

Tree of Life Lutheran Church Congregational Meeting
January 17, 2021

AGENDA

1. Call to Order and Opening Prayer
2. Establish a Quorum
3. Approval of January 19, 2020 Minutes
4. Financial Report
 - December 2020 Year End Review
 - 2021 Budget Presentation
5. Election of 2021 Council
6. President's Report
7. Pastor's Report
8. Closing Prayer and Adjournment

Tree of Life Annual Congregational Meeting Minutes
January 19, 2020

President Jack Zimmer called the meeting to order at 9:15 AM. Quorum was established and Vicar Carrie opened with a poem by Wendell Corey and with prayer.

- I. **Jim Lemaux moved to approve the Congregational Meeting minutes from December 22, 2019. Kevin Solberg seconded. All were in favor and the motion passed.**
- II. **Treasurer Jim Voelz gave the Financial Report for December.** Our 2019 budgeted revenue was \$520,424 and actual income \$509,229, with a shortfall of \$12,195. Pledged offerings and all other revenue were less than anticipated by \$31,091 but non-pledged offerings were more than anticipated by \$18,896. Our 2019 budgeted expenses were \$543,977 while actual expenses totalled \$515,658. We were under budget by \$28,319 thanks to our office staff and ministry teams' watchful spending.
- III. **Treasurer Jim Voelz presented the 2019 year-end summary** which anticipates a \$6429 shortfall (including a loan from Seeds of \$3,171 to be repaid). When the 2019 books are closed, we should be close to breaking even. President Jack Zimmer observed that we were within 1% of making our budget.
- IV. **In looking to the 2020 Budget,** we have increased our 2019 budget of \$543,977 to \$563,263. The increase of \$19,286 includes additional expenses of staff salaries (4% raise) and increased mortgage. Stewardship Chair Jim Lemaux has done an increasingly thorough job to more accurately predict income. The 2020 Budget anticipates revenues of \$539,379 and expenses of \$563,263 with shortfall of \$23,884, which is about the same shortfall as predicted for last year.
- V. **The Council submitted the 2020 Budget to the Congregation at the December 22, 2019 meeting and was affirmed by vote.** Melissa Chaffee asked for clarification as to whether this meant approval of the budget, as TOL traditionally approves the budget at our Annual Congregational meeting in January. She could not attend the December meeting but added that this would be important to know in advance. President Jack Zimmer responded that numbers to finalize a proposed budget came in earlier than in some previous years, and submitting the proposed budget at the December 2019 meeting indicated approval.
- VI. **Council Elections for 2020 include filling open positions for three-year terms (2020-2022).** The Nomination Committee chaired by Larry Klotz recommended the following to fill these spots: David Fischer, Tom Gros, and Jim Lemaux. Further nominations include Kevin Solberg for Vice-president, George Timmins for Member at Large (second 3-year term) and Jack Zimmer for a second term as President. Discussion followed, preceding the vote. Sharen Cheney asked what the ratio of men to

women was, and suggested a need for more female representation. President Jack Zimmer and Pastor Chris agreed improvement was needed. Pastor Chris noted that we have Vicar Carrie Peterson and Youth Director Bunny Stoutes in Staff roles (and ministry candidates at that). Lisa Lemaux added that we have a number of women volunteering as ministry team leaders who liaise with Council.

MOTION: Julie Timmins moved to approve David Fischer, Tom Gros, and Jim Lemaux nominated for three open Council positions. Karen Solberg seconded. All were in favor and the motion passed.

MOTION: Linda Bliese moved to approve George Timmins for a second 3-year term as Member at Large. Susie Rust seconded. All were in favor and the motion passed.

MOTION: Lisa Lemaux moved to approve a second 2-year term for President Jack Zimmer. Pastor Chris Lake seconded; All were in favor and the motion passed.

MOTION: Lisa Lemaux moved to affirm Kevin Solberg (continuing 3-year term from 2018) in the role of Vice-President. Larry Finke seconded. All were in favor and the motion passed.

President Jack Zimmer summarized the other Council members who are continuing their terms from 2018 as Members at Large: Heidi Beckham, Financial Secretary (second term), Larry Klotz, Richard Schaper, and Susie Rust, Secretary.

President Jack Zimmer thanked the retiring Council Members: Linda Baumgartner, Kirk Helberg and Annie Lindemann.

VII. President Jack Zimmer gave his report which began with the Council priorities through January 2020:

- A. Finalize 2020 Budget with Congregational Approval
- B. Review, revise, and continue our current Strategic Plan
- C. Consider Tillman Academy Proposal

The highlights of 2019 include a focus on administration and governance:

- A. Youth Director Bunny Stoutes became a Pastoral Candidate
- B. Intern Carrie Petersen became Vicar Carrie
- C. Council Policy Manual with Appendix was completed and adopted
- D. Employee Manual nearly completed
- E. Considered the possibility to be a facility for a Private School.

Financial highlights include

- A. Partnered with the ELCA Mission Investment Fund to foster better interest rates on our reserves and encourage long-term investing by congregation members
- B. Encourage growth of members through our Stewardship Campaign
- C. Kudos to members for embracing our Adopt-a-Project Initiative

Concerning our operational and strategic plans:

- A. Planning for TOL in a "growth" position while preserving our "culture"
- B. Keep high schoolers engaged in TOL post Confirmation
- C. Provide future leader development
- D. Support all Ministry Teams and new program of Stephen Ministry

President Jack Zimmer concluded with an outlook for the future: “We believe God has high expectations for us and will equip and provide what we need if we can faithfully follow His lead.”

