



*St. Lucas United Church of Christ  
Annual Report  
November 10, 2024*

**St. Lucas United Church of Christ  
Annual Meeting  
November 10, 2024**

**AGENDA**

Call to Order

Opening Prayer, followed by Covenant

Introduction of Staff, Council Members and Parliamentarian

Approval of Semi-Annual Meeting Minutes

Senior Pastor Report

Bridge Minister of Congregational Life Report

Financial Report of the Church

Review of 2025 Budget

Bylaws Revision

PET Trust Document Revision

Election of New Ministry Members

Other New Business

Questions and Comments

Adjournment with *The Lord's Prayer*

**ST. LUCAS UNITED CHURCH OF CHRIST  
SEMI-ANNUAL CONGREGATIONAL MEETING  
June 2, 2024**

\*Council President Marty Schmidt officially called the meeting to order at 11:02 a.m.

**Opening Prayer** - Pastor Janet Pillman led the group with the opening prayer.

**Opening Remarks by Council President, Marty Schmidt** - Marty asked the crowd in the sanctuary and those attending via Zoom to remain in covenant with each other during the meeting. He asked each member to speak only for themselves using "I" statements. All will listen openly and fully to one another. Not changing what someone says. Not correcting but rather asking for clarification. Marty asked the group that if they are open and committed to that covenant, to answer with *"I will with the help of God."*

Marty reminded the crowd to sign in on the attendance sheet for a record of this meeting. He also asked, if you have a question, please wait for the runner's microphone before speaking and to state your name for the record. Marty read the names of the St. Lucas UCC staff members. Marty then presented the names of the nine Council members for 2024. Marty also invited the congregation to attend our monthly Council meetings in person or via Zoom. All are welcome. Paul Simons was introduced as the meeting parliamentarian.

**Approval and Adoption of the Minutes** - Marty referred to the Minutes of the Annual Congregational Meeting held on November 12, 2023, located on pages 1-13 of today's Semi-Annual Meeting Report booklet. Marty asked if there were any additions, deletions, or corrections needed to the 11/12/23 minutes. There were none. Cathy Viehman made a motion to approve the minutes. PJ Barbeau seconded that motion. Marty asked if there was any discussion needed. There was none. Marty asked by a show of hands by those in attendance to approve the minutes. The motion to accept the 11/12/23 Annual meeting minutes was approved.

**Bridge Minister of Congregational Life Report** - Rev. Merrimon Boyd's written report was listed on page 14 of the meeting booklet. Rev. Boyd was not in attendance. No questions were asked about his report.

**Council President Report** - Marty referred today's attendees to his written report on page 15 of the packet. He will be happy to answer any questions during today's question/answer portion of the meeting if necessary.

**Financial Committee Report** - Wanda Gillman, current Financial Secretary introduced herself and the members of the 2024 Financial Committee. She advised that her written report is on pages 16-17 of today's meeting packet. Wanda explained the slides she will present are the components of the financial reports reviewed each month by the Financial Committee. She proceeded to explain what items are assigned to the following categories: Revenue, Expenses, Endowments, and accounts in addition to the Balance Sheet. This year the Financial Committee has worked to isolate the General Fund to only include the Revenue and Expenses, separating the endowment activity to ensure there is always clear and concise reporting.

Wanda limited her discussion of the endowments to advise the General Endowment receives their distribution twice/year. The P.E.T. and Beyersdorfer Fund receive their distributions once a quarter. Wanda reminded the attendees that the church does not have free access to those endowment funds. The contributors of the funds are the ones who designate how those monies are to be utilized.

Wanda continued to explain that the Balance Sheet contains the running totals of the bank accounts, the Net Asset accounts and the Liability accounts. The Liability accounts will soon have a different appearance.

Wanda shared that the Liability accounts were created many years ago. Yet it was recently determined some of those accounts were not in active use. As some of those funds were not regularly used those monies were typically used to offset the General Fund when it fell into a negative balance. Upon researching these line items, The Finance Committee/Pastor Vicki/Realm Systems identified which Liability accounts to eliminate. The monies contained in those eliminated Liability accounts will be moved to the Net Assets. This will allow for a clearer representation of the accounts reporting.

Wanda continued with her slide presentation highlighting the church's YTD financial activities (January - March, 2024) of Revenue vs. Expenses. Regarding the Revenues, the YTD balance is \$217,859.95 vs. the YTD Budget amount of \$238,425.03. This results in a difference of \$20,565.08 between the two. Regarding the Expenses, the YTD balance is \$270,869.70 vs. the YTD Budget amount of \$277,254.04. This results in a difference of \$6,384.34 between the two. These totals combine to result in a first-quarter difference of \$14,180.74 for Revenues/Expenses compared to the 2024 budget.

Wanda asked if there were any questions. There were none. She invited email communication should anyone have a question after today's meeting.

Marty interjected that the reality of St. Lucas UCC is we now have a truer count of membership, participation, worship, stewardship, etc. with a much more solid number in place. He stated we can only afford what a church of 250 members can afford. Therefore, we need to start accepting that reality and building future budgets based on that data. Moving forward serious financial decisions will need to be made to reduce the budget deficit. Marty shared that beginning in July, Council Conversations will be scheduled to discuss the "will of the church". Whether that be by way of sacrifices/cuts or increasing Stewardship.

**Perpetual Endowment Trust** - Bill Biedenstein, Chairman of P.E.T. introduced the names of the 2024 trustees of P.E.T. He shared an update on the trust's activities this year by offering the following information:

- This trust was enacted in 1984. For anyone who may desire, a paper copy of the By-laws is available for review in the church office by request. As this is a "perpetual" document it was "tightly and rigidly written" for the future protection of St. Lucas UCC. The By-laws are a contract between contributors, the congregation, and the five trustees. It is intended to be perpetual.
- The principal is "not to be spent" unless under the exception of extreme emergencies, such as fire, weather, or destruction, etc. Income only can be distributed to the church from this trust. This does not include Capital Gains or principal. The income derived from this trust is 20%-80% of the dividends and interest. The trust dictates the income is to be used for the "religious programs" of the church.
- In contrast to 1984 Bill feels the current P.E.T. distributions are the largest contributor to St. Lucas UCC as compared to the 1984 distributions of P.E.T. which were miniscule. The importance of the trust has grown over the past 40 years.
- The status of P.E.T. funds for the first quarter of 2024 is:
  - Assets: \$3,378,103.51M

- Income i.e. dividends & interest: \$24,295.28
- Distribution: \$19,569.22 (i.e. 80% of Income)
  - This represents one quarter of the year. (\*Distributions are made each quarter.)

