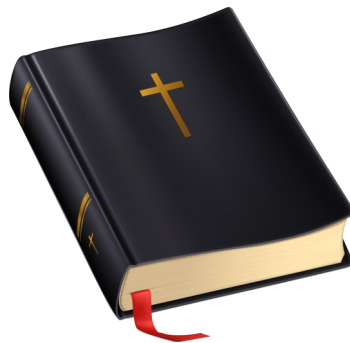


*“A Time
of Change”*



*The grass withers, the flower fades,
but the word of our God will stand forever.
Isaiah 40:8*

*St. Paul, Millington
2020 Annual Report*

Administrative Pastor

Rev. James R. Bruner

989-871-2407

989-233-1994

Associate Pastor

Rev. Timothy Martinal

402-672-9817

Principal

Paul Schoenknecht

989-871-2280

“A Time of Change”

Annual Report of
Parish Activities

2020

**St. Paul Evangelical
Lutheran Church**

4941 W. Center St.
Millington, Michigan

Phone: 989-871-4581

Fax: 989-871-5573

Website: www.stpaul-millington.org

Email: church.office@spmill.org

2021 PARISH DATES & TIMES

All dates and time are tentative due to the uncertainty and constant change because of Covid-19. We will try to keep you updated via phone calls, emails, the Messenger and the Sunday service announcements.

Office Hours:

Monday-Wednesday 11-3PM
Or by appointment

Church Secretary: Stacey Force

Bookkeeper: Barbara Radloff

Worship Services:

Saturday—7PM
Sunday—10AM + livestream
Contemporary Service
1st, 3rd, & 5th Sunday

Holy Communion:

2nd & 4th weekends (7PM & 10AM)

Meeting Days & Times

Voters' Assembly

2nd Sunday at 1:30PM
February, April, June, August, October, &
December

Church Council

1st Wednesday at 6:30PM
(During Lent & Advent, Council will meet at
7:30PM)

Elders

4th Wednesday at 7:30PM

Please consult weekly worship folders, the monthly Messenger, and the website for additional information on these and other events. Please feel free to call the church office during business hours.

2021 Special Days and Events

February 17	Ash Wednesday Worship at 6:30PM
Lenten Services - 6:30pm	Feb. 24, March 3, 10, 17, 24
March 28th	Palm Sunday
April 1st	Maundy Thursday - 7PM + Comm.
April 2nd	Good Friday -1:30PM Tenebrae—7PM
April 4th	Easter Worship 6:30AM - Sunrise 10AM+Comm.
May 2nd	8 th Grade Confirmation & 1st Communion - 1PM
June 13th	8 th Grade Graduation – Time TBA
Sep 12th	Teacher Rededication - 10AM
Oct. 31st	Reformation Sunday
Nov. 7th	All Saint's Day
Nov. 25th	Thanksgiving Day - 10AM+Comm.
Advent Services - 6:30PM	Dec. 1, 8, 15
Dec.	TBA - Christmas Concert
Dec.	TBA - Children's Christmas Program
Dec. 24th	TBA - Children's Christmas Program
Dec. 24th	9PM Candlelight Service
Dec. 25th	10AM+Comm.

Helpful Information

When entering the hospital: In an effort to better serve your spiritual needs, if you are **entering the hospital** and want a visit from the pastor or a prayer in church, please call the church office with your information. When returning home, please call and update us also. **Due to privacy laws, we are not always aware of member hospitalization.** Please don't assume the pastors will know. We don't always get a phone call from the hospital, and we do not use media postings for our information.

To request a prayer in church: call the church office with the specific request by Friday. For last minute, before-the-service requests, write the name of the person for whom the prayer is requested and the specific reason and give it to the officiating Pastor or elder.

To request a prayer from the prayer chain: contact the Church Office or Marilyn Daenzer 871-2879.

To place flowers on the altar for church services: 1) reserve date by signing the Flower Chart between the church mailboxes; 2) call church office before noon on Wednesday for notice in the bulletin; and 3) order flowers from the florist of your choice, asking them to be delivered to the church by Saturday before 6PM. Flowers may be purchased for the altar (one bouquet), the side vases (two bouquets), the pulpit vase, or the lectern vase. Only natural flowers and/or plants may be used in the chancel.

At the time of a death: contact the pastor immediately and he will help you make all arrangements. The church makes every effort to accommodate the needs of the family in planning funeral services. Arrangements for organ and vocal music are made through the pastor and Director of Music. If a luncheon is desired, the family should contact the church office or pastor with the anticipated number of family members and friends attending.

Baptisms: To schedule a Baptism, call the church office. Baptisms are normally scheduled in any worship service where Holy Communion is not scheduled. Private baptisms may be scheduled any time in the Memorial Chapel when the pastor is available.

When unable to commune at church: call one of our pastors to request a private communion in your home. Additional visits can be continued for as long as necessary.

Memorial Cards: Within the Lutheran Church it has been a custom for many years to honor departed family and friends with a memorial card, which involves a small donation to a favorite charity or fund of the congregation. Memorial cards are available in the church office.

To join St. Paul Lutheran Church: A person may join our parish by being baptized and through the Rite of Confirmation. Adult Instruction Classes are offered once or twice a year. Call the church office for exact starting dates and further information. LCMS members from another church may also transfer their membership into St. Paul.

When moving: inform the church office you are leaving and request a transfer of membership or release. Before requesting a transfer, be sure to contact the pastor of your new church and advise him of your intentions. Request a "transfer" to another Missouri Synod Lutheran Church. Request a "release" to any other church body. When resigning membership, inform the church office of your resignation in writing.

Address / Phone Number / Household Changes: Please inform the church office of any changes.

Cradle Roll: Children baptized at St. Paul are automatically enrolled in our Cradle Roll. The child being baptized is given a Children's Picture Bible and the family has their picture posted on the board in the church hallway and has members pray for them. If questions, call Sherry Sebert 871-3084.

Books & CD Library: Christian books, videos and CD's are provided for our members to use. It is located in the corridor leading to the narthex and church. The weekly church services are recorded on CD's for those unable to attend services. Contact the church office if interested in obtaining a CD.

Parish Hall, Projects Room or Pavilion Rental: call the church office. There will be a fee charged, depending on the use. The Projects Room is not available during the school year.

Off to college? Military Service? The congregation seeks to keep in touch with young people away at college or in military service. Please notify the church office of the address away from home and help us to keep it current.

St. Paul Trust Investment Fund: is an opportunity to build the principal in an account and to enable the interest to fund church related projects. Investments are received anytime. Applications for funds must be made through a St. Paul board and can be found in the church office. Your gift to our fund is the gift that keeps on giving. When a member designates St. Paul Lutheran Church as a beneficiary of their estate, they can specify exactly where they would like their gift to go. Some examples might be (General Fund, Building Fund, Missions, School, or Trust & Investment.) If the gift is not specified, the gift will go to the Trust & Investment Fund per the bylaws in the church constitution.

Parish Officers 2021

Executive Officers (3 terms)	Name	Exp	Term
President	John Petzold	21	T1/3
Vice President	Mike Hoard	22	T1/3
Secretary	Stacey Force	21	T2/3

Board of Education	Name	Exp	Term
Chairman	Jason Loomis	22	T1
Member	Heather Petzold	21	T1
Member	Erin Schmandt	21	T2
Member	Kent Singer	22	T2
Member	Angie O'Neil	23	T1
Member	Lynnzee Burns	23	App.

Board of Elders	Name	Exp	Term
Chairman	Steve Kern	22	T1
Member	Steve Schultz	21	T2
Member	Keith Woolwine	21	T2
Member	Rich Harpst	22	T1
Member	Glenn Brown	21	T2
Member	Jim Weber	22	T1
Member	Armand Carmona	23	T1
Member	Ron Schiefer	23	T1
Member	Rod Wilson	23	T1

Board of Evangelism	Name	Exp	Term
Chairman	Heidi Woolwine	21	T2
Member	Wayne Jaruzel	21	T2
Member	Kassandra Mills	22	T1
Member	Kaitlyn Woolwine	22	T1
Member	Fay Carmona	23	T1
Member	Vacant	23	App.

