANNING	\$1,500	\$7,600	\$1,500
AV TECHNOLOGY	\$0	\$0	\$1,500
TOTAL WORSHIP & MUSIC	\$5,300	\$10,629	\$5,850
YOUTH MINISTRY			
CAMP YOUTH TRIPS	\$5,000	(\$600)	\$4,500
CURRICULUM	\$0	\$49	\$0
MISSION TRIPS	\$5,000	\$0	\$0
VBS	\$3,600	\$0	\$5,000
YOUTH FELLOWSHIP	\$1,000	\$975	\$2,000
YOUTH GATHERING	\$0	\$0	\$4,750
TOTAL YOUTH MINISTRY	\$14,600	\$424	\$16,250
OTHER EXPENSES			
BANK CHARGES	\$2,230	\$2,250	\$2,600
COUNCIL MISC.	\$500	\$0	\$0
IRS 2010 PENALTY	\$1,200	\$1,352	\$573
UNDISTRIBUTED CREDIT CARD CHARGES	\$0	\$0	\$0
TOTAL OTHER EXPENSES	\$3,930	\$3,602	\$3,173
TOTAL MINISTRY AND OTHER EXPENSES	\$57,305	\$48,878	\$57,733

BUDGET SUMMARY 2021

	2021 Budget	2021 Actual	2022 Proposed Budget
PLEDGED GIVING	\$228,060	\$212,540	\$227,328
NON PLEDGED GIVING	\$178,015	\$171,367	\$168,856
OTHER REVENUE	\$37,325	\$75,470	\$68,900
BORROWED FROM SEEDS	\$0	\$12,264	\$0
TOTAL REVENUE	\$443,400	\$471,641	\$465,084
TOTAL STAFF EXPENSES	\$233,572	\$224,560	\$247,176
BUILDING EXPENSES	\$183,700	\$195,634	\$182,802
MINISTRY EXPENSES	\$53,375	\$45,276	\$54,560
OTHER EXPENSES	\$3,930	\$3,602	\$3,173
TOTAL EXPENSES	\$474,577	\$469,072	\$487,711
SHORTFALL / OVERAGE	(\$31,177)	\$2,568	(\$22,627)

Tree of Life Lutheran Church
Annual Report 2021
Pastor's Report

One day I long to talk about ministry and not have to use words like Covid-19, Delta, Omicron, and pandemic. However, those days are not here yet. We as church have been a resilient group attempting to find ways to wake up our ministry. When we turned the corner in January last year we were working with a very small staff compared to years prior. Looking at our staff today I am pleased we have in place some very dedicated and committed people who have come on board.

Jill Waldrop has continue to excel and grow into the position of church administrator. Her attention to detail is outstanding and her warm and gracious attitude is truly a blessing.

John Burkwall is in has been serving here for over 12 years and has done an excellent job of managing worship including the weekly meeting and the weekly list of needs for us to gather and broadcast our worship service. I can not stress how time consuming this is and how vital this work continues to be for us as a worshiping community.

Pat Rowe serves as a volunteer staff member and provides assistance where needed. We often use her paralegal skills or Stephen Ministry skill set to help us out of jams.

Ikeria Green is the newest member of our staff and very welcome presence as Director of Youth Ministry. Ikeria worked for the YMCA who we partnered with this summer and while here we were able to observe her working with her students. She works as a para professional with Conroe ISD in a full time capacity but you can find her here at the office almost every day after school working and connecting with our youth. We have had many youth directors in the past, but Ikeria brings her own style and vision to the position. Our hope is that once we the pandemic settles down we will be able to do more youth events including children's church and Sunday school. We also have plans for her and a couple of our youth to attend the national youth gathering.