VIII. Pastor Chris Lake presented 2019 highlights.

- A. Pastor Chris and Vicar Carrie made a visit to Wartburg Seminary
- B. Pastor Chris is a Board Member for Texas Lutheran education.
- C. TOL Lenten worship at McDade Park was an exceptional experience.
- D. Tree of Life became an official internship church site and established an Intern Lay Committee.
- E. We mourned the loss of a number of people last year: Curt Loftin (son Scott was at Camp Lutherhill when this happened), Joan Bliese, Olin Crowley, Sue Bohac, Stephanie Wade, and Pastor Larry Smith.
- F. Pastor Chris did not travel to The King’s Embrace ministry in Kenya as scheduled, but plans to go there in April 2020.
- G. The Muck and Gut Ministry was busy in the wake of Hurricane Imelda. Following a break-in and loss of our cleaning equipment, needs were listed on Amazon and generous TOL donors replaced losses several times over. Part of the sale of Sue Bohac’s home will be donated to the Muck and Gut effort.
- H. Vicar Carrie Petersen came through breast cancer surgery with a clean pathology report.
- I. We have an average Sunday attendance of 173, adding 25 new members, and celebrating 3 baptisms.
- J. Pastor Chris is glad to be our Pastor here at TOL.

IX. President Jack Zimmer closed with appreciation for an amazing congregation, staff, and Pastor. He sees nearly 100% engagement in our ministries, a goal realized for 2019.

X. Pastor Chris Lake led a closing prayer and the meeting was adjourned at 10:08 AM.

Respectfully,

Susie Rust
Council Secretary

**TREE OF LIFE LUTHERAN CHURCH
COMPARATIVE BALANCE SHEET
AS OF DECEMBER 31, 2020 AND 2019**

	12/31/2020	12/31/2019	INCREASE (DECREASE)
ASSETS			
Cash and Investments:			
Operating Funds:			
Operating Fund Checking	26,572.41	18,798.77	7,773.64
Mission Investment Fund Checking	104.31	103.48	0.83
Total Operating Funds	26,676.72	18,902.25	7,774.47
Dedicated Funds:			
New Seeds & Other Dedicated Accounts:			
Checking Account	31,895.26	23,789.70	8,105.56
Flexable Certificate of Deposit	34,334.11	34,239.20	94.91
Certificates of Deposit	10,681.72	10,554.15	127.57
Total New Seeds & Other	76,911.09	68,583.05	8,328.04
Disaster Relief Checking	6,052.49	5,364.97	687.52
Payroll Protection Fund	25.00	0.00	25.00
Endowment Fund	64,508.65	62,011.30	2,497.35
Total Dedicated Funds	147,497.23	135,959.32	11,537.91
Total Cash and Investments	174,173.95	154,861.57	19,312.38
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	87,000.00	87,000.00	0.00
Prayer Garden	3,424.94	3,424.94	0.00
Sound System	42,436.47	42,436.47	0.00
Total Fixed Assets	3,300,841.07	3,300,841.07	0.00
TOTAL ASSETS	3,475,015.02	3,455,702.64	19,312.38

**TREE OF LIFE LUTHERAN CHURCH
COMPARATIVE BALANCE SHEET
AS OF DECEMBER 31, 2020 AND 2019 (cont')**

LIABILITIES	12/31/2020	12/31/2019	INCREASE (DECREASE)
Current Liabilities			
Accounts Payable	11,194.64	4,327.71	6,866.93
Payroll Taxes	2,611.36	3,007.21	(395.85)
Benefits	496.15	0.00	496.15
Total Current Liabilities	14,302.15	7,334.92	6,967.23
Long Term Liabilities			
New Seeds For Growth	109,773.14	113,342.99	(3,569.85)
Church Mortgage	1,208,930.26	1,244,515.13	(35,584.87)
SBA PPP Loan	39,700.00	0.00	39,700.00
Total Long Term Liabilities	1,358,403.40	1,357,858.12	545.28
TOTAL LIABILITIES	1,372,705.55	1,365,193.04	7,512.51
EQUITY			
Dedicated	(39,313.00)	(158.00)	(39,155.00)
Unrestricted	2,141,622.47	2,090,667.60	50,954.87
TOTAL EQUITY	2,102,309.47	2,090,509.60	11,799.87
TOTAL LIABILITIES AND EQUITY	3,475,015.02	3,455,702.64	19,312.38

**TREE OF LIFE LUTHERAN CHURCH
DEDICATED FUNDS
AS OF DECEMBER 31, 2020**

Dedicated Fund	12/31/2019 Balance Forwarded	Donations / Income	Expenditures	12/31/2020 Balance
Adopt a Soldier:	62.90	30.00	0.00	92.90
Building & Grounds Projects	(14.09)	0.00	14.09	0.00
Disaster Relief:	5,364.97	1,310.00	(622.48)	6,052.49
Emergency Building Repairs:	6,143.99	0.00	(14.09)	6,129.90
Endowments	50.00	130.00	0.00	180.00
Good Gifts:	685.93	0.00	(685.93)	0.00
Internship:	5,416.75	0.00	(3,055.50)	2,361.25
King's Embrace:	100.00	100.00	(200.00)	0.00
Seminary Scholarship:	0.00	7,200.00	0.00	7,200.00
Stephen Ministry:	2,125.00	1,890.00	0.00	4,015.00
Women of the ELCA:	1,220.90	1,617.88	(1,532.50)	1,306.28
New Seeds For Growth:	114,682.97	1,939.98	3,569.85	120,192.80