Board of Fellowship	Name	Exp	Term
Chairman	Dennis Weiss	23	T2
Member	Connie Daenzer	23	T1
Member	Celeste Ketels	22	T1
Member	Vacant	22	App.
Member	Matt Singer	21	T2
Member	Katrina Wager	21	T1

Board of Finance	Name	Exp	Term
Director	Gloria LaPointe	23	T1
Director-Elect	Barbara Radloff	23	T1
Memorials Treasurer	Lillian Sergent	23	T2
Member-at-Large	Rachel Foley	21	App.
Budget Director	Gale Brown	21	T1
Head Teller/ Bkkpr (App)	Luann Licavoli	n/a	n/a

Board of Social Concerns	Name	Exp	Term
Chairman	Melissa Wagner	23	T2
Member	Monica Koeltzow	23	T1
Member-Secretary	Carrie Daenzer	21	T1
Member	April Ehrhardt	21	T1
Member	Barb Bassett	22	T2
Member	Amy Malchodi	22	App.

Board of Stewardship	Name	Exp	Term
Chairman	David Ackerman	21	T2
Member	Gailan Reinert	21	T1
Member	Vacant	22	App.
Member	Kristi Sherman	22	T1
Member	Derek Bassett	23	T1
Member	Vacant	23	App.

Board of Trustees	Name	Exp	Term
Chairman	Jon Keinath	23	T1
Member	Arnold Petzold	21	T1
Member	Tim Daenzer	21	T2
Member	David Wiacek	21	T1
Member	Ken Auernhammer	22	T1
Member	Nate Burns	22	T1
Member	Dwight Radloff	22	T1
Member	Mike Blue	23	T1
Member	Trevor Gleason	23	T2

The Committees

Altar Guild (Elder)	Member	Exp	Term
Chairman	Lisa Bach	n/a	n/a

Building (Trustee)	Member	Exp	Term
Chairman	Tim Keinath	n/a	n/a
Members	Dale Higgins, Jon Keinath, Tom Keinath, Jr., Richard Meyers, Ken Reinert, Ken Reinert, Angie Zeck – Treasurer, Eugene Ziegler		

Christian Care	Member	Exp	Term
Chairman	Carol Weber	n/a	n/a

Historical (Elders)	Member	Exp	Term
Chairman	Steve Kern	n/a	n/a
Members	Elaine Bickel, Kenneth III, Dale Higgins, Arnold Petzold, Ed Sergent, Laurel Woodward		

Memorials (Council)	Member	Exp	Term
Chairman	Sharon Keinath	21	T2
Secretary	Sandy Weber	21	T2
Treasurer	Lillian Sergent	23	T2
Member	Dwight Keinath	21	App
Member	Carol Balley	21	T1

Salary & Personnel (Council)	Member	Exp	Term
Chairman	Mike Hoard	22	T1
Member at Large	Lisa Weiss	21	App
Member at Large	Duane Weber	22	T2
Member at Large	Shelley Shollack	23	T2
Director of Finance	Gloria LaPointe	23	T1
Budget Director	Gale Brown	21	T1
Finance Member at Large	Rachel Foley	21	App.
Education	Heather Petzold		
Elder	Steve Schultz		
Trustee	Dwight Radloff		

Stephen Ministers (Social Concerns)	Member	Exp	Term
Chairman	Paul Schoenknecht	n/a	n/a

Trust & Investment (Appointed by Council)	Member	Exp	Term
Chairman	Dick Glady	20	App
Members	Sue Fabbro–Sec/Bookpr, Michael Kern – Treasurer, Ed Keinath, Sandy Fackler, Gloria LaPointe (Elected)		

Youth (Elders)	Member	Exp	Term
Leader	Matt Ayotte	n/a	n/a

*Every good gift and every perfect gift is from above, coming down from the Father of lights with whom there is no variation or shadow due to change.
James 1:17*



A Word from the Pastors. . .

Reverend James Bruner

Dear Brothers and Sisters in Christ,

The year 2020 A.D. will truly be a year we remember. We saw the world drastically changed in ways we never imagined. There was so much uncertainty, and there were so many conflicting opinions.

As Christians, we look at the past, but we also focus on the future. Looking back allows us to own up to our mistakes. Thankfully, we have a gracious God, who forgives sin. In addition to God's grace, we know that God can turn bad things into good. In short, there was a purpose for 2020, and God can use it for good. How can I say that? Further back in history, God used the schemes of the devil to bring about a solution. When we look back to Good Friday, we see how the horrific suffering and death of the innocent Son of God resulted in our salvation. That terrible event became a blessing for the whole world. For us as believers, God no longer looks at our sin-full history. He only sees Jesus. Because Jesus paid the price (atoned) for our horrible past, we are guaranteed a fantastic future. Now we see the victory of Easter, which God shares with us out of love (John 3:16-17).

I am only repeating what has been said by so many. "I am glad 2020 is over." What we can learn from this infamous year is that our lives are fragile. We cannot control or change much. Understanding that truth is also why Christians have so much comfort and hope. Our God is in control, and He does not change. His unconditional love is the same for us, always. No matter what we face on any given day, we can rejoice in life. Habakkuk chapter 3 is so fitting as we look at last year and every new day we will live here. "LORD, I have heard of your fame; I stand in awe of your deeds O LORD.... Though the fig tree does not bud and there are no grapes on the vines, though the olive crop fails and the fields produce no food, though there are no sheep in the pen and no cattle in the stalls, yet I will rejoice in the LORD, I will be joyful in God my Savior."

I pray that we always have the 20/20 vision of faith. Our great God will always be with us and do what is best for us. We may have been limited in what we could do in 2020, but God never was. As you read this report, I pray you will hear what makes God famous and stand in awe of what He did.

Remember – you matter to God and you matter to me,

Pastor Jim Bruner

"This is love: not that we loved God, but that He loved us and sent His Son as an atoning sacrifice for our sins. Dear friends, since God so loved us, we also ought to love one another." 1 John 4:10-11

Reverend Timothy Martinal

Dear Brothers and Sisters in Christ,

2020 was a year like no other in recent memory. But even amidst the COVID-19 pandemic, 2020 saw, among other things, a continuation of our school ministry, our music ministry, our love and service ministry to our neighbors, and most importantly, the ongoing faithful preaching of God's Word and the giving of God's forgiveness, albeit in unique and different ways from years past.

2020 brought St. Paul into the live-streaming age as worship services and bible studies went online. And as we enter 2021, these will continue to be live-streamed as we minister to those near and far who cannot safely attend in-person. We also had to deal with unique circumstances regarding visiting our shut-ins and those in the hospital or care facilities. Meetings, events, and even Holy Communion moved outdoors when the weather permitted. Regardless of the unique challenges 2020 presented, we remained faithful to God, who is in control of all things.

2021 will present unique challenges as well. In addition to continually adjusting to the ongoing pandemic, new and unforeseen trials will arise. These new challenges on top of what we currently wrestle with will only seek to further fracture, isolate, and separate us from each other and the Body of Christ. Nothing would make the devil happier.

This is why we will have the theme: **2020NE: One in Christ** for 2021. Regardless of in-person or online worship and bible study; regardless of distinct church and school ministries; regardless of age, economic status, and political affiliation, we are all One in Christ. Our Mission Statement is: *We are God's servants, saved by grace through faith, commissioned to share the Word of Christ to all.* The theme of **2020NE: One in Christ** is to help us put our Mission Statement into action in all we think, say, and do in 2021. The goal is to bring further unity, understanding, and collaboration between all ministries of St. Paul.

I pray that the Holy Spirit will ignite a holy fire within each of us to ward off the temptations to further fracture, isolate, and separate from each other, the Body of Christ, and the world. Remember, we are **One in Christ!**

Join us in 2021 as we witness God continue to do amazing things in our lives, in our church, in our school, and in our community!

Pastor Tim Martinal

Board Reports

Board of Education

The year 2020 was a crazy one. Our wonderful teachers did an amazing job pivoting to virtual learning on very short notice in March. We even had compliments from public school teachers that send their children to St. Paul, saying that their Kindergarteners learned more online during the lockdown than their 11th graders. The teachers, staff, and principal also did a wonderful job planning for the new 2020-21 school year. They designed new procedures for student pickup/ drop off, cohorts to keep the kids safe at school, and all kinds of new safety procedures, all while getting our kids a great education. The Board of Education did what we could to support them in these efforts.

Board of Evangelism No Report

Board of Fellowship

Due to Covid 19 and the shut downs last year we were not able to hold many events. We did have two Euchre Events and were able to offer coffee hour for the first 2 1/2 months of 2020. The shut down hit just as we were ready to perform our annual Talent Show and No Reason Potluck Event...we are hoping to bring both of these events back as soon as we can.

One our last events held in 2020 was our Second Annual Chili/Soup Cook Off. We had ten entries this year. Soup and Chili was enjoyed by many and Lisa Weiss was awarded the top prize.