At the November 2023 Annual meeting, a mandate was issued to the trustees to determine if our trust complies with current UPMIFA laws. Legal counsel has been consulted since that meeting. Bill shared that our trust does comply with current UPMIFA laws. However, the consultant advised that our trust “could do better” under current regulations.

*(\*Side Note - The Uniform Prudent Management of Institutional Funds Act -UPMIFA- is a law enacted in 2006 that provides guidelines for how charities and nonprofit organizations manage and invest their funds. The law's purpose is to protect the assets of these organizations from loss or misuse. It replaced the UPMIFA laws established in 1972.)*

Options advised to the trustees by the consultant were:

- Option One - A change to the trust's Clause Four to increase the distribution level from 80% to 100%.
  - The current wording of the trust allows this type of change with a two-thirds approval vote. The vote must be secured by members attending a regularly scheduled (*future*) congregational meeting, which requires an advance two-week notice.

Donovan Larson asked if there is any way to estimate/predict what a total annual distribution could be with this type of change.

Bill offered there is no way to predict that. However, he offered a hypothetical example as an explanation: If our income is approximately \$25K each quarter as shown above, this would result in \$100K over one year. At the current 80% level as written, that would result in an annual amount of \$80K of distribution. If the congregation approval allowed an increase to a 100% distribution level that would allow for an annual distribution amount of \$100K. That option can be implemented with only a congregational vote.

- Option Two - “Decanting” is the rewriting of the trust bylaws while being faithful to the original intent of the 1984 creators. This would require:
  - A congregational vote of approval to begin the process,
  - A congregational team in conjunction with a trust attorney to draft the new wording,
  - And then finally it would need to be submitted to the St. Louis County Court system for legal approval and filing with the State of Missouri.

Phil Denton interjected his legal expertise by stating the decanting process is a delicate, complicated procedure that is not to be taken lightly. It is mandatory to take into account what the original grantors' intentions were in 1984. There are multiple state statutory provisions that control this type of action. The critical rule for decanting is to guarantee the intent of the original grantors when undertaking such a change. It should not be looked at lightly or thought of as a way to make more money.

Donovan Larson asked Phil his estimation of the time/expense for a decanting process.

Phil stated he is not a trust attorney. However, in working with trusts for clients and himself, he estimates 2-3 months to write a new trust. Then possibly another three months to get it into a position for a judge to approve it. He wasn't able to speak to the expense as different lawyers charge different rates.

Tom Winter interjected that the trustees control the trust, not the congregation. So you can't decant it unless the trustees agree to it. The trustees are the only ones who can make these decisions. We have no say in this process. Only the trustees are responsible for the monies. The money belongs to the trust.

Randy Jurgenson stated in the past he was a "customer" of the trust. As such he felt like George Bailey going to Mr. Potter for a loan. It was a very rigid system that did not allow for any flexibility at the time we needed some flexibility to sustain the church. When he walked away, he felt like he no longer worked for the benefit of the church, but rather a bank that had a church. Making this more flexible where we have some opportunities to do more with the money is essential. We're speaking of emergencies with a disaster befalling the building. But what about an emergency of not having any staff? The church is not just the building. It is the staff that keeps the church operating. We need to keep the staff in place. That's an emergency too. He feels we're facing that right now.

Paul Litzsinger asked what would happen from an investment standpoint if we convert investments that generate Capital Gains to investments that generate dividends so they would be eligible to be transferred to the church budget. Isn't that within the purview of the trust? And what impact would that have? How much Capital Gains did we generate this year?

Bill Biedenstein understood Paul's question to be that investments should be geared toward income, specifically interest and dividends. The trustees are doing that and it is already being done. That is one manner to maximize the amount of income for the church. One additional comment is that many endowments use what's called the "rolling 16-quarters of assets". They'll take anywhere from 3-5% of the total assets as a distribution annually. That is not allowed in our current bylaws drafted in 1984. If we did decant, it could allow for a different method of investing which may grow the assets of the church.

Bill Brinkhorst pointed out that when this trust was first drafted, insurance policy values did not allow enough payout to cover catastrophic loss to replace our church, hence the trust. Today that is not the case.

Bill then asked about the YTD amounts on pages 40-41 of the booklet. If you look at the expenses of the General Endowment Fund from last year to this year, they're approximately the same. Whereas when you look at the expenses for the P.E.T. Fund, it appears there's been an increase from last year to this year by a factor of four, from \$7+K to \$27+K. Is this due to the legal counsel sought for decanting? If not, can you explain why the expenses increased by a factor of four?

Bill had no answer to this question as he was not aware of that increase.

Wanda Gillman interjected the difference has to do with the way it was reported. It was separated from the General Fund. The amount distributed to the General Fund represents that increase.

Jim Kaiser asked if decanting the trust would allow for better growth in the trust, "a higher dollar amount"? He's trying to understand what was said earlier. How is that possible?

Bill Biedenstein advised that currently, it's reasonable to expect the assets of the trust to grow. If you put them in growth investments, you could expect anywhere from 5-10% roughly, which is the case with the current trust language as it is. The expectation is for the trust to grow in that percentage.

Jim Kaiser then asked if we move to decant or not to decant would there still be a change in growth?

Bill Biedenstein stated if you went to a rolling 16-quarters of averages you could tap into the 3-5% of the assets on an annual basis while still growing the assets of the trust itself. Right now, the portfolio is geared toward income, and dividends which are limited to that. So the growth of the portfolio of assets should be able to grow at a better rate at the time of providing more income to the church.

Marty Schmidt interjected the current distribution is limited to income. The investments are "heavily skewed" toward dividend and income vehicles. The mix is 90% stocks and 10% bonds. (Bill Biedenstein interjected 78% Equities.) Marty continued that most of those stocks are "value stocks" because we want them to give us dividends. There's a difference between value stocks which tend to put off dividends and growth stocks which increase your Capital Gains but may not necessarily give you income unless you're able to take Capital Gains. Right now we are heavily skewed toward stocks and value stocks. Which is fine unless there's a really bad year for stocks, then you suffer the loss. Or in the event of a good year, you reap the gains. If we decant it would enable us to have a more balanced investment mix. So if it's a growth year and value is doing poorly or it's a value year and growth is doing poorly you have an average that is a little more stable going forward. Because of this, it may have lower swings which would even itself out over time while still growing the P.E.T. Decanting the trust would enable a more balanced investment mix. Plus it would allow for a more stable, average growth of the trust funds moving forward.