**TREE OF LIFE LUTHERAN CHURCH
OPERATING FUND REVENUES, EXPENSES & BUDGETS
THROUGH DECEMBER 31, 2020**

	2020 Actual	2020 Budget	Over / (Under)	% Difference
Revenues:				
Pledged Offering	344,140.59	393,160.00	(49,019.41)	87.5%
Non-pledged Offering	74,992.54	81,002.00	(6,009.46)	92.6%
Other Revenue:				
Amazon Smile Foundation	336.17			
Camps/Retreats/Missions	1,384.00			
Facebook Payout	580.00			
Fusion	280.00			
Garage Sale	4,336.00			
Kroger Rewards	348.90			
Memorials	41,050.00			
Money Wall	1,755.00			
Murder Mystery	2,119.00			
Name Tags	30.00			
Other	9,281.77			
Thrivent	347.00			
VBS T-Shirts	140.00			
Total Other Income	61,987.84	60,000.00	1,987.84	103.3%
Building Use Fees	1,415.00	5,000.00	(3,585.00)	28.3%
PPP Loan	39,700.00	0.00	39,700.00	--
Interest	2,570.68	217.00	2,353.68	1184.6%
Total Revenue:	524,806.65	539,379.00	(14,572.35)	97.3%
Borrowed from (Repaid to) Seeds	(3,569.85)			
Available Revenue:	521,236.80			

**TREE OF LIFE LUTHERAN CHURCH
OPERATING FUND REVENUES, EXPENSES & BUDGETS
THROUGH DECEMBER 31, 2020 (cont¹)**

	2020 Actual	2020 Budget	Over / (Under)	% Difference
Expenses:				
Staff:				
Associate Minister Salary	2,719.78	25,168.00	(22,448.22)	10.8%
Total Associate Minister	2,719.78	25,168.00	(22,448.22)	10.8%
Cleaning Staff Salary	14,030.00	14,040.00	(10.00)	99.9%
Total Cleaning Staff	14,030.00	14,040.00	(10.00)	99.9%
Organist/Choir Director	28,074.99	28,120.00	(45.01)	99.8%
Substitute Organist	150.00	300.00	(150.00)	50.0%
Total Music Staff	28,224.99	28,420.00	(195.01)	99.3%
Nursery Staff	3,192.80	6,947.00	(3,754.20)	46.0%
Total Nursery	3,192.80	6,947.00	(3,754.20)	46.0%
Office Manager Salary:	19,214.71	19,282.00	(67.29)	99.7%
Total Office Manager	19,214.71	19,282.00	(67.29)	99.7%
Pastor:				
Continuing Education	1,376.86	3,598.00	(2,221.14)	38.3%
ELCA Benefits Package	41,157.60	41,459.00	(301.40)	99.3%
Housing Allowance	34,920.00	36,317.00	(1,397.00)	96.2%
Professional Expenses	1,593.99	1,700.00	(106.01)	93.8%
Salary	47,768.95	45,952.00	1,816.95	104.0%
Social Security Allowances	6,103.72	6,763.00	(659.28)	90.3%
Substitute Pastor	1,500.00	1,000.00	500.00	150.0%
Travel/Mileage	592.62	980.00	(387.38)	60.5%
Total Pastor	135,013.74	137,769.00	(2,755.26)	98.0%
Visual Tech. Salary	2,692.50	2,700.00	(7.50)	99.7%
Total Visual Tech.	2,692.50	2,700.00	(7.50)	99.7%
Youth Director:				
Continuing Education	1,067.06	840.00	227.06	127.0%
ELCA Benefits	20,746.56	15,525.00	5,221.56	133.6%
Mileage	136.42	250.00	(113.58)	54.6%
Salary	27,182.16	26,770.00	412.16	101.5%
Total Youth Director	49,132.20	43,385.00	5,747.20	113.2%
Payroll Tax Expense	7,830.44	8,842.00	(1,011.56)	88.6%
Total Staff	262,051.16	286,553.00	(24,501.84)	91.4%

**TREE OF LIFE LUTHERAN CHURCH
OPERATING FUND REVENUES, EXPENSES & BUDGETS
THROUGH DECEMBER 31, 2020 (cont')**

	2020 Actual	2020 Budget	Over / (Under)	% Difference
Mortgage:				
Interest	58,795.13	57,725.00	1,070.13	101.9%
Principal	35,584.87	43,815.00	(8,230.13)	81.2%
Total Mortgage	94,380.00	101,540.00	(7,160.00)	92.9%
Administration:				
Computer/Software	6,752.61	5,500.00	1,252.61	122.8%
Copier, Lease & Maintenance	4,857.39	4,800.00	57.39	101.2%
Office Supplies	1,755.80	1,700.00	55.80	103.3%
Postage	779.13	830.00	(50.87)	93.9%
Telephone	4,457.96	4,200.00	257.96	106.1%
Total Administration	18,602.89	17,030.00	1,572.89	109.2%
Benevolence:				
Mission Support	3,999.96	4,000.00	(0.04)	100.0%
Pastor Discretionary	735.95	600.00	135.95	122.7%
Synod Benevolence	24,000.00	24,000.00	0.00	100.0%
Total Benevolence	28,735.91	28,600.00	135.91	100.5%
Buildings:				
Building Maintenance	11,918.37	17,000.00	(5,081.63)	70.1%
Security	1,437.71	3,500.00	(2,062.29)	41.1%
Utilities:				
Electricity	13,593.96	14,100.00	(506.04)	96.4%
Electricity - Ideal Impact	1,353.65	760.00	593.65	178.1%
Natural Gas	383.03	370.00	13.03	103.5%
Water - Inside	641.27	3,560.00	3,390.00	18.0%
Water - Outside	2,268.11	1,130.00	1,138.11	200.7%
Total Utilities	18,240.02	19,920.00	(1,679.98)	91.6%
Total Buildings	31,596.10	40,420.00	(8,823.90)	78.2%
Education:				
Confirmation	316.30	2,000.00	(1,683.70)	15.8%
Education Supplies	185.07	350.00	(164.93)	52.9%
Sunday School	36.97	1,240.00	(1,203.03)	3.0%
Total Education	538.34	3,590.00	(3,051.66)	15.0%