We were able to offer a small version of coffee hour last fall. We served coffee and a small snack on the front porch after the Sunday Service until the weather got too cold.

Look for more fun events hopefully later this year as we get back to normal.

Respectfully Submitted,
Angie Ayotte
Fellowship Secretary

Board of Elders

We began the year welcoming Jim Weber, Steve Kern, and Richard Harpst to the Board of Elders. Thanks were given to Tim Brown, Kenny McKee, and Tim Sergent for their dedicated service on the Board of Elders.

The biggest problem faced by the Elders and the congregation was the COVID lockdown. Our congregation was immediately affected by the cancellation of in-person worship services. Fortunately, we were able to provide worship online through streaming. There were both pros and cons to this situation. While we were still able to provide worship and were able to reach people across the nation with our streamed services, we, as a congregation, felt the strain of "giving up meeting together, as some are in the habit of doing, but encouraging one another—and all the more as you see the Day approaching" Hebrews 10:25. We have truly missed our family, fellowship, and kneeling at His altar to receive Him who comes to us in His body and blood. Many of the plans the Elders planned have been put on hold until this pandemic is resolved.

Glenn Brown and Steve Kern attended a facility security meeting at St. Francis in Otisville and were in the process of arranging a local police officer to evaluate our facility to offer better security. That plan is on hold. Through the efforts of Glenn Brown, the Elders approved a summer Gospel concert series to reach out to our community. That was cancelled. It was also the plan to reinstate Small Group In-Home Bible Studies. That also has been put on hold until safer conditions occur.

In May, the Elders held a Special Meeting to discuss re-opening the church for worship. In order to follow State of Michigan guidelines, we could do this with no more than 100 in attendance, 6 feet between family groups, and the wearing of masks. The Elders also put in place an entrance and exit routine to minimize contact. All of this was done in keeping with the 5th Commandment in mind, to do no harm to our neighbor. Saturday Service would be held at 7:00 p.m. and Sunday Service would be held at 10:00 a.m. This was decided to keep attendance numbers at 100 or less in each service and to avoid having to disinfect the sanctuary between services. Continued adjustments will be made as the rules change.

Elders also made calls to members during the lockdown to see how they were doing and if there was anything the church could do for them during this stressful time. Members were told of the streaming worship services and the availability of a service DVD if they did not have internet.

Pastor's reported to Elders that the weekly Gathering on Thursday nights has been well attended. It is a time of fellowship, worship, Bible study and prayer. However, there is concern about the attendance on Sunday Bible Study. Pastors are spending time in preparation and having from 0-3 people taking advantage of the study. A survey was conducted in an attempt to move service times and Bible study times around, but it was not met with much enthusiasm.

Elders approved a video Children's Christmas program which will be spread out from Advent through Epiphany. Pastors are seeking ways to purchase DVD players for our members who do not have the internet or a DVD player so they can participate in worship. Elders approved a proposal for Salary and Personnel to consider which would increase the pay of the organists.

The Board looks forward to a return to normalcy and opportunities for us all to be together again as a church family.

Board of Social Concerns

January - Chairman Melissa Wagner and Secretary Carrie Daenzer elected. Additional board members: Luanne Jaruzel, Barb Bassett, April Ehrhardt, and Kim Mays. The board went over events from the previous year and planned for the upcoming year.

February - Life Team will now be under Social Concerns.

March - Our board signed up to do a Lent Dinner, but it was cancelled due to the pandemic. We received a request to help a member with an electricity bill, but were unable to help due to all spending on hold at this time. The City Rescue Mission of Saginaw contacted us and let us know they are unable to accept sack lunch donations at this time.

April - We were able to give \$200 toward a member's medical bills.

May, June, July, August - No meeting due to Pandemic.

September - Money given to Lola Wendt to help provide meals for shut-ins and people struggling.

October - City Rescue Mission of Saginaw lunches resumed.

November - The Giving Tree was started. We needed to adjust the way things are done due to a change at Well-spring. We will only be able to send gift cards or money will be direct deposited to them. Luanne Jaruzel finished her last term. Monica Koeltzow was elected and Melissa Wagner was re-elected.

December - The Giving Tree helped five local families this year. We also assisted the public school with eight of their families. The board sent a compassion gift to a family member who lost a loved one.

Respectfully submitted,
Melissa Wagner
Board of Social Concerns Chairman

Board of Stewardship No Report

Board of Trustees

** Some items may be missing due to COVID

1/25/20 – Finished Lighting in Church Office.

2/9/20 – Looking into Zoom Trax (Zip Line).

2/15/20 – Installed 4 new Promethean Boards.

3/16/20 – Pastors recommended a complete lock down of the facility and trustees passed it.

3/31/20 – Wood chips delivered for playground.

4/2/20 – Bill turned off boilers.

4/3/20 – Approved to suspend dumpster service.

8/17/20 – Bill put new LED Lights in 2 classrooms, picking up 200 bulbs this week and ordering 300 more.

9/11/20 Trustees worked on lights and roof.

9/12/20 – Ran more wiring through attic.

10/7/20 – Ron fixed walk-in freezer. \$122.00 for parts and no labor cost. Jacks is ordering a gas pressure switch for gym boiler.

10/15/20 – Approved new mural for the gym. The last one backed out.

12/12/20 – Put up Christmas lights.

Committee Reports

Building

Contingency Fund Balance (money market .2-.65%)
\$ 80,522.22

Mortgage Loan Balance end of year - 3.875% int.rate
\$ 366,837.17

Building Fund Offerings for year
\$ 231,331.01

Christian Care Committee

Even during this unique time of COVID-19 we are still the hands, feet and voice of Jesus. This is the belief of those who are involved with the Christian Care Committee. Through their ministry of love, care and compassion this committee serves the needs of the members in our congregation in many ways: hospitalized, shut-ins, new members, newborns and their families and those that have lost loved ones. During this past year, cards have been sent instead of in-person visits. We also serve those in need by preparing and serving meals for the residents of the City Rescue Mission of Saginaw. Through His Holy Spirit, we are enabled to carry out these ministries of love. If you would have any interest in serving our Lord in any of these ministries, please contact Paul Schoenknecht or Carol Weber.

Historical

Steve Kern - Chairman, Elaine Bickel, Kenneth III, Dale Higgins, Arnold Petzold, Ed Sergent, Laurel Woodward

The congregation will be 125 years old in 2022, and God willing, the same year the Activity Center will be paid off. We will be looking for old and new photos, bulletins, and memorabilia to make up displays. We would also like information on any members who served in the military - past and present. If anyone would like to help on the committee, please let us know.

Memorials

The past year has been very slow on Memorial giving and requests. It has been a pleasure working with our Memorial Committee to disburse funds as requested from our committee but we only received two requests. One request was to help pay for a mural for the gym wall and the other request was for a second camera to enhance the live stream worship service and recordings for special events in the church. We were fortunate to fulfill these requests. All of the monies that we work with come from donations to Memorials that are specified to be designated by the Memorials Committee. We are honored that we are trusted to give these funds to areas of the church and school for items that are not otherwise budgeted.

If you ever have a request for funds or questions regarding Memorials, please contact me at (989) 871-4809, or (989) 529-2513.

Sharon Keinath, Memorials President

Salary & Personnel

January:

-Contacted Keith Mueller with Lutheran Benefits to talk with staff regarding PPO vs. HMO and the costs to stay on. Will also discuss Health Savings Accounts.

February: No Business

March: No Business

April: No Business

May: No Business

June:

-Meeting to discuss bookkeeper open position.

- Hired Barbara Radloff for the bookkeeper position.

July: No Business

August:

-Yearly Health, Dental, and Vision rate has gone up 4.3%.

-Looking into getting a Health Savings Account for staff.

September: No Business

October: No Business

November: No Business

December:

-Payroll tax credits for Covid sick pay.

-Working with teaching staff and childcare workers to get paid properly when closed down.

-Teacher contracts signed.

- Housing declarations sent to staff.

Stephen Ministry

Stephen Ministry has become an integral way in which St. Paul reaches out to its members and community by providing caregiving ministry. Since 1985, your Stephen Ministers—all members who have received 50 hours of care-giving training—have provided one-on-one, Christ-centered Christian care to individuals experiencing crises such as loss of a loved one, divorce, a terminal illness, loneliness, unemployment, hospitalization, or spiritual struggles. Presently, we have 10 people who are actively matched in providing this care.

Over the years, we have trained and commissioned many Stephen Ministers, and although the majority of them are currently not officially matched, we do know that they are actively using their training in their everyday lives as they comfort the sick, bring joy to shut-ins, and serve their families with love.