- Option Three - Would be to do nothing and leave the trust wording as is. And if chosen, that does not preclude decanting to be done at a later date. That could always be an option to circle back to.

Phil Denton feels that decanting is the best option to choose. Under updated regulations, it broadens the opportunities for loans to be taken against the trust if need be. In addition, it would remove the restriction of the church to realize Capital Gains as income. His professional recommendation would be to decant the trust to get more flexibility from it.

Tom Winter expressed that he realizes he is in the minority with his opinions of the P.E.T. He feels changing the trust is a "situation of desperation". He's very concerned about it. The trust was set up as perpetuity so the funds would always be available for the church long after those originators were gone. They paid into it as they knew the trust wouldn't "betray them". He wants to be clear that the principal is just not the money in the trust. But the principal is what people have put into the trust. All the earnings. This "act of desperation" is what happens when an organization is starting down the road to "insolvency". He asked "Where will it all stop?" He was guaranteed last November that was not the case. But that is in fact what's happening now. You are raiding the trust of its money. Another concern he'd like to raise is that the trustees have a fiduciary responsibility to guarantee the integrity of the trust and the growth of the trust. The trustees do not have a responsibility to "maximize the income for the church". Is this action "violating their fiduciary responsibilities"? He wants it on the record to show he is strongly against changing the trust.

Bill Biedenstein stated he doesn't know whether Tom is in the minority or the majority with his thoughts. Yet, Bill thanked Tom for expressing his concerns.

PJ Barbeau commented that last November she asked if there could be materials available for reviewing the Pros/Cons of this decision. A "fact sheet with bullet points to show the "fundamental information" regarding a change like this. She was under the impression something like that would be supplied to the congregation this year. Since it hasn't, she's bringing it up again. A sheet to describe the pros/cons and the most fundamental points the congregation needs to know about a

change like this. What type of impact will it have on the trust? What can we expect from a change such as this? A sheet that people can study. They can use it to discuss with other church members to get their opinions and help them make a decision. Then after a grace period to study all the data, a Special congregational meeting should be called for the sole purpose of taking a vote. It's difficult to vote about a subject when you don't understand the whys or the reasons for making such a big change.

Paul Litzsinger asked why on page 38, under Endowment Revenues last year the total was \$0.00 and this year it is \$20,419.81.

Marty answered by stating it depends on when the transfers are made, and what month they come in. It's a timing issue. It's not like comparing "apples to apples". It's dependent upon when the transfer arrives from the investment vendor.

Lanny Wingbermuehle asked if descendants of the original -deceased- contributors are allowed to withdraw their contributions from P.E.T.

Bill Biedenstein stated not being an attorney he cannot answer the question. Phil said the answer is no. Bill continued to advise that if members want to start educating themselves about the trust, they are free to contact the church office to request a copy of the By-Laws of the trust. It is legalese content but it is a place to start. It could be an introduction to the issue.

Paul Litzsinger commented that we're not talking about a money problem, but rather a strategy for the future. You say we have to decide because we are no longer a 1500-member church. We need to face that reality to decide how we'll exist in the future. The money part is important, but that's only one component of our church. "It doesn't take a genius to look around" and see what other churches are doing under these same circumstances.

Kathy Herron asked what percentage of the trustees have to agree on this change. Marty responded he'd need to see the document to answer that question. Kathy then asked if it's the congregation that has the power to change because Tom said it's not. Marty replied it is the grantors (i.e. congregation) that can make those decisions. Kathy then offered, "Then we just need to read the By-Laws". Marty replied, yes.

Marty Schmidt interjected that more discussion and education is still needed. However, he had in his possession the April 2024 brokerage statement for the P.E.T. He stated the "mix" is 3% cash, 8% fixed income and 89% equities. Marty stressed that the change he is supporting is not to gain/increase income. He feels changing the trust into a "different vehicle" will better protect this asset for the church.

**Preschool Board Report** - Pat Stephens was excited to report the following information on behalf of Director, Kelly Blessing:

- Summer School classes are full for 2024.
- Fall enrollment is very close to being full.
- Kelly Blessing is wonderful at "looking outside the box" while encouraging others to do the same.
- Kelly is also looking at better utilization of their space.
- Their number one priority is to retain their great staff while also paying a marketable wage.
- St. Lucas Preschool *"is the place to be and the place to go"*.
- Due to the "prudent management" of the preschool, it is "very solvent and financially stable".
- They will continue to "gift" St. Lucas Church during the 2024/2025 school year.



- Pat was excited to report their gift will increase from \$20K to \$30K.
- If anyone has any questions Ken Graeser is their financial person.

Tom Winter stated if they are doing so well, perhaps the preschool should look toward expansion. Has there been any discussion of increasing their space? Pat replied they want to be prudent with their discussion about expanding their space. Yet they are beginning to think along those lines. However, it is in the very early stages with nothing to report at the moment.

Marty Schmidt reminded the members present that the preschool follows a fiscal year calendar from July 1 to June 30. Therefore, voting for their board members occurs at the Semi-Annual meeting. Two board members have decided to “re-up” their terms. They are Barb O'Brien and Pat Stephens. Marty asked if there were any other nominations for consideration to the preschool board. There were none. Marty then asked for an “acclimation by acceptance”. Cathy Viehman made a motion to do so effective with the 2024/2025 school year. Wanda Gillman seconded that motion. Marty asked for a discussion. There was none. The vote to approve that motion for acclimation was unanimous and passed.

Cemetery Board Report - Jim Kaiser, Financial Secretary for the Cemetery Board stated there have been no unusual occurrences in the cemetery this year. The financial information for them is shown on pages 34-36. However, in the interest of full transparency, he does want to share that a budget adjustment of \$25K was made to their accounts this spring to allow for the sealing of the cemetery driveways. It seemed prudent to have their areas sealed at the same time the church elected to have their parking lots sealed. The same vendor is used by both groups. In addition, their arborist is not expecting a need to utilize the full \$15K budget reserved for the trees in the cemetery this year. So the decision was made to apply that \$15K toward the sealing project. Jim asked if there were any questions for the cemetery board. There were none.

Marty asked if there were any other boards or committees that wanted to report at this time. There were none.

Marty asked if there was any other business to discuss with the group before the meeting ended.

PJ Barbeau asked if the ONA Task Force is starting over “completely from scratch”?

Marty advised yes. Cynthia Rosfeld advised the new Task Force was commissioned by Pastor Vicky on November 5, 2023.