**TREE OF LIFE LUTHERAN CHURCH
OPERATING FUND REVENUES, EXPENSES & BUDGETS
THROUGH DECEMBER 31, 2020 (cont')**

	2020 Actual	2020 Budget	Over / (Under)	% Difference
Evangelism:				
Advertising	1,388.12	2,000.00	(611.88)	69.4%
General Outreach	315.22	2,000.00	(1,684.78)	15.8%
Image Rights	115.55	110.00	5.55	105.0%
Outreach Supplies	27.74	500.00	(472.26)	5.5%
Stephen Ministries	958.36	1,500.00	(541.64)	63.9%
Website Fees	747.59	1,000.00	(252.41)	74.8%
Total Evangelism	3,552.58	7,110.00	(3,557.42)	50.0%
Fellowship:				
Fellowship Supplies	2,956.87	3,290.00	(333.13)	89.9%
Kitchen Supplies	114.66	90.00	24.66	127.4%
Total Fellowship	3,071.53	3,380.00	(308.47)	90.9%
Grounds:				
Lawn Service	8,400.00	7,200.00	1,200.00	116.7%
Trash Service	4,247.96	3,390.00	857.96	125.3%
Total Grounds	12,647.96	10,590.00	2,057.96	119.4%
Insurance:				
Church Liability Insurance	14,120.28	13,730.00	390.28	102.8%
Worker's Compensation	977.84	1,500.00	(522.16)	65.2%
Total Insurance	15,098.12	15,230.00	(131.88)	99.1%
Stewardship	0.00	150.00	(150.00)	0.0%
Worship & Music:				
Choir Music	372.00	250.00	122.00	148.8%
Copyrights	1,598.00	950.00	648.00	168.2%
Sanctuary Supplies	5,136.85	2,600.00	2,536.85	197.6%
Worship Planning	4,526.17	1,000.00	3,526.17	452.6%
Total Worship & Music	11,633.02	4,800.00	6,833.02	242.4%
Youth Ministry:				
Camp Youth Trips	7,945.00	20,240.00	(12,295.00)	39.3%
Mission Trips	525.00	16,000.00	(15,475.00)	3.3%
VBS	164.72	3,600.00	(3,435.28)	4.6%
Youth Fellowship	704.24	4,500.00	(3,795.76)	15.6%
Total Youth Ministry	9,338.96	44,340.00	(35,001.04)	21.1%

**TREE OF LIFE LUTHERAN CHURCH
OPERATING FUND REVENUES, EXPENSES & BUDGETS
THROUGH DECEMBER 31, 2020 (cont')**

	2020 Actual	2020 Budget	Over / (Under)	% Difference
Other Expenses:				
Bank Charges	3,342.64	2,230.00	1,112.64	149.9%
Council Misc	0.00	500.00	(500.00)	0.0%
IRS 2010 Penalty	1,200.00	1,200.00	0.00	100.0%
Undistributed Cr. Card Charges:				
Cardmember Credit Cards	393.38	393.38	0.00	100.0%
Sam's Club Credit	2,844.28	2,844.28	0.00	100.0%
Total Other Expenses	7,780.30	7,167.66	612.64	108.5%
Total Expenses	499,026.87	570,500.66	(71,473.79)	87.5%
Net	25,779.78	(31,121.66)	56,901.44	

**TREE OF LIFE LUTHERAN CHURCH
2021 PROPOSED BUDGET**

REVENUE			
	2020 Budget	2020 Actual	2021 Proposed Budget
<i>Beginning Balance</i>			
PLEGGED OFFERINGS	\$378,160	\$344,141	\$228,060
PLEDGE OVERAGE	\$15,000		
Sub Total Pledged Offerings	\$393,160	\$344,141	\$228,060
NOT PLEDGED	\$48,594	\$74,993	\$130,859
ONLINE-NOT PLEDGED (REALM)	\$8,320		\$32,540
ONE OFF DONATIONS	\$19,006		\$12,162
CASH OFFERING	\$5,082		\$2,454
Sub Total Not Pledged Offerings	\$81,002	\$74,993	\$178,015
AMAZON SMILE FOUNDATION		\$336	\$441
CAMPS/RETREATS/MISSIONS		\$1,384	\$3,000
FACEBOOK PAYOUT		\$580	\$1,126
FUSION		\$280	\$305
GARAGE SALE		\$4,336	\$10,000
KROGER REWARDS		\$349	\$392
MEMORIALS		\$41,050	\$5,000
MONEY WALL		\$1,755	\$2,060
MURDER MYSTERY		\$2,119	\$2,119
NAME TAGS		\$30	\$71
THRIVANT		\$347	\$542
VBS T-Shirts		\$140	\$0
OTHER		\$9,282	\$8,000
Sub Total Misc Income	\$60,000	\$61,988	\$33,057
BUILDING USE FEES	\$5,000	\$1,415	\$1,400
Payroll Protection Program Loan	\$0	\$39,700	\$0
INTEREST	\$217	\$2,571	\$2,867
Sub Total Other Income	\$5,217	\$43,686	\$4,267
TOTAL REVENUES	\$539,379	\$524,807	\$443,400
BORROWED FROM SEEDS	\$0	(\$3,570)	\$0
TOTAL INCOME	\$539,379	\$521,237	\$443,400