This past year has been especially difficult for us to meet with our care-receivers on a one-to-one basis, as well as meeting together in our Supervision group. That being said, our people are deeply committed to this ministry and have figured out creative ways to "be there" for their matches. Whether via text messages, phone calls, waving through windows, or snail-mail cards and letters, this vital ministry carries on. As Leaders, we thank and praise our great God for these dedicated people and their Christ-centered ministry.

If you, or someone you know, would like to receive the care of a Stephen Minister, or if you would like to know more about this ministry, please contact one of your Stephen Ministry Leaders: Pastor Bruner, Laurel Woodward, Dianne Weber, or Paul Schoenknecht.

Youth Report

Our Youth Group year was shortened last year due to Covid 19 and the shut down. We were able to get a few events in though.

Nerf Wars and a Cereal and Games afternoon were enjoyed by our Spark group.

We had a sledding event planned for our older groups, but the weather...like the rest of the year...did not cooperate for us. We did hold a "Thank You to the Congregation" Chicken Dinner in January that was well attended.

One of our more popular events was held in February. Kids vs. Parents Volleyball game is always enjoyed by all our kids and parents. We had enough participants for 4 teams to be playing. It was great introducing new players to our game. We even had a few grandparents play with us this year!

As restrictions are being lifted we are planning events for this year. Be sure to watch for information coming soon.

Respectfully submitted,
Matt Ayotte

Strategic Planning Report

September 2019: About 17 months ago we initiated our planning process by meeting with the teachers and prioritizing needs. Since that meeting, we met several times beginning in the fall of 2019 and gathered input from various planning leaders and created a list of Ministry and Structural needs.

September-February 2020: We held several meetings during this time and identified some items (**social media**) that could be implemented immediately. Several members had the skills and desire to expand our online presence and live streams. Along with this came the need for quality equipment, presentations to the congregation and a Trust & Investment request for equipment. At the same time, the pandemic was starting to impact our in-person worship and the option of watching online became our only option.

June 2020 and going forward: I was asked to help with the current planning needs. We created a list of "now" priorities and shared this with planning team members and church leadership. They included:

School Marketing: Online videos, signs, social media presence, classroom videos, etc.

Current Staffing & Financial Discussions: Filling positions, cost of living, and retirements.

Debt: Encourage paying off early.

Social Media Presence and Innovative Outreach: Support our current efforts to reach and engage people (i.e., The Gathering, 202ONE, Mission Possible, Sunday morning Bible studies, Online devotions like Odd man out, Facebook policy, live streaming, videos, etc.)

Engaging our members not attending in person: Personal contacts by our Elders and others.

St. Paul Lutheran Church and School responded under particularly challenging circumstances.

- General giving was up by \$40,000 in 2020.
- K-8 school numbers actually went up; however, Preschool numbers were significantly lower.
- Our Social Ministry outreach sent out over 300 val entines to shut ins.
- Our online ministry has exceeded everyone's expectations. In 2020, sixty-one services were live streamed. Four teams were established to continue the Sunday streaming and special services.
- The principal on our debt was reduced with continued giving and some additional generous gifts. The mortgage could be paid off by winter of 2022 or sooner.
- In person attendance is increasing. We are also talking about how to return to activities that occurred prior to the pandemic. Zumba is back; Fish Fries are back, and other activities are being planned.

Planning issues on the "Now List" that still need some immediate attention are:

- **Finances:** There are various items to consider. Teachers are in demand, and our base pay for our called faculty is not attracting replacements. We have an open position, and some retirements will be occurring in the near future. About 90% of our general giving is going for salary and benefits, and we have a deficit budget. We need to continue talking about these issues and present options to the voters. It is recommended that a group of people pursue this topic and come up with options and costs.

- **Marketing our school.** Preschool was significantly lower, because many parents were keeping their children home. We need to celebrate and promote our National Lutheran Schools Accreditation. We also talked about funding and expanding our Grantparent program to provide more financial assistance. This emphasis is especially important in the spring.

Long Term Vision

- **Structural:** The Trustees are working diligently on this and will have more detailed information to present to the voters. They are listed in priority.
- New roof
- Parking lot
- Boiler components
- Ministerial and Program visions (Snapshot of information gathered in random order)
- Grantparent Program: Expand & Promote to the Congregation (Stimulus for school enrollments)
- Focus Within: Evaluate and increase the financial support of our faculty and staff.
- 125th anniversary Celebration: Planning Committee for Summer of 2022.
- Family Life Ministry position: New position
- Specialized Ministry Pastor (SMP) Position: New position (member from our congregation is interested in this.)
- Infant Day Care: Top priority of the school staff & identified as a local need
- Outdoor Summer Concerts for all ages
- Bring back or create annual events held at our facility (i.e., Fall Festival)
- Gospel Series: July/August 2021
- Local Missions: Identify and encourage our membership to reach out in our community
- Trust & Investment: Promote and conduct educational sessions about estate planning and wills.
- Building Expansion: Expand Narthex, build additional rooms, and develop a covered approach for dropping off/picking up members. This is a major building addition and would need a detailed analysis for further discussion.

I hope this provides some clarification as to the "Now Planning" and future vision of St. Paul Lutheran Church and School. Considering the challenges God has given us, He has blessed us in many ways. If anyone has any further questions, feel free to call or text me at 906-235-4968.

As the debt payment reaches its final stretch, my challenge to everyone is "What's next?"

-Mike LaPointe

Adult Bible Study

Sunday Morning Bible Study

With a few exceptions, Sunday morning Bible study is held every week. From January 2020 until mid-March 2020, Bible studies were held at 10:00am, between the 8:30am and 11:00am worship services. Due to the COVID-19 pandemic, starting in mid-March 2020 and continuing the rest of the year, Bible study was held online via Google Meet at 8:45am.

Pastor Bruner or Pastor Martinal generally lead the Sunday morning Bible study. In 2020, most of the studies were topical in nature, or were based on the appointed readings for the week.

No Adult Information Classes (AIC) were held in 2020. While much of 2020 was impacted by COVID-19, God's Word was studied by those who attended. We pray with the gradual abatement of the pandemic, Bible studies will once again be a primary source of comfort, reading, marking, learning, and inwardly digesting for us.

Submitted by Pastor Tim Martinal

Cradle Roll

The Cradle Roll is a program which starts with the baptism of a child from newborn to 7 years old. Following their baptism service where they are brought and welcomed into the family of God and St. Paul through God's Word and Water, the Godparents and parents are presented a Children's Picture Bible which they are asked to share their personal message to their Godchild and then present to the parents. A picture is taken of the family and posted on the Cradle Roll Board in the hallway of the church. We encourage all to take the time to look at those young families and take the time to get to know them, share with them and walk with them in the Lord.

Children hold a very dear spot in the heart of our Lord. He repeatedly used them as examples for us when He said "let the little children come to Me..." (Matthew 19:14) "...from the lips of children and infants, You, Lord, have called forth Your praise." (Matthew 21:16) "Whoever welcomes these little children in My name, welcomes Me." (Mark 9:37) and so many more which remind us how important all children of all ages are to HIM. Adults are children in His eyes and heart. We are ALL near and dear to HIM.

We rejoiced with 6 children being baptized this year.

Anyone interested in knowing more about this program can contact Sherry Sebert, church mailbox 592. Blessings to you in 2021.

Dorcas Lutheran Women in Mission

LWML PLEDGE:

In fervent gratitude for the Savior's dying love and His blood-bought gift of redemption we dedicate ourselves to Him with all that we are and have; and in obedience to His call for workers in the harvest fields, we pledge Him our willing service wherever and whenever He has need of us. We consecrate to our Savior our hands to work for Him, our feet to go on His errands, our voice to sing His praises, our lips to proclaim His redeeming love, our silver and our gold to extend His Kingdom, our will to do His will, and every power of our life to the great task of bringing the lost and the erring into eternal fellowship with Him. Amen.

Due to covid, we were not able to meet as a group all year. We did continue to collect and send in our Mites to be used for LWML mission projects around the world. We were not able to hold our annual fundraisers, but our ladies were busy creating in their homes. Several made quilts, rugs & other items and sold them online. So while our income was limited, it did make us able to fill our commitments to students. Our Secret Angel reveal was done with restrictions in the spring. At the beginning of the school year new angels were distributed and we continue to encourage and pray for these students through the year.