If it was not for these people I do not know how Tree of Life would have accomplished any forward movement. This is due in part to the number of funerals this year which have taken a large part of my time:

- Jim Voelz - Member - interment at Arlington National Cemetery on Jan. 29, 2021
- Shirley Wilkins - Member - Feb. 7, 2021
- Charles (Chuck) Lamkins - April 7, 2021
- Lonnie Kennel - June 4, 2021
- Dave Cox - Member - June 9, 2021
- Gwen Gentry - June 27, 2021
- Barbara Nelson - Member - Aug. 27, 2021
- Philip Corley - Sept. 10, 2021
- Jason Hancock - Sept. 11, 2021

- Tommy Joe Daniels - Member - Sept. 30, 2021
- Clay Mearns - Oct. 9, 2021
- Gayle York - Oct. 14, 2021
- Ann Siede - Dec. 4, 2021

This was the first year since the beginning of the pandemic that we had deaths due to Covid-19. I led or preached at 13 funerals last year (in 2020 I did 2) and 4 of them were due to the virus.

I also led two off site weddings this year:

- Brenna Chaffee and Lane Harralson, July 10, 2021
- Kendra Sancet and Tyler Hamid, Nov. 21, 2021

Last of all I performed 1 baptism this year:

- Katya Rinehart Dec. 18, 2021

It has been a very full year in terms of ministry. Besides the many funerals, we faced a freeze in February that was a new challenge for all of us. I was glad that we as a church could help distribute our supply of generators to those in need which included those with significant health concerns during this time. I was also very pleased when an agreement with the YMCA was able agreed upon so that our fellowship hall was in full swing this summer. It was nice to have people back in the building and the additional income made it possible for us to put more mulch in our play ground.

Last of all it has been a challenging year for me personally and professionally. I contracted Covid right after Christmas Eve services and spent 10 days in quarantine away from my family. We had the left of the a muck and gut trailer this year and my personal vehicle was vandalized overnight. We have taken more steps to secure the property to make sure these kind of events do not occur again. In spite of these challenges, perseverance and tenacity are traits that are deeply ingrained in me and I am convinced we will see much better days very soon. Thank you for letting me be your pastor as I truly feel blessed to serve you.

God's Peace -
Pastor Chris Lake

Tree of Life Lutheran Church
Annual Report 2021
Youth & Families

In the year of 2020, Covid was still happening which put a lot of youth activities on hold. Bunny Stoutes made the personal decision to leave at the end of 2020. Tree of Life did not have much youth activity going on at the time except a couple of online gaming with the older youth.

During the summer I was working at the YMCA which happened to be at Tree of Life Lutheran Church in the Education Building, not knowing my career would change. Pastor Chris and Jill Waldrop came over to introduce themselves to us all and they were the most generous and kindest people I have ever met.

August of 2021 I was given the opportunity to join Tree of Life as their new Youth Director and member and it was the best decision I could have made. I didn't have any background in a church business, nor have I joined a Lutheran church, but with the help of Pastor Chris and Jill Waldrop I've learned so much. With me being new to this adventure it was a huge change for me. Covid kind of went down by October, so we were able to have some in-person events and get-togethers as a congregation.

In October of 2021, I hosted my first event at TOL. It was a Fall Festival which welcomed the congregation and the community. It was something to get everyone, especially the youth, back together after the hard hit of the pandemic. The day after we had a Trunk or Treat!! In December of 2021, I kicked the month off with a Youth Christmas Program which turned out amazing. The children really enjoyed it and I loved seeing their smiling faces during the whole process of getting it done. Huge thanks to all parents who were helpful with costume changes, setting stage, working with their kids on scripts and a lot more. I couldn't have done it alone and they really stepped up. Also, thanks to Dan Jackson for the theater techniques and helping me understand how to put on a show with lots of children! We also had Christmas at the Tree, which consisted of smores, hot chocolate, arts and crafts, music and throwing snowballs at Pastor Chris which turned into a whole snowball fight!! Thanks to everyone who helped set up and participated!! I survived my first Advent season, and I will do it again!

2021 was the year of change, learning, ups and downs and stressful times but at the end of everything it made me realize that this is what it is like to work in a healthy environment.

My vision for the year of 2022 is to get the youth more involved in church itself. We are preparing for Children's Church and Sunday School for the month of February. National Youth Gathering is also coming up in the summer and would like to get more kids involved with that as well. Church camp at Lutherhill is a big one too! I look forward to more to come and learning new things, I look forward to continuing to build relationships with the youth and parents. It's still a change in the youth's eyes but I'm willing to work with them! I will continue to do my best in everything I do!