As it appeared there were no additional questions or business, Marty asked for a motion to adjourn the meeting. Linda Simons made the motion. Barb Beck seconded the motion. All present were in favor of adjourning.

In closing, Marty asked for everyone to stand for The Lord's Prayer.

Respectfully submitted,  
Barbara Smith, Recording Secretary

*(\*The length of this meeting was 1 hour, 10 mins)*

**\*NOTE - The 2024 Annual Meeting is scheduled for Sunday, November 10th.**

*\*Comment - Regrettably an agenda was not available for print before today's meeting.*

## Senior Minister Report

Being called as Senior Pastor to St. Lucas UCC is a joy. My focus is getting to know our staff, leadership, members, and establishing community relationships. We are sowing seeds for 2030, looking ahead to our 150<sup>th</sup> Anniversary. Below are things I have done from August 1 to October 14.

- Meeting with Staff members individually
- Meeting with Council and Search/Call members
- Pastoral home calls and visits to skilled nursing & hospital
- Set up monthly Staff Team Gathering/Lunch
- Filled in for 2 Saturday worships
- Reached out to church leaders requesting names to visit
- Attended Sunday Funday
- Met with Clergy Support Partner
- Tuesday Coffee Hour ZOOM
- MO Clergy Gathering via ZOOM
- Shared meals with Friendship Village folk
- Attended Council, Financial, ONA, Stewardship, Mission, Membership & Evangelism meetings
- Meetings with Council President and Vice-President
- Visiting students of Pre-K
- Assisted in rearrangement of piano/Chancel area
- Worked with Debbie and Denee on redesign of bulletin
- STUMP THE PASTOR SUNDAY
- Met with Dan to discuss AV and ideas
- Participated in Homecoming Events
- Multiple kinds of postings on Facebook
- Taken on tour of Kruse Center
- Attended Tuesday Night Darts
- Began planning Narrative Lectionary Bible Study at St. Lucas and a 3-week study at Friendship Village
- Met with Jeff to discuss Safe Church policies
- Worked closely with Communications Coordinator
- Had standing transferred from Florida to MO; began discussion of becoming St. Lucas member
- Attended Crestwood/Sunset Hills Fair; Tower Grove Priode- made community contacts; passed out cards
- Assisted with Backpack Program; delivered food to school
- Planning and attending Polka Worship
- Meetings with Bridge Pastor
- Met with Pastor Vicki
- 2 Funerals; met with families to plan
- STAR Coalition Board Secretary (Small Town And Rural) and member of STAR Coalition; often leading reflections
- Attended both Association and Conference Meetings
- Met with Rev. Lakes
- Attended Convocation and Dinner/Chapel service at Eden Theological Seminary
- Contacted Lindbergh School about their meetings
- Contacted Sunset Hills Mayor to learn about City Council Meetings
- Sent Youth Coordinator readings for rest of year
- Created Hurricane Related Social Media posts
- Assisted the Youth with making Apple Dumplings
- Day Of Service

Rev. George Miller

## Council President Report

*The secret of change is to focus all of your energy not fighting the old, but on building the new.*

-Socrates-

After 6 long years, we at last have a settled Senior Pastor, a developing identity, a growing attendance, and an optimistic future. While we leave the old behind, we can't forget the hard work and sacrifice that brought us to this time.

The transition team, comprised of Dan Herron, Janet Smith, Steve Sobo, Karen Litzsinger, Chris Blanke, and Jeff Heutel set the table for the development of a Church Profile and the call of a new Pastor by the Search Committee. Bill Biedenstein, Barb Beck, Jan Winter, Lanny Wingbermuehle, Beth Elmore, Karen Tylka, Shirley Bild, and Joan Daalgard were steadfast in their deliberations, firm in their convictions, and uncompromising in their charge to find a candidate that would fulfill the specific needs of St. Lucas United Church of Christ.

Now the Reverend George Miller is here. He is showing us some new ways of doing things, while remaining faithful to our history and traditions. Not only is our attendance growing, but our social media presence is expanding. Youth are becoming more involved in the life of the congregation. Regular offerings have increased, and a stewardship campaign is being formulated. For the first time in years a budget is being proposed that cuts the prior year's deficit almost in half.

But Church is not just within our four walls. The spirit of St. Lucas is alive every day with our programs for the hungry and the marginalized. Volunteers relentlessly show the face of St. Lucas through community events. Our Preschool is thriving, and our ball fields are in demand. We are a Church with a mission. We are a Church on the rise.

You – the Congregation of St. Lucas United Church of Christ made this happen. And you – remembering but not fighting the past – are building the new.

### **Constitution Part VIII.B.**

When a vacancy occurs in a pastorate of this Congregation the Church Council shall present a candidate who meets the qualifications in Part A above. The Congregation shall consider one (1) candidate at a time and shall vote by secret ballot for or against his/her election. An eighty-five percent (85%) majority of active members present and voting at a duly called meeting shall be required for election.

When a vacancy occurs in a pastorate of this Congregation a Search Committee shall be commissioned by the Congregation to implement the search process for a new minister. Prior to the Search Committee presenting a candidate to the Congregation, the Church Council shall present a Call Agreement to the candidate for review and approval. The Congregation shall consider one (1) candidate at a time and shall vote by secret ballot for or against his/her election. An eighty-five percent (85%) majority of active members present and voting at a duly called meeting shall be required for election.

### **Bylaws Part VII.B.1. Responsibilities**

After the Annual Congregational Meeting and prior installation in January, the new Church Council shall meet and organize itself by electing the following Officers known as the "Core Leadership Team".

President  
Vice President  
Treasurer  
Financial Secretary  
Recording Secretary

These officers shall at the same time serve as officers of the Congregation and its meetings. In the event of a vacancy of any office of the Church Council, the Church Council shall meet to elect an officer for that vacancy for the remainder of the term. Officers are encouraged, but not required, to serve two (2) consecutive years in their respective roles.

### ***Bylaws Part X Ministry Coordination Team***

1. The Ministry Coordination Team shall consist of the ~~Core Leadership Team~~ Officers of the Church Council, the Ministerial Staff, Core Ministry Leads and representatives from all boards, and church-sponsored organizations.