St. Paul Messenger

The St. Paul Messenger is a newsletter that provides our members with news about our church and school and the various activities and events that are happening at St. Paul. Each Messenger contains a message from the pastor, a list of memorials and gifts, church and committee news, school and youth events, a birthday page, the church calendar, and other articles as submitted throughout the year.

The Messenger can be found in the narthex or read online. Go to www.stpaul-millington.org, find the School or Church Info drop down menu, go to Current Events and go to Newsletter or Messenger. If you need a copy mailed to your home, please call the church office.

The Messenger is sponsored by the generosity of individuals at St. Paul remembering or honoring a loved one or a special occasion. The cost is \$75.00 per month and sponsors are always needed. Call the church office to reserve a special month.

St. Paul Lutheran School

School Mission Statement:

St. Paul Lutheran School is committed to engaging students with a comprehensive education grounded in God's Word to prepare them for a full life in Christ.

School Theme Verse: *Whatever you do, do it all for the glory of God. 1 Corinthians 10:31*

School Slogan: *Committed to Christ*

Theme for 2020-2021: *Sent to Serve*

There were three distinct divisions to the occurrences in 2020: January to March 13th may be described as "normal". Our year started as had years prior. Coming back from Christmas vacation our school family returned to the familiar setting of the classroom. In January, the second quarter ended, teachers attended a conference at Valley Lutheran and our mission emphasis was the Rescue Mission of Saginaw. NWEA testing, Moms and Muffins, and Jump Rope for Heart were some of the highlights of February. Our mission emphasis was Hearts for Jesus. During the first portion of March, students and staff celebrated Lutheran Schools Week with a variety of activities and service opportunities. Kindergarten Round-up and Pre-school Open House were conducted on March 15th.

March 16th – May 22nd proved to be anything but normal. St. Paul Lutheran School was placed in lockdown due to a worldwide pandemic caused by the Covid 19 virus. Online instruction was provided to our students. This was a major challenge, since most of our teachers had little experience with this method of instruction. However, they all stepped up to the challenge and with God's guidance we were able to continue to provide a Christian education using our curriculum. Students and teachers communicated online. Instruction and assignments were presented and submitted using Google Classroom, Zoom, etc. Learning in a classroom, playing at recess, conducting Chapel with Chapel buddies, field trips, assemblies and much more were placed on hold as we remained safe and prayed for an end to this disease. With modifications, we were still able to conduct Eighth Grade, Kindergarten and Preschool graduations.

Summer months were spent developing policies, composing our Michigan Return to School Roadmap and Return to School Toolkit and planning for face-to-face or online instruction.

August – December can best be described as a hybrid situation. St. Paul was blessed to be able to conduct face-to-face instruction. Following state requirements, students needed to wear a face covering, hand-washing was a frequent occurrence, and social distancing was required. We were still able to worship our Great God in Chapel, but were unable to have Chapel buddies. Assemblies, field trips and most sporting events were not allowed. Due to some of our staff contracting the Covid virus, St Paul was closed from November 4-11. A tremendous blessing was to still be able to provide a modified Children's Christmas Service. Since we were unable to meet together as a large group, each class developed a vignette on one of the characters from the Christmas story centered on the school's 2020 theme, *Sent to Serve*.

Through all the change, difficulties and uncertainties, "God has been our refuge and strength." We pray for His continued blessings and protection as we enter 2021.

School Staff

Principal

Paul Schoenknecht

Preschool

Amy France

Alyssa Michalski

Christina Rosencrants

Kindergarten

Christina Petzold

First Grade

Teresa Walter

Second Grade

Carol Weber

Third Grade

Connie Singer

Fourth Grade

Jessica Phillips

Fifth Grade

Brenda Hoskey

Sixth Grade

Dawn Devereaux

Seventh/Eighth Grades

Christy Ostrander

Physical Education/Technology

Craig Stiff

Band

Daniel Impemba

Reading Specialist

Lisa Bach

Financial Secretary

Diane Leach

Secretary

Terri Jo Keinath

Kitchen

Bonnie Gross

Sue Howey

Mary Stewart

Custodians

Bill Weber

Roger Leach

Child Care/Latchkey

Director –Christina Rosencrants

Alyssa Michalski

Amy France

Dameon Knox

Terese Dobis

Cassandra Matthews

PTL

The Little Caesars fundraiser made \$1500. We were able to have an outdoor movie night and we are in the process of a Rada fundraiser.

Church Music

Choir and School Music

Never would I have thought that there would come a time that music would go away, but that is what happened thanks to the COVID virus. Up to March of 2020, we had been operating as usual. School and church choirs, handbells and brass had been sharing their musical talents in scheduled services, as well as the annual Christmas concert and the children's Christmas services. We were in the midst of the Lenten season when everything shut down. We tried gathering a small group of willing folks together to lead the singing for livestream services, but soon that was even taken away. Only seven people had access to the church and school buildings for very specific purposes. Easter morning is not the same when there are only five people in church. Fortunately, we were able to reach out to the congregation and others through livestreaming. Occasionally, a few of us would get together and sing for a service. School began in the fall with no mixing of classes. Band was back to rehearsing with masking and other limitations. Small groups and classes of children were able to be a part of a unique Christmas service with "Sent to Serve" as the theme. Each service featured a character from the Christmas story and focused on how they served. The annual Music Festival at Valley Lutheran was cancelled. The Church Choir began rehearsing with social distancing and some masking and has been able to sing by spreading out in the front of the church (not a comfortable place for them, but they love to sing more). Even through this challenging time, God has been constant, and His gift of music is coming back. Soon you will hear "The Time for Singing has Come" ringing from the balcony again.



Organists

Teresa Walter serves as the organist and music director at St. Paul Lutheran Church.

Janette Keinath has been one of our organists for many years and has resigned this fall of 2020. Thank you, Janette, for your faithful service to St. Paul.

Jubilee (Jr. Bells)

Members this year included: Joseph Bassett, Caleb Beyette, Hunter Dennis, Blake and Grace Erlenbeck, Leo Sandusky, Parker and Jake Rodammer, and Qwilleran Schmandt. It was a quiet year because of Covid, so we did not have our regular scheduled Music Festival or the St. Paul Christmas Concert that we normally play in. We still had our practices while following safety guidelines when school was in session in the Fall. This is a dedicated group coming in before school on Tuesdays at 7 a.m. to practice. We always need more ringers, so if interested to play when school starts again in the Fall of 2021, please contact Connie Rodammer (director) at 989-550-6501 or 871-3065. Hope to see more ringers join!!

Handbells

Those who served God by playing handbells were Shelley Shollack, Katherine Weber, Connie Damm, Barb Radloff, and Luanne Jaruzel. As a small group, we were blessed to be able to practice and play for church despite COVID restrictions. We are grateful that God allowed us to use our talents to bring music to the congregation of St. Paul during this unusual year.

Brass

Brass has been on hold for the year. Once they gather again, new instrumentalists are always welcome. Call the church office if you would like to serve in this way.

Praise Team

The Praise Team leads the Contemporary Worship services on the 1st & 3rd Sundays of the month at 10AM.

"Here We Stand"

In 2017, we observed the 500th anniversary of the Reformation. The Reformation emphasized the truth found in God's Word alone that we are only saved by Grace through Faith in Jesus Christ. The Michigan District of the Lutheran Church – Missouri Synod embarked on a campaign to raise support for the spread of this precious message. Here is a brief summary of what individuals and congregations of the Michigan District have accomplished with God's help. Our congregation will have four door offerings to go toward this important work in 2021.