Blessings,
Ikeria Green
Youth Director

Tree of Life Lutheran Church
Annual Report 2021
Music and Worship

2021 has continued to be a challenging year for all of us. Thankfully, this has not dampened enthusiasm for music as various ensembles have awoken from COVID separations.

2021 Choir has been challenging. At the beginning of the year, COVID restrictions were still in force. Fortunately, the choir members did spectacular jobs in virtual choral recordings. All in all, we recorded 13 different pieces over the hiatus, and this helped keep a sense of normalcy in our congregation. However, in August, COVID seemed to be releasing its grip and normal rehearsals resumed. There were some stops and starts as the Delta variant reared its head, but with singing masks we deemed it safe to resume. So far we have managed to stay safe and continue to sing, including caroling at an assisted living center during the Christmas holidays.

2021 Bell Choir has been strong throughout COVID. Being able to rehearse with social distancing, it still meets weekly and performs quarterly. We have had quite a bit of turnover, with new players joining and some leaving, but we are still doing well with 10.

2021 Contemporary Band has also resumed live worship starting in August. Keeping the band masked has helped keep everyone safe for the most part. We also gained a new guitarist, which lets me focus on the audio board side of things, improving the quality of the band. In general, this group has improved and served worship well.

Also of note: Christmas Eve saw the rebirth of the Brass Ensemble, which I plan to keep going and develop during 2022. With a mix of old and new faces, we had 6 in the ensemble this year.

In 2021 I also took over as Worship lead to help transition back to live services. There was quite a bit of change during the transition as we figured out how to do live streaming while still doing a live service with choir, hymns and bands. Much has been learned in the last 6 months, and a decent community is starting on live streams on Facebook and Youtube. We hope to standardize the stream content in 2022 so it looks better, sounds better and represents Tree of Life in all aspects!

John Burkwall

Tree of Life Lutheran Church
Annual Report 2021
Office

2021...what a year. We had hoped that 2021 would bring us back to some kind of normal (even if it was a “new normal”) after the challenges and uncertainty that 2020 dumped in our laps. And we did come a long way...even if we are in fact still dealing with a lot of the challenges and uncertainty.

I started my position as office manager in mid-2020, so 2021 was my first complete, start-to-finish year on church staff. And since last year’s meeting, I have been working full-time. As things have started opening up again, I find myself finding parts of the job that I hadn’t had to do before or that I haven’t been exactly sure how to do. (I was employed for a full year before I had to learn how to do bulletins!) But I have enjoyed the challenge of figuring things out and getting them done. And the office runs pretty smoothly most days, even if some days are longer days, and some weeks are longer weeks...

Most of you know this already, because I tell most people I talk to: I love my job. Why? Because I love my church and its ministries, I love my co-workers, and I love the people of Tree of Life. I even love the *dogs* of the people of Tree of Life (and yes, I have dog treats for any dogs who happen to visit). My work is hardly work (even when it is), because I love all the reasons I’m doing it.

That being said, though - it is nice to be able to be away on occasion. I so appreciate having people who are willing to step in and cover the office when I need to be gone. It was an especially great comfort to not have to worry about anything at Tree of Life when I was away to visit my father and then again for his funeral. And being able to take a day in December refreshed my spirit in ways I didn’t even know needed refreshing until it happened. Thank you to everyone who stepped in to cover the office, even if just to be here to accept floral deliveries on a Friday or Saturday morning!

Looking ahead to 2022: I hope to continue growing in my role at Tree of Life, both as Office Manager and as member of this church. My JOB is to keep the office and buildings running and to provide support to Pastor Chris, Ikeria, John, the worship and ministry teams, church council, and the congregation...and of course I will continue doing that. I also have a list of “wouldn’t it be great if” ideas I hope to get rolling, some of which I need more as a “member of this church” than as a “staff member”: let’s update the church directory! Let’s update the congregational records! Let’s get more fellowship opportunities, community involvement events, and FUN stuff happening! Let’s get involved in church, with church, for church!

Blessings,

Jill Waldrop
Office Manager