## PET Change

### Clause 4

“...in no case shall less than 20% of the annual net income from the trust estate be distributed to the Church Council for said purposes, ~~and in no case shall more than eighty (80%) percent of the annual net income from the trust estate be distributed to the Church Council for said purposes.~~”

## PET Report for November 2024 Congregation Meeting

The PET is managed by 5 Trustees elected by the congregation. The current Trustees are Scott Benack, Bill Biedenstein, Jack Laudenslager, Noel Knobloch, and Dan Wenk. Jason Sturm is the investment advisor for the PET fund. The trustees operate under the legal document that was created by the St. Lucas Church Council in 1984. Each of the trustees serve a single term of five years. Their terms are:

Noel Knobloch (term ends December 31, 2024)  
Dan Wenk (terms ends December 31, 2025)  
Bill Biedenstein (term ends December 31, 2026)  
Scott Benack (terms ends December 31, 2027)  
Jack Laudenslager (terms ends December 31, 2028)

As Noel Knobloch's term ends this year, we commend him for his ten years of service dating from 2015 to the present. Currently, trustees can only serve one term and have to sit out two years before being eligible to serve again. So, Noel may very well be the last trustee to serve ten consecutive years.

The trustees meet after the end of each calendar quarter to conduct business. Their fiduciary duty is to manage the investment portfolio according to the specific terms of the Perpetual Endowment Trust.

At the end of the third quarter of 2024, the PET account balance was \$ 3,588,673.68, an increase of 12.53% from the beginning of the year.

In accordance with the PET trust, in no case shall less than 20% of the annual net income (dividends and interest) from the trust and in no case shall more than 80% of the annual net income (dividends and interest) from the trust be distributed to the Church. Currently, 80% of the annual net income (dividends and interest) earned are distributed to the Church. These distributions are made on a quarterly basis. For the first 3 quarters of 2024, \$72,692.84 has been transferred from the PET account to the General Fund.

The current investment mix for the fund is 80% stocks and 20% bonds and cash. The trustees are working with our investment advisor to evaluate possible repositioning the investments to a different mix of stocks and bonds.

Since January 2010 through September 2024, the PET fund has distributed \$1,162,870 to the St. Lucas UCC General Fund. Over the past four quarters, PET has distributed \$93,113 to the St. Lucas UCC General Fund. By the terms of the Trust, as much as 80% of the interest and dividends can be distributed to the church. PET has done that.

## **Financial Secretary Report Congregational Annual Meeting 2024**

### **Financial Reports**

The Financial Reports through the end of September are included for all to review. These reports appear just as they are produced from the accounting system, Realm. This is done to continue full transparency to the St Lucas Church Family.

There will be time set aside during the meeting for any questions you may have.

### **2025 Proposed Budget**

The Proposed 2025 Budget is included to review.

While preparing this budget the Financial Committee kept the desires of the Congregation from previous meetings in mind. The biggest challenge was to change the mindset of everyone to budget less spending in order to be better aligned with the active member numbers and do fund raising when projects are needed.

The highlights to consider while reviewing the Budget:

- Increased revenue amount total for the year \$985,000

- All Ministry requested amounts were less for 2025 while considering growth as a mission

- MOCL salary set to an amount for possible full-time position

- Salary increases of 3% for staff

- Choir Director position amount kept in the case of possible hiring

- Mission Partner amounts stay the same as 2024

- Total difference between Revenue and Expense is -\$124,844.08

- Net total for 2024 budget was -\$198,054.00

The constant support of St Lucas is beyond compare. There has been some discussion comparing us to other churches which is good to look at for awareness but St Lucas is so unique in the mission that is carried out every day in every way. God is truly at work in all of us.

The staff that we have is so vital to our success and for their dedication, we are grateful.

The Finance Committee:

Sue Simmons, Marsha Fey, Carol Stelmach, Jeff Wagener, Donovan Larson, Jack Laugenslager, and Marty Schmidt have been amazing to work with. They without a doubt know how to talk things out as a group and listen to each other in pursuit of the right conclusions. Thank you all.

Wanda Gillman  
Finance Secretary

**Saint Lucas United Church Of Christ**  
**2025 Proposed Budget**

	Actual	YTD Actual	BUDGET	PROPOSED
	<u>2023</u>	<u>Sept. 2024</u>	<u>2024</u>	<u>BUDGET</u>
				<u>2025</u>
<b>Revenues</b>				
<b><u>GENERAL FUND REVENUE</u></b>				
<b>Regular Offerings</b>				
400000 Regular Envelopes	\$ 528,033.49	\$ 402,813.15	\$ 584,800.00	\$ 656,973.00
400001 Loose Offering	\$ 1,982.93	\$ 2,023.00	\$ 2,000.00	\$ 2,247.00
400002 Initial Offering	\$ 440.00	\$ 82.00	\$ 800.00	\$ 899.00
400003 Easter Offering	\$ 7,933.00	\$ 3,100.00	\$ 8,000.00	\$ 8,987.00
400004 Lenten Offering	\$ 4,331.00	\$ 2,285.00	\$ 4,000.00	\$ 4,494.00
400005 Thanksgiving Offering	\$ 1,270.00	\$ -	\$ 1,500.00	\$ 1,685.00
400006 Christmas Offering	\$ 4,235.00	\$ 20.00	\$ 9,000.00	\$ 10,111.00
400007 Stocks Received	\$ -	\$ -	\$ 10,000.00	\$ 11,234.00
400008 Mission Support Offering	\$ 3,230.00	\$ 1,920.00	\$ 3,000.00	\$ 3,370.00
400009 Good Friday Offereing	\$ -	\$ 305.00	\$ -	\$ -
<b>Total Regular Offerings</b>	<b>\$ 551,455.42</b>	<b>\$ 412,548.15</b>	<b>\$ 623,100.00</b>	<b>\$ 700,000.00</b>
<b>Challenge Missions</b>				
410000 Lydia's House	\$ 256.71	\$ -	\$ -	\$ -
410001 Disaster Relief	\$ 185.00	\$ -	\$ -	\$ -
<b>Total Challenge Missions</b>	<b>\$ 441.71</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>
<b>Building Use Revenue</b>				
430000 Building Use	\$ 700.00	\$ 1,200.00	\$ 1,000.00	\$ 1,000.00
430002 Preschool Building Fee	\$ 33,603.00	\$ 17,500.00	\$ 44,000.00	\$ 24,000.00
<b>Total Building Use Revenue</b>	<b>\$ 34,303.00</b>	<b>\$ 18,700.00</b>	<b>\$ 45,000.00</b>	<b>\$ 25,000.00</b>
<b>Interest Revenue</b>				
430001 Interest General Checking	\$ -	\$ -	\$ -	\$ -
430015 Interest Money Market/Enterprise	\$ 5,519.08	\$ 565.20	\$ 26,000.00	\$ 1,000.00
430024 Interest on 180 Day CD	\$ -	\$ 4,605.81	\$ -	\$ 4,000.00
430025 Interest on 13 Month CD	\$ -	\$ 7,828.90	\$ -	\$ -
<b>Total Interest Revenue</b>	<b>\$ 5,519.08</b>	<b>\$ 12,999.91</b>	<b>\$ 26,000.00</b>	<b>\$ 5,000.00</b>
<b>Endowment Revenues</b>				
430007 Income from GEN	\$ 34,924.48	\$ 35,830.72	\$ 35,800.00	\$ 33,000.00
430008 Income from PET	\$ 66,620.26	\$ 92,289.06	\$ 110,000.00	\$ 120,000.00
430010 Income from S. Beyersdorfer	\$ -	\$ 11,776.68	\$ 11,700.00	\$ 15,000.00
<b>Total Endowment Revenues</b>	<b>\$ 101,544.74</b>	<b>\$ 139,896.46</b>	<b>\$ 157,500.00</b>	<b>\$ 168,000.00</b>
<b>Rental Properties Revenue</b>				
430011 11815 Denny Rental Revenue	\$ 13,560.00	\$ 11,389.74	\$ 15,000.00	\$ 15,000.00
430012 11825 Denny Rental Revenue	\$ 16,800.00	\$ 12,600.00	\$ 16,800.00	\$ 16,800.00
<b>Total Rental Properties Revenue</b>	<b>\$ 30,360.00</b>	<b>\$ 23,989.74</b>	<b>\$ 31,800.00</b>	<b>\$ 31,800.00</b>
<b>Confirmation Revenue</b>				
420000 Confirmation	\$ 1,315.00	\$ 750.00	\$ -	\$ -
<b>Total Confirmation Revenue</b>	<b>\$ 1,315.00</b>	<b>\$ 750.00</b>	<b>\$ -</b>	<b>\$ -</b>
<b>Kitchen Revenue</b>				
460000 Kitchen Revenue	\$ -	\$ 4,158.00	\$ -	\$ -
<b>Total Kitchen Revenue</b>	<b>\$ -</b>	<b>\$ 4,158.00</b>	<b>\$ -</b>	<b>\$ -</b>
<b>Victory Garden Revenue</b>				
493000 Victory Garden Revenue	\$ -	\$ 600.00	\$ -	\$ -
<b>Total Victory Garden Revenue</b>	<b>\$ -</b>	<b>\$ 600.00</b>	<b>\$ -</b>	<b>\$ -</b>