A "By the Numbers" look at *Here We Stand* through January 11, 2021

\$7,190,159.48 Total campaign gifts, pledges, and goals

\$6,971,462.29 Cash received which includes \$600,000 CEF Matching Funds

\$162,016.97 Outstanding commitments (pledges)

1,549 Total Contributors

1,383 Individual Contributors

166 Congregations Contributing

46.1 % of Michigan District Congregations currently participating

15,057 Participants in the "Crafted By Truth" Bible Reading Program

2,598 Participants who have completed the Bible Reading Program

13,300 Attendees at the 500th Anniversary Worship Service at the Breslin Center

\$1,368,030.67 Total given/pledged for Professional Church Worker Scholarships

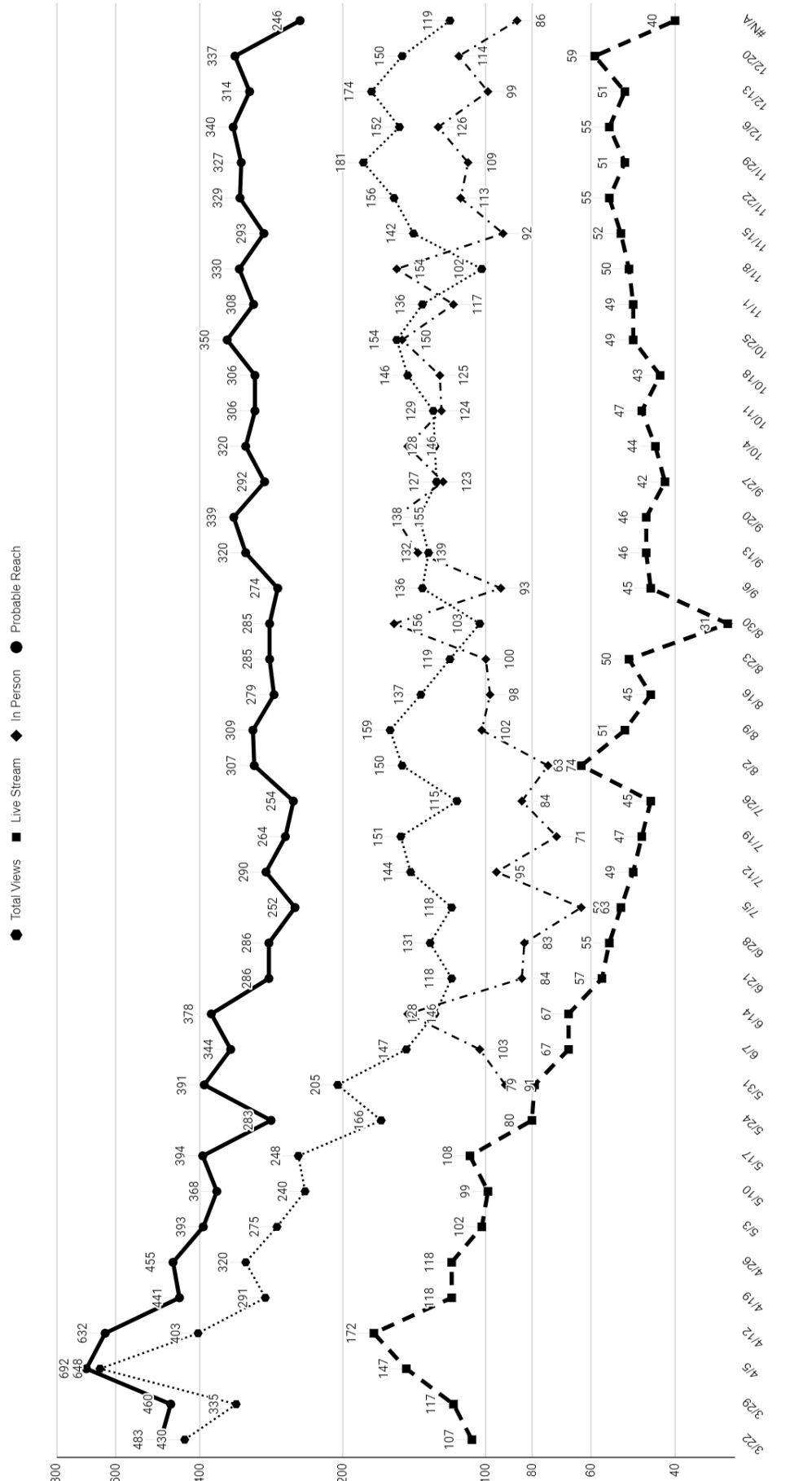
\$3,102,063.30 Total given/pledged for Innovative Missional Ministry

\$1,040,328.11 Total given/pledged for Michigan District Endowment

\$1,623,057.17 Total given/pledged for International Ministries

Worship Attendance

Graph of in-person and online attendance.



Membership Activities

Baptisms

Patrick Law
Eleanor Stewart
Wyatt Weiss
Tucker Woolwine
Ellie Romain
Margaret Higgins

Adult Baptisms

Kenneth Wilson

Confirmands

Olivia Bailey
Graci Brooks
Lydia Bruner
Nathaniel Okorowski
Carly Trinklein

Adult Confirmands

Funerals

Sandra Pavlicek
James Rude
LuRene III
Loraine Petzold
Clemens III
Joyce Hibbard
Katherine Rohn
Arthur Weber
Robert Osborn
Irene Smith
Dale Peche
Joyce Koch

Weddings

Cory McGregor & Alexandria O'Hearn
David Ackerman & Katey Knoll
Cameron Giardini & Jena Petzold

Transfer In

Reinstate

Profession of Faith

Marlene Brown

Transfer Out

Alex Johnson & daughter, Eden to St. Lorenz
Crystal Schmitt, Matthew Burns, &
children, Austin & Caitlyn to St. Lorenz
Bethany Daenzer to St. Michael's

Release



2021 Ushers

Team A

Feb., May, Aug., Nov.

8:30AM Service

Captain – Phil Gordon
Assistant - James Kribs
Dave Ackerman
Tony Kohler
Peter Shollack
Andrew Weber
Dennis Weiss

11AM Service

Captain – Dick Gross
Assistant – Arnold Petzold
Aidan Bach
Kenton Gleason
Gary Hecht
Tom Keinath
Gloria LaPointe
Phil Petzold

7:30PM Service

Captain – Brian Gladys
Mason Lugg
Dale Peche

Team B

Mar., June, Sept., Dec.

8:30AM Service

Captain – Dwight Keinath
Assistant – Michael Albert
Ken Auernhammer
Colin Meacham
Daniel Meacham
Lester Miller
Jeremy Petzold
Barbara Radloff
Dwight Radloff
Matt Singer
Eugene Weiss
Bud Zeck
Mike Ziegler

11AM Service

Captain – Richard Harpst
Assistant – Mark Rude
Mike Hoard
Heath Keinath
John Petzold
Alden Rodammer
Jay Rodammer
Brandon Rude
Hans Schmandt
Peyton Schmandt

7:30PM Service

Captain – Jim Jaruzel
Sheila Haynes

Team C

Jan., April, July, Oct.

8:30AM Service

Captain – Glenn Brown
Gale Brown
Armand Carmona
Fay Carmona
Mike Kern
Ron Schiefer
Gary Wagner
Bob Wager
Bill Weber
Duane Weber
Katherine Weber
Ed White

11AM Service

Captain – Tim Daenzer
Assistant – Tim Brown
Danielle Ayotte
Matt Ayotte
Paige Ayotte
Abby Brown
Corey Daenzer
Jason Ketels
Arlyn Marks
Rod Wilson

7:30PM Service

Captain – Jeffrey Yorke
Chad Fackler
Marc Keinath

Greeters

1st Saturday
1st Sunday
8:30AM
11AM

Wilbert & Sue III
Shirley Ann Petzold
Les & Diane Maxson,
Ron & Olga Nims

2nd Saturday
2nd Sunday
8:30AM
11AM

Shelli Lugg
Ken & Kathy III, Gale Brown
Wayne & Luanne Jaruzel

3rd Saturday
3rd Sunday
8:30AM
11AM

Mason Lugg
Katrina Wager, Rosie Horning
Dale & Pam Hanlin

4th Saturday
4th Sunday
8:30AM
11AM

Ed Sergent
Dorothy Schreiber, Eileen Ziegler
Keith & Heidi Woolwine

Sextons

Ted & Katrina Wager
Matt & Angie Ayotte
Ed & Marcia Keinath
Rod & Nancy Wilson
Armand & Faye Carmona

Acolytes

Acolytes are on hold until further notice.

Screen Techs

Alexis Bruner
Brandon Draper
Grace Erlenbeck
Connor Hoard
Julie Keinath
Degrick Koch
Singers
Malachi Wager

Valley Lutheran High School Students

Juniors

Danielle Ayotte
Paige Ayotte

Freshmen

Lydia Bruner

Altar Guild

The year 2020 has been unusual and difficult for many. The COVID-19 pandemic has affected everyone in one way or another. However, God has been faithful in His provision and protection to us at St. Paul. We have been able to worship in person and online, and God has provided servants to carry on His work.

I want to personally thank every woman who has served on the Altar Guild since I took on its leadership two years ago. Because of the pandemic, not everyone on the guild was able to physically serve in her usual capacity. I thank those who could not for their prayers and hope that at some point they may be able to return to serve. I thank the following ladies who were able to serve by setting up communion, cleaning the chancel, laundering robes and linens, and decorating for Easter, Thanksgiving and Christmas: Fay Carmona, Heather Sergent, Lilian Sergent, Karen Graham, Lorine Petzold, Marie Ross, Lisa Rodammer, Pam Hanlin, Diane Maxson, Melissa Wagner, Shelli Lugg, Vicki Albert, Cheryl Roeske, Ellie Ayotte, Beth Skouson, Kristin Hoard, Julie Rude, Shirley Petzold, Amy Yorke, Diane Blue, Bonnie Wittum, and Jan McKee. Please forgive me if I have left anyone out. I so appreciate everyone's help! I want to also offer a special thanks to longtime member and faithful servant Lorine Petzold, who is taking a much deserved "retirement" from the altar guild.