STAFF EXPENSES

REGULAR STAFF EXPENSES

	2020 Budget	2020 Actual	2021 Proposed Budget
CLEANING STAFF SALARY	\$14,040	\$14,030	\$14,321
CHOIR DIRECTOR SALARY	\$28,120	\$28,075	\$28,682
SUBSTITUTE ORGANIST	\$300	\$150	\$300
NURSERY SALARIES	\$6,947	\$3,193	\$7,086
OFFICE MANAGER			
OFFICE MGR SALARY	\$19,282	\$19,215	\$24,000
OFFICE MGR BENEFITS	\$0	\$0	\$12,000
PASTOR			
PASTOR CPE	\$3,598	\$1,377	\$3,598
PASTOR BENEFITS	\$41,459	\$41,158	\$42,703
PASTOR HOUSING	\$36,317	\$34,920	\$37,407
PASTOR PROF EXP	\$1,700	\$1,594	\$1,700
PASTOR SALARY	\$45,952	\$47,769	\$47,331
PASTOR SS ALLOWANCE	\$6,763	\$6,104	\$6,966
SUBSTITUTE PASTOR	\$1,000	\$1,500	\$3,000
PASTOR TRAVEL/MILEAGE	\$980	\$593	\$980
VISUAL TECH SALARY	\$2,700	\$2,693	\$2,781
PAYROLL TAX EXPENSE	\$8,842	\$7,830	\$5,881
TOTAL STAFF EXPENSES	\$218,000	\$210,199	\$238,736

NOTABLE STAFF EXPENSES

VICAR/INTERN MINISTER SALARY	\$25,168	\$2,720	\$0
YOUTH DIRECTOR CPE	\$840	\$1,067	\$420
YOUTH DIRECTOR BENEFITS	\$15,525	\$20,747	\$0
YOUTH DIRECTOR MILEAGE	\$250	\$136	\$125
YOUTH DIRECTOR SALARY	\$26,770	\$27,182	\$8,000
PAYROLL TAX EXPENSE	--	--	\$612
TOTAL SPECIAL STAFF EXPENSES	\$68,553	\$51,852	\$9,157

TOTAL STAFF EXPENSES	\$286,553	\$262,051	\$247,893
-----------------------------	------------------	------------------	------------------

ALL OTHER EXPENSES

	2020 Budget	2020 Actual	2021 Proposed Budget
--	-------------	-------------	----------------------

MORTGAGE

INTEREST	\$57,725	\$58,795	\$55,544
PRINCIPAL	\$43,815	\$35,585	\$45,995
TOTAL MORTGAGE	\$101,540	\$94,380	\$101,539

ADMINISTRATION

COMPUTER/SOFTWARE	\$5,500	\$6,753	\$5,500
COPIER, LEASE & MAINT.	\$4,800	\$4,857	\$4,800
OFFICE SUPPLIES	\$1,700	\$1,756	\$1,700
POSTAGE	\$830	\$779	\$830
TELEPHONE	\$4,200	\$4,458	\$4,200
TOTAL ADMINISTRATION	\$17,030	\$18,603	\$17,030

BENEVOLENCE

MISSIONARY SUPPORT	\$4,000	\$4,000	\$0
PASTOR DISCRETIONARY	\$600	\$736	\$600
SYNOD BENEVOLENCE	\$24,000	\$24,000	\$24,000
TOTAL BENEVOLENCE	\$28,600	\$28,736	\$24,600

BUILDINGS

BUILDING MAINTENANCE	\$17,000	\$11,918	\$4,000
SECURITY	\$3,500	\$1,438	\$3,500
ELECTRICITY	\$14,100	\$13,594	\$14,100
ELECTRICITY-IDEAL IMPACT	\$760	\$1,354	\$0
NATURAL GAS	\$370	\$383	\$600
INSIDE WATER	\$3,560	\$641	\$950
OUTSIDE WATER	\$1,130	\$2,268	\$1,130
TOTAL BUILDINGS	\$40,420	\$31,596	\$24,280

ALL OTHER EXPENSES (cont')

	2020 Budget	2020 Actual	2021 Proposed Budget
--	-------------	-------------	----------------------

EDUCATION

ADULT EDUCATION	\$0	\$0	\$0
CONFIRMATION	\$2,000	\$316	\$1,000
EDUCATION SUPPLIES	\$350	\$185	\$175
SUNDAY SCHOOL	\$1,240	\$37	\$300
TOTAL EDUCATION	\$3,590	\$538	\$1,475

EVANGELISM

ADVERTISING	\$2,000	\$1,388	\$2,000
GENERAL OUTREACH	\$2,000	\$315	\$1,000
IMAGE RIGHTS	\$110	\$116	\$110
OUTREACH SUPPLIES	\$500	\$28	\$200
STEPHEN MINISTRY	\$1,500	\$958	\$1,500
WEBSITE FEES	\$1,000	\$748	\$1,000
TOTAL EVANGELISM	\$7,110	\$3,553	\$5,810