	<u>Actual</u> <u>2023</u>	<u>YTD Actual</u> <u>Sept. 2024</u>	<u>BUDGET</u> <u>2024</u>	<u>BUDGET</u> <u>2025</u>
<b>Athletics Fields Revenue</b>				
430013 Athletics Field Revenue	\$ 3,961.63	\$ 8,279.00	\$ 6,000.00	\$ 9,000.00
430016 Concessions Revenue	\$ 309.29	\$ -	\$ 2,000.00	\$ 2,000.00
<b>Total Athletics Fields Revenue</b>	<b>\$ 4,270.92</b>	<b>\$ 8,279.00</b>	<b>\$ 8,000.00</b>	<b>\$ 11,000.00</b>
<b>Environmental Revenue</b>				
497000 Environmental Revenue	\$ -	\$ 734.62	\$ -	\$ -
<b>Total Environmental Revenue</b>	<b>\$ -</b>	<b>\$ 734.62</b>	<b>\$ -</b>	<b>\$ -</b>
<b>Miscellaneous Revenue</b>				
430003 Miscellaneous Revenue	\$ 265,111.03	\$ 22,234.19	\$ 1,500.00	\$ 33,000.00
430004 Flower Income	\$ 1,498.00	\$ 730.00	\$ 1,200.00	\$ 1,200.00
430005 Sale of Invest.Gain(Loss)	\$ -	\$ -	\$ 11,000.00	\$ -
430006 Special Events-Council	\$ -	\$ 1,087.00	\$ -	\$ -
430014 Loaves and Fishes Income	\$ 6,523.28	\$ 100.00	\$ 3,000.00	\$ 10,000.00
430018 Women With a Mission	\$ -	\$ 150.00	\$ -	\$ -
430017 Backpack Revenue	\$ -	\$ 976.68	\$ -	\$ -
430021 Audio Visual	\$ 1,500.00	\$ 100.00	\$ -	\$ -
<b>Total Miscellaneous Revenue</b>	<b>\$ 274,632.31</b>	<b>\$ 25,377.87</b>	<b>\$ 16,700.00</b>	<b>\$ 44,200.00</b>
<b>Special Offereing Revenue</b>				
440001 Hymnal Contributions	\$ -	\$ 4,895.00	\$ -	\$ -
<b>Total Special Offereing</b>	<b>\$ -</b>	<b>\$ 4,895.00</b>	<b>\$ -</b>	<b>\$ -</b>
<b>Total Revenues</b>	<b>\$ 1,003,842.18</b>	<b>\$ 652,928.75</b>	<b>\$ 908,100.00</b>	<b>\$ 985,000.00</b>
<b>Expenses</b>				
<b>Salaries &amp; Benefits</b>				
<b>Clergy Staff</b>				
<b>Senior Minister</b>				
500000 SR Min-Base	\$ 70,500.00	\$ 51,564.12	\$ 70,500.00	\$ 55,760.00
500001 SR Min-Housing	\$ 24,000.00	\$ 14,968.00	\$ 24,000.00	\$ 41,808.00
500002 SR Min - FICA Allowance	\$ 7,229.28	\$ 3,656.28	\$ 7,229.00	\$ 7,479.12
500003 SR Min-Pension	\$ 13,230.00	\$ 7,824.90	\$ 13,230.00	\$ 13,659.60
500004 SR Min-Disability/life	\$ 1,417.56	\$ 838.43	\$ 1,418.00	\$ 1,463.64
500005 SR Min-Health	\$ 14,646.75	\$ 8,843.00	\$ 15,411.00	\$ 15,924.00
500046 Sr. Pastor Vehicle Mileage	\$ -	\$ 103.18	\$ 50.00	\$ 50.00
<b>Total Senior Minister</b>	<b>\$ 131,023.59</b>	<b>\$ 87,797.91</b>	<b>\$ 131,838.00</b>	<b>\$ 136,144.36</b>
<b>Min. of Congregational Life</b>				
500006 M O C L - Base	\$ 40,597.14	\$ 31,250.1	\$ 42,900.00	\$ 67,888.00
500007 M O C L - Housing	\$ 30,287.52	\$ 12,500.1	\$ 35,100.00	
500008 M O C L - Pension	\$ 9,823.34	\$ 6,533.39	\$ 10,920.00	\$ 9,504.32
500009 M O C L - FICA	\$ 5,221.90	\$ 2,342.55	\$ 5,967.00	\$ 5,193.43
500010 M O C L - Dis/Life	\$ 1,052.52	\$ 731.34	\$ 1,170.00	\$ 1,170.00
500011 M O C L - Health/Dental Ins.	\$ 12,986.50	\$ 9,202.5	\$ 16,245.00	\$ 16,245.00
<b>Total Min. of Congregational Life</b>	<b>\$ 99,968.92</b>	<b>\$ 62,559.98</b>	<b>\$ 112,302.00</b>	<b>\$ 100,000.75</b>
<b>Total Clergy Staff</b>	<b>\$ 230,992.51</b>	<b>\$ 150,357.89</b>	<b>\$ 244,140.00</b>	<b>\$ 236,145.11</b>
<b>Other Staff</b>				
<b>Business Administrator</b>				
500012 Bus. Mgr.-Base	\$ 45,000.00	\$ 35,437.5	\$ 47,250.00	\$ 48,667.50
500013 Bus. Mgr.-Pension	\$ 2,812.50	\$ 2,008.04	\$ 2,835.00	\$ 2,920.05
500014 Bus. Mgr.-Health	\$ 18,930.27	\$ 15,463.5	\$ 17,928.00	\$ 24,968.16
500015 Bus. Mgr.-FICA	\$ 2,960.54	\$ 2,326.8	\$ 3,615.00	\$ 3,723.06
<b>Total Business Administrator</b>	<b>\$ 69,703.31</b>	<b>\$ 55,235.84</b>	<b>\$ 71,628.00</b>	<b>\$ 80,278.77</b>
<b>General Maintenance</b>				