Because of the pandemic, we had to set up communion differently. The common cup was not used, so we had to set up more trays for the common cups, spacing them out on each tray. Drive through communion was also offered Sunday afternoons, so the ladies left one tray of wine and the chalice of communion wafers for the pastors to use. Everyone adjusted to the necessary changes.

Several ladies stepped down from the altar guild even before the pandemic hit, and since the pandemic, our numbers have declined more. Many ladies serve in multiple ways and multiple months. We need more help! Many hands make light work. Please consider offering your time and talent to the altar guild. Contact me with any questions at 989-550-2558. Thank you! Lisa Bach

St. Paul Tellers

Head Teller/Bookkeeper: Luann Licavoli 871-3724 / 989-710-0748

Team 1:

Heather Sergent, Captain 871-5795
Sue Howay 871-9046
Laura Sherman 871-5799
Kimberly Torrey 871-9872

Team 2:

Sue Fabbro, Captain 871-4496
Linda Dues 871-4817
Sharon Gross 871-2379
Connie Keinath 871-4125

Team 3:

Luann Licavoli, Captain 871-3724
Faith Damm 871-2008
Sherry Sebert 871-3084
Bonnie Wittum 871-9452

Team 4:

Janice Schiefer, Captain 871-3971
Luann Licavoli 871-3724
Rachel Higgins 989-980-9828

Team 5:

Sheila Hebner, Captain 871-2959
Matt & Angie Ayotte 989-751-3558
Ted & Katrina Wager

Substitute Tellers:

Norma Taylor 871-3443
Geri Blue 871-4043
Jeanette Reinert 871-3533

Please Note:

Teams 1 through 3 count regular services on a three week rotation.

Teams 1, 2, 3 count on their assigned Sunday after second service.

Team 4 is the special services team assigned to count such services as: New Year's, Lent, Maundy Thursday, Good Friday, Thanksgiving, Advent, Christmas Concert, Children's Christmas, Christmas Eve, Christmas, Etc. They generally count the day after the service. If a special service falls on a Sunday AM, it is counted by the regular services team.

Team 5 is the Sunday School Team. They count following Sunday School.

Voters' Assembly Year in Review

February

- Video Camera proposal for the church. Buying new cameras will give us the ability to stream our worship services. Will be beneficial for shut-ins and others who can't make it to church, and good for promoting the school with videos.
- Mortgage balloons every five years. Moved to refinance at 3.875% with same payment of \$14,135 and payoff date still October 2020.
- TIM Missionaries pledge will be \$9,000.
- Adding a new Director of Volunteers position under the Board of Stewardship.
- Trust & Investment balance \$611,247.28. Amount for disbursement is \$31,239.07.

April

- No meeting due to Covid. Church and school shut down. Previous plans for video cameras was accelerated and church services were live streamed beginning March 22nd at 10AM. Added an online Bible Study on April 26th at 8:45AM. School switched to online. Thank you teachers for the work put forward to continue teaching in this new way. Church services continued by going live stream. Amazing how God's timing works! We discussed cameras, purchased them, set everything up and were ready to go without missing a Sunday. Thank you to Jon Keinath and any helpers for all they did to keep things going.

June

- In person church May 31st with Covid protocols. Continuing to stream. Offering communion after church on the steps outside.
- Many unknowns with how the next school year will be. Task Force formed to develop a plan for a safe environment for face-to-face learning.
- Application for Cares Act approved. This provides funds for resources to assist children due to the pandemic. Tutoring will be available throughout the 2020-21 school year.
- Building payments have been deferred. Donations going to the Contingency Fund.
- Events continue to be cancelled for safety reasons.
- Diane Mills has resigned. Barbara Radloff has accepted the position as the new Bookkeeper and Gloria LaPointe will be the new Financial Director.
- Moved to pledge \$10,000 to District.

August

- School will begin August 31st in person. Many new rules due to Covid.

October

- Instead of the Children's Christmas Service, the students prepared short recorded episodes shown during the church services of Advent and Christmas.
- We received a Paycheck Protection Program (PPP) Loan of \$188,225 to pay salaries and utilities. All will be forgiven.

December

- Nominated Steve Kern as lay representative for the Circuit Forum.
- Brenda Hoskey will be resigning after this school year.
- School received a \$10,000 grant from the Frankenmuth Credit Union to change the communication system to Skyward.

Memorials

Name	Bal. 1-1-20	Income	Expense	Bal. 12-31-20
Historical Fund	3,123.81	-0-	-0-	3,123.81
Don Haines Scholarship	4,180.00	-0-	1,250.00	2,930.00
Memorials Undesignated	14,565.21	1,351.64	477.93	15,438.92
General Fund	-0-	7,449.00	7,449.00	-0-
Building Fund	-0-	3,120.00	3,120.00	-0-
School Fund	-0-	520.00	520.00	-0-
Total Memorials	21,869.02	12,440.64	12,816.93	21,492.73

ST. PAUL'S LUTHERAN CHURCH
 TRUST & INVESTMENT COMMITTEE
 STATEMENT OF INCOME FOR PERIOD 1/1/2020 THRU 12/31/2020

Merrill Lynch CMA Account

Balance cash on hand 1/1/2020 \$ 36,426.86

Receipts:

ML Checking Interest	5.73
ML Deposit Program	2.00
ML CD Interest	5,188.61
ML Preferred Stocks Dividend	6,566.68
Church Extension Fund Interest	789.87
Greater Beneficial Union of Pittsburg Interest	9,753.66
Farm Bureau	1,374.99
Redemption Church Extension Fund	10,804.48
Redemption CD Wells Fargo	22,000.00
Redemption CD DN Morgan Stanley	22,000.00
Redemption PFD Stock PNC Financial Service Group	\$ 19,784.08
Gain on Redemption on PFD Stock	\$ 15.92
Richard Petzold Estate	8,491.20

Total Receipts 2020 106,777.22

Disbursement:

Merrill Lynch Fee	80.00
Check Fees	1.50
Board of Elders	11,469.00
Board of Trustees	22,217.79
Purchase CD DN Morgan Stanley	22,000.00
Purchase PFD Stock Southern Co	41,250.00
Purchase Greater Beneficial Union of Pittsburg	10,804.48

Total Disbursement 2020 107,822.77

Balance cash on hand 12/31/2020 35,381.31

Principle in Merrill Lynch CMA Account 9,025.28

Amount Committed 2020 Not Billed 2,000.00

Balance to Spend in 2021 \$ 24,356.03

ST. PAUL'S LUTHERAN CHURCH
 TRUST & INVESTMENT COMMITTEE
 STATEMENT OF INVESTMENT 12/31/2020

Inventory of Investment @ 12/31/2020	
Merrill Lynch CMA Account	\$ 35,381.31
Merrill Lynch Certificate of Deposits	
CD Capital One Bank 2.05 due 2/16/2021	\$ 22,000.00
CD State Bank of India 2.3% 2/24/2022	\$ 22,000.00
CD Sallie Mae Bank 2.7% 2/15/2023	\$ 22,000.00
CD Comenity Capital Bank 3.1% 2/15/2024	\$ 22,000.00
Merrill Lynch Preferred Stocks @ Cost	
Truist Financial Corp. 5.20%	\$ 19,811.79
Brightsphere Investment Group 5.125%	\$ 18,116.11
Dominion Energy Inc. 5.25%	\$ 19,762.15
First Republic Bank 5.50%	\$ 19,767.96
Gabelli Multimedia Trust 5.125%	\$ 18,092.18
Nextera Energy Capital Holdings 5.25%	\$ 19,820.05
Renaissancere Holdings Ltd. 5.375%	\$ 19,828.72
Wells Fargo & Company 5.50%	\$ 19,804.24
Southern Co. 4.20%	\$ 41,250.00
Greater Beneficial Union of Pittsburg (Interest rate 4.00%) No Maturity Date	246,460.00
Church Extension Fund	
2.00% due 2/3/2022	10,000.00
2.5% due 3/22/2023	20,000.00
Farm Bureau 2.75% due 6/9/2024	50,000.00
Inventory of Investment @ 12/31/2020	\$ 646,094.51