FELLOWSHIP

FELLOWSHIP SUPPLIES	\$3,290	\$2,957	\$1,500
KITCHEN SUPPLIES	\$90	\$115	\$90
TOTAL FELLOWSHIP	\$3,380	\$3,072	\$1,590

GROUNDS

LAWN SERVICE	\$7,200	\$8,400	\$7,200
TRASH SERVICE	\$3,390	\$4,248	\$4,600
TOTAL GROUNDS	\$10,590	\$12,648	\$11,800

INSURANCE

CHURCH LIABILITY INS.	\$13,730	\$14,120	\$13,730
WORKERS' COMPENSATION	\$1,500	\$978	\$1,000
TOTAL INSURANCE	\$15,230	\$15,098	\$14,730

ALL OTHER EXPENSES (cont')

	2020 Budget	2020 Actual	2021 Proposed Budget
--	-------------	-------------	----------------------

STEWARDSHIP

STEWARDSHIP SUPPLIES	\$150	\$0	\$0
----------------------	-------	-----	-----

WORSHIP & MUSIC

ATTIRE	\$0	\$0	\$0
CHOIR MUSIC	\$250	\$372	\$250
COPYRIGHTS	\$950	\$1,598	\$950
HANDBELL MUSIC	\$0	\$0	\$0
SANCTUARY SUPPLIES	\$2,600	\$5,137	\$2,600
WORSHIP PLANNING	\$1,000	\$4,526	\$1,500
TOTAL WORSHIP & MUSIC	\$4,800	\$11,633	\$5,300

YOUTH MINISTRY

CAMP YOUTH TRIPS	\$20,240	\$7,945	\$5,000
MISSION TRIPS	\$16,000	\$525	\$5,000
VBS	\$3,600	\$165	\$3,600
YOUTH FELLOWSHIP	\$4,500	\$704	\$1,000
YOUTH GATHERING	\$0	\$0	\$0
TOTAL YOUTH MINISTRY	\$44,340	\$9,339	\$14,600

OTHER EXPENSES

BANK CHARGES	\$2,230	\$3,343	\$2,230
COUNCIL MISC.	\$500	\$0	\$500
IRS 2010 PENALTY	\$1,200	\$1,200	\$1,200
SYNOD CONVENTIONS	\$0	\$0	\$0
UNDISTRIBUTED CREDIT CARD CHARGES	\$3,238	\$3,238	
TOTAL OTHER EXPENSES	\$7,168	\$7,780	\$3,930

TOTAL OTHER EXPENSES	\$283,948	\$236,976	\$226,684
-----------------------------	------------------	------------------	------------------

BUDGET SUMMARY 2021

	2020 Budget	2020 Actual	2021 Proposed Budget
REGULAR STAFF EXPENSES	\$218,000	\$210,199	\$238,736
SPECIAL STAFF EXPENSES	\$68,553	\$51,852	\$9,157
TOTAL STAFF EXPENSES	\$286,553	\$262,051	\$247,893

	2020	Actual YTD	2021 Proposed Budget
OTHER EXPENSES	\$283,948	\$236,976	\$226,684

	2020	Actual YTD	2021 Proposed Budget
TOTAL EXPENSES	\$570,501	\$499,027	\$474,577

	2020	Actual YTD	2021 Proposed Budget
REVENUE	\$539,379	\$524,807	\$443,400

	2020	Actual YTD	2021 Proposed Budget
SHORT / OVER	(\$31,122)	\$25,780	(\$31,177)

2021 Council Election Recommendations

Four open positions for election

New nominations:

Pat Rowe
Sandy McCarthy

Re-election:

Richard Schaper
Tom Gros

TREE OF LIFE LUTHERAN CHURCH ANNUAL REPORT
2020 PRESIDENT'S REPORT
January 17, 2021

Slide 1

Review highlights of 2020

Whatever we PLANNED were replaced with our response to the challenges we faced. TOL experienced a series of setbacks in which any one of them would have been plenty of tragedy for a congregation, including losing two key staff persons, three Council members and enduring over 9 months of dealing with Covid.

Focus on this report: administrative, governance, strategic plan and financial work of the Church Council, our staff and our ministries

Slide 2

2020 Report

Administrative/Governance:

Through a course of unfortunate events, Vicar Carrie Peterson resigned as our Seminary Intern in March. The Council investigated the circumstances that lead to this and actions were taken to move forward.

Bunny Stoutes (Youth and Public Relations Director) who became Pastoral Candidate announced in November that she would change plans and attend Wartburg College full time, starting in January 2021--- plans to replace the position are in place for Fall of 2021.

The Employee Manual was completed adopted into service.

With Church services suspended—tremendous efforts by staff and volunteers were devoted to on-line streaming services, including a Covid Task Force to ensure safety of all. We began the transition to “live church” with on online in October

Slide 3

Financial

In anticipation of a financial hardship, we were successful in securing a PPE loan/grant for \$39,700. Combined with dramatically reduced expenses, this enabled TOL to maintain a balanced budget and keep all staff employed.

A second PPE loan is being pursued for 2021.

Slide 4

Operational/Strategic Plan

Council Retreat was cancelled due to Covid and the Strategic Plan was put “on hold” until activities at church returned to “normal”, which never occurred. Our approach became more “tactical”. Surviving 2020 became Job #1.