	Actual 2023	YTD Actual Sept. 2024	BUDGET 2024	BUDGET 2025
500016 Gen. Maint. - Base	\$ 46,418.56	35016.21	\$ 44,267.00	\$ 45,595.01
500017 Gen.Maint. - Pension	\$ 2,637.75	1836.31	\$ 2,656.00	\$ 2,735.70
500018 Gen. Maint. - Health	\$ 14,627.23	11794.88	\$ 10,677.00	\$ 16,593.84
500019 Gen. Maint. - FICA	\$ 3,486.76	2625.49	\$ 3,386.00	\$ 3,488.02
<b>Total General Maintenance</b>	<b>\$ 67,170.30</b>	<b>\$ 51,272.89</b>	<b>\$ 60,986.00</b>	<b>\$ 68,412.57</b>
<b>Administrative Assistant</b>				
500020 Admin Assistant-Base	\$ 40,622.40	37129.1	\$ 48,470.00	\$ 49,924.00
500021 Admin Assistant-Health	\$ 19,058.14	16031.6	\$ 21,635.00	\$ 29,866.44
500022 Admini Assistant-Pension	\$ 2,539.25	1995.02	\$ 2,908.00	\$ 2,995.45
500023 Admin Assistant-FICA	\$ 2,543.50	2424.72	\$ 3,708.00	\$ 3,819.19
<b>Total Administrative Assistant</b>	<b>\$ 64,763.29</b>	<b>\$ 57,580.44</b>	<b>\$ 76,721.00</b>	<b>\$ 86,605.08</b>
<b>Communications Coordinator</b>				
500024 Comm Coord-Base	\$ 40,000.08	31500	\$ 42,000.00	\$ 43,260.00
500025 Comm Coord- Pension	\$ 2,500.00	1785	\$ 2,520.00	\$ 2,595.60
500026 Comm Coord-FICA	\$ 3,060.00	2409.75	\$ 3,213.00	\$ 3,309.39
<b>Total Communications Coordinator</b>	<b>\$ 45,560.08</b>	<b>\$ 35,694.75</b>	<b>\$ 47,733.00</b>	<b>\$ 49,164.99</b>
<b>Youth/Child Coordinators</b>				
500027 Childrens Mini-Base	\$ 42,072.96	43562.94	\$ 58,902.00	\$ 60,669.06
500028 Childrens Min-FICA	\$ 3,218.58	3442.8	\$ 3,388.00	\$ 4,641.18
500029 Childrens Mini-Pension	\$ 3,506.00	2356.16	\$ 2,657.00	\$ 3,640.14
500030 Lead Youth Min-Base	\$ 21,436.32	16881.12	\$ 22,508.00	\$ 23,183.24
500031 Lead Youth Min.-FICA	\$ 1,639.88	1291.41	\$ 1,722.00	\$ 1,773.52
500032 Lead Youth Min.-Pension	\$ 1,339.75	956.59	\$ 1,350.00	\$ 1,390.99
500033 Asst. Youth Min-Base	\$ 10,200.00	8032.5	\$ 10,710.00	\$ 11,031.30
500034 Asst. Youth Min.-FICA	\$ 780.30	614.49	\$ 819.00	\$ 843.89
500035 Asst. Youth Min.-Pension	\$ -	0	\$ 643.00	\$ 661.88
<b>Total Youth/Child Coordinators</b>	<b>\$ 84,193.79</b>	<b>\$ 77,138.01</b>	<b>\$ 102,699.00</b>	<b>\$ 107,835.20</b>
<b>Music Department</b>				
500036 Music Min-Base	\$ 35,989.08	4,065.00	\$ 42,004.00	\$ 30,000.00
500037 Music Min-Pension	\$ 1,456.50	-	\$ 2,520.00	\$ 1,800.00
500039 Music Min.- FICA	\$ 2,753.18	310.89	\$ 3,213.00	\$ 2,295.00
500042 Sat. Musician-Base	\$ 3,852.50	3,033.90	\$ 4,045.00	\$ 4,166.35
500043 Sat. Musician-FICA	\$ 294.71	232.09	\$ 309.00	\$ 318.73
<b>Total Music Department</b>	<b>\$ 44,345.97</b>	<b>\$ 7,641.88</b>	<b>\$ 52,091.00</b>	<b>\$ 38,580.08</b>
<b>Audio/Visual Technician</b>				
500044 Audio-Visual Tech - Base	\$ 3,617.00	5,566.09	\$ 6,115.00	\$ 6,298.45
500045 Audio-Visual Tech - FICA	\$ 276.71	425.78	\$ 468.00	\$ 481.83
<b>Total Audio/Visual Technician</b>	<b>\$ 3,893.71</b>	<b>\$ 5,991.87</b>	<b>\$ 6,583.00</b>	<b>\$ 6,780.28</b>
<b>Total Other Staff</b>	<b>\$ 379,630.45</b>	<b>\$ 290,555.68</b>	<b>\$ 418,441.00</b>	<b>\$ 437,656.97</b>
<b>Program &amp; Facility</b>				
<b>Staff Expenses</b>				
510000 SR Min. Educ/Prof/Travel	\$ 1,303.65	101.17	\$ 5,500.00	\$ 5,500.00
510002 MOCL Prof. Expense	\$ 677.81	-	\$ 2,400.00	\$ 2,400.00
510003 Search Committee	\$ 1,956.75	2,706.49	\$ 20,000.00	\$ -
510008 Pastor Relocation Expenses	\$ -	9,772.39	\$ -	\$ -
510005 Sabbatical Expense - Senior Pastor	\$ -	-	\$ -	\$ 5,000.00
<b>Total Staff Expenses</b>	<b>\$ 3,938.21</b>	<b>\$ 12,580.05</b>	<b>\$ 27,950.00</b>	<b>\$ 12,900.00</b>
<b>Maintenance &amp; Repair</b>				
520000 Campus Grounds	\$ 4,640.00	6,608.37	\$ 6,000.00	\$ 6,000.00
520001 Lawn maintenance	\$ 32,392.51	15,183.25	\$ 25,000.00	\$ 28,000.00