Trust Investment Committee

Chairman, Richard Gladly
 Secretary, Sue Fabbro
 Treasurer, Michael Kern

Member, Gloria LaPointe
 Member, Edward Keinath
 Member, Roger Wendt
 Member, Sandy Fackler

2020 FINANCIAL INFORMATION

Schedule of Change in General and Restricted Funds Cash Balances					
December 31, 2019 to December 31, 2020					
		December 31, 2019	Receipts	Disbursements	December 31, 2020
General Fund Cash balance	(A)	\$ 17,548.63	\$ 1,140,134.88	\$ (995,990.39)	\$ 161,693.12
Restricted Cash balances					
38201 School General Fund (Des)		32,465.90	46,608.57	(43,018.42)	36,056.05
38202 Technology (Des)		32,400.76	12,398.21	(28,992.76)	15,806.21
38203 Athletic (Des)		1,295.75	3,558.10	(4,141.56)	712.29
38204 Field Trips (Des)		290.85	400.00	(470.00)	220.85
38205 8th Grade DC Trip (Des)		4,369.42	1,980.00	(5,488.00)	861.42
38207 PTL (Des)		24,489.81	14,702.54	(25,034.30)	14,158.05
38208 Scholarships (Des)		18,441.04	8,893.74	(9,080.00)	18,254.78
38209 Education Programs (Des)		13,006.98	3,859.91	(2,720.87)	14,146.02
Total 38200 Education (Des)		\$ 126,760.51	\$ 92,401.07	\$ (118,945.91)	\$ 100,215.67
38300 Elders (Des)		18,219.46	5,715.00	(13,007.81)	10,926.65
38400 Evangelism (Des)		303.10	1,053.29	(698.38)	658.01
38450 Fellowship (Des)		886.92	428.98	(216.62)	1,099.28
38600 Social Concerns (Des)		5,228.81	3,818.94	(1,360.68)	7,687.07
38700 Stewardship (Des)		13,190.58	11,757.08	(10,000.00)	14,947.66
38800 Trustee (Des)		16,640.59	41,014.79	(31,472.11)	26,183.27
38900 Smith Estate (Des)		0.00	0.00	(95.65)	(95.65)
39300 Elders (Mem) (Historical Funds)		3,123.81	0.00	0.00	3,123.81
39700 Stewardship (Mem)		18,745.21	1,751.64	(2,627.93)	17,868.92
Total 38000 Church (Des & Mem)		\$ 76,338.48	\$ 65,539.72	\$ (59,479.18)	\$ 82,399.02
Total Cash balances-General and Restricted		\$ 220,647.62	\$ 1,298,075.67	\$ (1,174,415.48)	\$ 344,307.81

Statement of General Fund Revenue and Expenses				
For the years ended December 31, 2020 and 2019				
		Jan - Dec 2020	Jan - Dec 2019	% Change
40000 General Fund Operating Revenue				
40200 Education				
40201 Prior Year Balances		3,513.05	9,947.12	-64.68%
40203 Tuition - K-8 Member		101,857.44	87,396.47	16.55%
40204 Tuition - K-8 Community		51,026.91	56,173.88	-9.16%
40206 Processing Fees		2,204.26	2,853.54	-22.75%
41213 Child Care / Latchkey / Preschool	(C)	98,788.69	154,571.60	-36.09%
Total 40200 Education		\$ 257,390.35	\$ 310,942.61	-17.22%
40300 Elders		1,524.80	4,652.28	-67.22%
40500 Finance				
40501 Envelopes - General		642,749.42	600,932.83	6.96%
40502 Other Revenue		18,280.56	34,041.26	-46.30%
40503 Plate - Cash		9,047.20	27,149.16	-66.68%
40504 Other Offerings		17,944.10	11,896.72	50.83%
40507 PPP Loan Forgiven	(B)	188,225.00	0.00	
Total 40500 Finance		\$ 876,246.28	\$ 674,019.97	30.00%
40600 Salary & Personnel		3,535.00	0.00	
40800 Trustees				
40801 Rental Revenue		930.95	2,576.20	-63.86%
40802 Other Revenue		482.50	710.75	-32.11%
Total 40800 Trustees		\$ 1,413.45	\$ 3,286.95	-57.00%
Total 40000 General Fund Operating Revenue	(A)	\$ 1,140,109.88	\$ 992,901.81	14.83%

Statement of General Fund Revenue and Expenses-continued (page 2)

For the years ended December 31, 2020 and 2019

	Jan - Dec 2020	Jan - Dec 2019	% Change
50000 General Fund Operating Expense			
50200 Education			
51213 CC/LK/PS Expenses	4,645.79	0.00	
Total 50200 Education	\$ 4,645.79	\$ 0.00	
50300 Elders - General Fund	8,678.75	13,373.46	-35.10%
50500 Finance			
50501 Other Expenditures	94.87	107.24	-11.53%
50502 Merchant Service Fees	2,590.48	2,067.59	25.29%
50503 Bank Fees	(285.27)	20.26	-1508.05%
50505 Office Supplies	110.16	244.98	-55.03%
50506 Postage	113.05	31.39	260.15%
50507 Quickbooks Software	4,631.81	2,220.25	108.62%
Total 50500 Finance	\$ 7,255.10	\$ 4,691.71	54.64%
50600 Salary & Personnel			
50601 Independent Contractors	9,054.09	17,801.53	-49.14%
Total 50600 Salary & Personnel	\$ 9,054.09	\$ 17,801.53	-49.14%
50750 Stewardship	1,283.86	1,300.48	-1.28%
50800 Trustees	72,015.53	76,322.62	-5.64%
55000 Wages - Salaried			
55001 Pastoral	107,712.96	106,760.04	0.89%
55002 Principal	49,578.03	49,477.92	0.20%
55004 Teachers	303,854.62	302,605.12	0.41%
55005 Custodial	32,944.08	32,844.00	0.30%
55006 CC/LK/PS Director	35,568.12	29,119.92	22.14%
Total 55000 Wages - Salaried	\$ 529,657.81	\$ 520,807.00	1.70%
56000 Wages - Hourly			
56001 Administrative	35,917.48	40,433.42	-11.17%
56002 Child Care / Latchkey Lead	18,880.37	28,868.62	-34.60%
56003 Child Care / Latchkey Aides	29,421.22	27,852.64	5.63%
56004 Custodial	11,772.14	11,597.91	1.50%
56005 Lunch Workers	20,324.01	20,528.31	-1.00%
56007 Organists	2,250.00	2,850.00	-21.05%
56008 Preschool (F)	15,256.44	4,804.66	217.53%
56012 Bookkeeper	8,323.25	0.00	
Total 56000 Wages - Hourly	\$ 142,144.91	\$ 136,935.56	3.80%
57000 Employer Paid Taxes / Benefits			
57001 Health Insurance (D)	124,954.18	152,283.77	-17.95%
57003 SS/Medicare Employer Taxes (E)	6,561.68	20,211.13	-67.53%
57004 Health Care - Medicare Eligible	13,050.72	14,651.04	-10.92%
57005 Concordia - Pension	71,862.92	71,444.18	0.59%
Total 57000 Employer Paid Taxes / Benefits	\$ 216,429.50	\$ 258,590.12	-16.30%
Total 50000 General Fund Operating Expense (A)	\$ 991,165.34	\$ 1,029,822.48	-3.75%
Gen Fund Revenue over/(under) Expenses	\$ 148,944.54	\$ (36,920.67)	503.42%

Building Fund Summary

	December 31, 2020	December 1, 2019	
Contingency fund balance (money market .2-.65%)	\$ 80,522.22	\$ 1,821.45	4320.78%
Mortgage loan balance 3.875%	\$ 366,837.17	\$ 453,703.58	-19.15%
Building fund offerings for year	\$ 231,331.01	\$ 155,992.68	48.30%

(A) \$4,825.05 to be received from payroll tax credit; \$25.00 accounts receivable credit

(B) General Fund bank balance and revenue increased significantly because of PPP loan forgiveness of \$188,225

(C) Child Care/Latchkey/Preschool revenue decreased because they were closed for several months in spring/summer for COVID-19

(D) Health insurance costs decreased for 2020 because of plan changes, COVID-19 rebates, reduction of coverage for staff family members

(E) Social Security/Medicare employer taxes decreased in 2020 because of approximately \$14,000 in FFCRA paid sick leave payroll tax credits

(F) Preschool teacher hired in 2019 to help with staff workload