We PLANNED the with assumption that TOL was in “growth” mode---but the pandemic caused a loss in members and no new members joined.

Keeping our youth connected with the social distancing requirements was problematic but we went to several on-line evening activities

Garage Sale and Youth programming and trips were cancelled

Support was limited to the Worship Ministry Teams and Stephens Ministry and youth on line activities.

Slide 5

LOOKING TO 2021 AND BEYOND

We believe God has high expectations for us and will equip and provide what we need if we can faithfully follow His lead.

We will PLAN to update our Strategic Plan with an emphasis of “recovery” and an assumption that we will continue to transition to services returning to full capacity sometime in 2021. We most likely continue our online services ministry, as well. Focus will still be short term still (more tactical) because of the “unknown” of WHEN that will happen

Tree of Life Lutheran Church, Annual Report 2020 Pastor's Report

It seems odd to think that this time last year we had no idea of what was coming for this year considering how incredibly disrupting and life changing COVID-19 would be for us.

However, before we were in full pandemic mode we were a church moving along as was expected. In February, I attended mission developer training funded by the synod to see if Tree of Life would be able to assist other smaller churches who were struggling. This is still a possibility but will take some time to explore this with our limited staffing due to the events that came to follow.

In March Vicar Carrie Peterson was removed from our congregation by the seminary. It was not a decision that the synod, Tree of Life or I had any choice in making. This should not reflect badly on Vicar Carrie as she had little choice in the matter as well. I am deeply grateful for Carrie Peterson and her ministry here at Tree of Life and she has been and will be greatly missed. The last report I received concerning her ministry is that she passed second phase of candidacy and is into her senior year at Wartburg. It was also in March that it became clear that we were no longer able to safely worship at in person. I made the decision and the church council confirmed the choice that we would stop worshiping in person and go to live stream only.

In one week we completely changed our worship pattern and made massive improvements to our equipment so that we could live stream successfully for folks who would watch us at home. It was a significant effort and we made many changes to our space including expanding the A/V desk in the back to safely and effectively do this each week. I should add that the knowledge we picked up doing this has been shared with multiple congregations across our synod including, but not limited to, the Lutheran churches in Waller and Bellville by helping them get up to live stream capacity.

We have had three major staff changes this year. Carrie Peterson resigned in March. Megan Dillon resigned as secretary after her wife came home from her service in Afghanistan in April and was replaced by the amazing Jill Waldrop. On a side note Megan and Amanda are exerting their first child! Bunny Stoutes resigned in December so that she could complete her studies to become an ordained pastor, becoming the third person to come out of Tree Life to enter ordained ministry in past 12 years. Our staff looks different now and we will be rebuilding it for sometime to come. The council and I are committed to replacing our youth director when we find the right candidate. There is no youth director store, but God has been good to us thus far and I trust the Holy Spirit will move again.

We had two funerals of note last year: George Timmins and Jim Voelz. Both of these men served on church council and I should add are sorely missed. George attended meetings after chemo and though the cancer ultimately overtook him, it was not without a fight. Jim's death came very suddenly and took many of us by surprise. Jim served on our worship team for the past 6 years, served as treasurer, served in the choir, and was

constant presence here at the church. He is missed. He will be laid to rest in Arlington National later this month, and I and Bishop Rinehart will both attend.

We had three baptisms last year (Liliana Basaka, Wilder Hudson, and Elliana Canton), which we did as private family events because of COVID. We have communed over 400 hundred people in the last 6 months using the Plexiglas shield in the narthex and though I enjoy seeing people, doing communion in 10 minute increments is taxing. I can not wait until we can safely do communion again in our sanctuary.

Last of all, we formed a COVID task force that has served with great care this year. COVID surrounds our every choice. I personally have been quarantined twice since the start of the epidemic. The steps and actions of the COVID team have been well above the call of duty and their actions have saved lives. Because of the rules and expectations we have on people who come to worship, we have prohibited infecting anyone with the virus even when we had people with come to worship just before beginning to show COVID symptoms. I am very proud of this fact and pray that we never have to face the kind of choices we have had to make this year.

Our plan moving forward is to continue to adapt to the changes we are facing as a church, find new opportunities to grow, meet new people and staff, and serve our community. Let us keep listening to Holy Spirit about what we need to do next here at Tree of Life.

God's Peace -

Pastor Chris Lake

Tree of Life Lutheran Church, Annual Report 2020 Youth & Families

This year with the onset of COVID, our strategies for youth and family development took a dramatic curve, as did the rest of the world! We began the year strong with amazing Sunday School teachers, led by Lisa Lemaux, a full confirmation program, and planned activities interspersed throughout the year. With COVID, we postponed our annual garage sale fundraiser, camp, mission trip, VBS, Sunday School, and all in person activities. To finish the school year and through part of the summer, we had fellowship hours for each of the grade groupings, elementary, confirmation, and high school, then quickly added a support group for parents and made the transition to online gatherings for the RPG club. When the youth began suffering from Zoom fatigue, we then formed groups based off of the interests forwarded by the youth with some success.

As soon began in the fall, our youth leadership team brainstormed on ways we could have digital Sunday School. Two months in, and we could say that it didn't meet anyone's expectations. We took a two week pause, held parent meetings, and made the decision to offer Confirmation classes, as our parents with younger children were overburdened and our high school group was invited to the online class led by Dennis McConnell.

Our youth leadership team met on January 11th, 2021, and took a hard look at big picture strategies for 2021. Here is a tentative list of what we anticipate for 2021 and beyond, all dependent upon the safety of gathering: More hikes, bonfire, frisbee golf, kickball, outdoor movie night, Virtual VBS, and more. "Regular" Sunday School will pick back up in the fall if it is safe to gather by then. The high school leadership team will talk in March to see if there is a possibility of safely gathering the kids for a small mission or service trip or if they need to hold until the next year, which will be the National Youth Gathering. The team, led by Jeremie Brown, is looking into options for a tentative garage sale this spring. Elementary-8th grade have the opportunity to attend camp at Lutherhill this summer.

Communication Leaders are in place for each grade group as follows:

- Elementary: Lisa Lemaux, assisted by Angela Brown, Rachel Gros, and Joni Stephenson
- Confirmation: Karen Solberg, assisted by Heidi Beckham
- High School: John Stephenson, assisted by Jeremie Brown and Katherine Lake
- Parents Group: Angela Brown
- RPG Club: Jim Lemaux
- Minecraft Club: Brooklyne Stoutes

The communication leaders will serve our youth by trying to get all kids plugged into ministry at Tree of Life and having single point of contact for each age range or group.

As I am now ready to embark on the next adventure of my life as a student at Wartburg Seminary in Iowa, I want to extend a huge bit of gratitude for all those who have supported my growth throughout my years of membership and as a staff member at Tree of Life. I look forward to our continued partnership and will hold you all in my heart and in my prayers.

Peace and love,
Bunny Stoutes

Tree of Life Lutheran Church, Annual Report 2020 Music

2020 has been a challenging year for all of us. However, this year has been a surprisingly positive year in the Tree of Life Music department. I'll deal with each facet separately.

2020 Choir has been challenging. With the advent of COVID and the inadvisability of singing due to spreading the disease, choir singing in person evaporated in March just before Holy Week. As the church in general struggled to transfer to virtual services and online broadcasts, we watched in frustration. However, several choir groups online started putting out guidelines for making virtual choirs, and I seized upon this to try to at least have some choir pieces in this time of isolation. After a false start or two, this has met with resounding success and we have created many virtual choir pieces, usually about one per month. Most of the choir is contributing to these, in many cases in multiple parts!

2020 Bell Choir has also seen a resurgence during COVID. Being able to rehearse with social distancing, it resumed during the summer months (when it would normally be in recess) by much demand and has grown from 7 members to a whopping 12. More equipment had to be purchased and the bells have shown their age as some parts have needed repairing. With all the new faces, instruction on basic bell ringing has begun anew and the Bell Choir is the healthiest it has ever been.

2020 Contemporary Band has had to adjust as well, but in a way it just spread out more and adjusted to prerecord everything (with Katherine Lake on Video!) musical for the online services. This has caused both Jeremie Brown, Don Beckham and I to learn quite a bit in what to do and how to make it as good as possible for services. I would add many kudos to Jeremie and Don for their stellar work on the audio board and in post-production to make things much smoother. When the pandemic settles we will be ready to transition back to live services fairly seamlessly.

There have been a few areas of music that have fallen silent, unfortunately. The Youth instruments group had to cease due to COVID spread, and will wait until it is safe to resume. Virtual groups of that is not as feasible since much of the group was needing teaching in addition to learning the music. I hope that this will be able to resume in mid-2021.

In summary, we have done amazing work in 2020, and I hope to continue that in 2021 while we fight off the pandemic and beyond.

John Burkwall

Tree of Life Lutheran Church, Annual Report 2020 Office

2020 began fairly normally.

Then COVID happened, and then some staff changes happened, and then COVID kept on happening...and “normal” went right out the window!

Megan Dillon made the personal decision to leave the office manager position at the end of April, opening up an opportunity for me to join the Tree of Life staff. Due to a planned surgery/recovery, I wasn't able to start in the role until June. In the interim, the office was kept afloat by Bunny Stoutes, Katherine Lake, and any volunteers (or staff members' children) that were available, and when I finally got here, things were ready for me to step in without too much stress or mess.

Since June, I've been learning what needs to happen to keep the office running smoothly, and doing it. (It turns out that all the things in the church that I used to think happened by “magic” really do need to be WORKED on!) It has been wonderful to have both Pastor Chris and Bunny as resources. They have been wonderful about teaching me, encouraging me, and letting me make this role my own. Probably the biggest challenge to the function of the office during 2020 was losing Jim Voelz, and realizing just how very big the shoes that needed to be filled were. But Jim Lemaux and Peggy Little have been doing a great job filling those shoes, and we have been working together to get good processes in place for the “outgoing” part of the treasury and accounting function.

Overall, 2020 was a year of challenge, change, confusion, and uncertainty, all mixed together in a big, messy ball...but we rolled that ball up with faith, commitment, team involvement, creativity, hard work, and positive attitude. I am thrilled to be in this position at this time and in this place. I'm proud to be keeping the office running, being involved in bringing worship and communion to members and visitors (whether they're able to be here in-person or not), and building strong relationships with church staff, council members, volunteers, and members of the congregation.

Going into the new year, I hope for a return to “normal” (or at least “more normal”), even recognizing that I've never done normal in this role; I will have new things to learn in getting to what everyone else in the church recognizes as normal. But I look forward to 2021, bring it what it will. I'll continue to do everything I can do to keep the office running and support Tree of Life and its pastor, people, and ministries.

Jill Waldrop
Office Manager