	Actual <u>2023</u>	YTD Actual <u>Sept. 2024</u>	BUDGET <u>2024</u>	BUDGET <u>2025</u>
520002 Parking Lot Maintenance	\$ 15,884.00	\$ -	\$ 5,000.00	\$ 5,000.00
520003 Building Maintenance	\$ 41,715.58	\$ 40,894.22	\$ 60,000.00	\$ 50,000.00
520007 Painting	\$ -	\$ -	\$ 1,000.00	\$ 1,000.00
520008 HVAC	\$ 8,702.76	\$ 4,539.30	\$ 7,500.00	\$ 8,500.00
520009 Carpet Cleaning	\$ 954.00	\$ -	\$ 1,000.00	\$ 1,000.00
520010 Custodial Supplies	\$ 6,213.13	\$ 4,691.14	\$ 4,000.00	\$ 4,000.00
520011 Custodial Services	\$ 19,838.91	\$ 26,250.10	\$ 37,056.00	\$ 40,000.00
<b>Total Maintenance &amp; Repair</b>	<b>\$ 130,340.89</b>	<b>\$ 98,166.38</b>	<b>\$ 146,556.00</b>	<b>\$ 143,500.00</b>
<b>Improvements &amp; New Equipment</b>				
530000 Building Improvements	\$ -	\$ -	\$ 5,000.00	\$ 5,000.00
530001 Parking Lot Improvements	\$ -	\$ 21,950.00	\$ -	\$ 1,000.00
530002 Landscaping	\$ -	\$ -	\$ 300.00	\$ 300.00
530005 New Equipment	\$ -	\$ -	\$ 1,000.00	\$ 1,000.00
<b>Total Improvements &amp; New Equipment</b>	<b>\$ -</b>	<b>\$ 21,950.00</b>	<b>\$ 6,300.00</b>	<b>\$ 7,300.00</b>
<b>Utilities</b>				
540000 Electric - Church	\$ 27,301.00	\$ 20,722.35	\$ 26,000.00	\$ 26,000.00
540001 Gas - Church	\$ 7,335.15	\$ 5,317.90	\$ 7,000.00	\$ 9,000.00
540002 Telephone	\$ 6,309.28	\$ 4,119.72	\$ 7,000.00	\$ 7,000.00
540003 Trash	\$ 4,876.17	\$ 2,694.79	\$ 4,000.00	\$ 4,000.00
540004 Water	\$ 2,915.16	\$ 2,551.40	\$ 2,000.00	\$ 3,500.00
540005 Sewer	\$ 1,509.04	\$ 1,183.65	\$ 2,000.00	\$ 2,000.00
<b>Total Utilities</b>	<b>\$ 50,245.80</b>	<b>\$ 36,589.81</b>	<b>\$ 48,000.00</b>	<b>\$ 51,500.00</b>
<b>Rental Property Expense</b>				
520004 11815 Denny - Other Expenses	\$ 9,327.09	\$ 2,612.71	\$ 3,720.00	\$ 6,000.00
520005 11815 Denny - Management Fee	\$ 1,130.00	\$ 1,060.84	\$ 1,200.00	\$ 1,300.00
520006 11825 Denny Expense	\$ -	\$ 1,452.50	\$ 9,000.00	\$ 6,000.00
<b>Total Rental Property Expense</b>	<b>\$ 10,457.09</b>	<b>\$ 5,126.05</b>	<b>\$ 13,920.00</b>	<b>\$ 13,300.00</b>
<b>Office Expense</b>				
550000 Duplicating Supplies	\$ 282.50	\$ -	\$ 500.00	\$ -
550001 Printed Supplies	\$ 730.14	\$ 43.00	\$ 900.00	\$ -
550002 Repair & Maint. of Equip.	\$ -	\$ -	\$ 100.00	\$ -
550003 Postage	\$ 732.10	\$ 2,005.90	\$ 1,000.00	\$ 2,000.00
550004 Office Supplies	\$ 1,724.31	\$ 2,126.03	\$ 2,250.00	\$ 2,250.00
550005 Bank/credit card fees	\$ 899.89	\$ 567.45	\$ 1,000.00	\$ 1,000.00
550007 Online Giving Expense	\$ 1,777.01	\$ 2,212.97	\$ 2,352.00	\$ 3,500.00
550008 Miscellaneous-office	\$ 1,684.58	\$ 1,380.11	\$ 1,000.00	\$ 750.00
550009 Email Communication and Design	\$ 598.60	\$ 570.55	\$ 695.00	\$ 750.00
550011 Broadband Internet	\$ -	\$ 1,168.92	\$ -	\$ 1,450.00
580005 Office Equipment	\$ 6,714.42	\$ 5,084.98	\$ 4,000.00	\$ 4,500.00
<b>Total Office Expense</b>	<b>\$ 15,143.55</b>	<b>\$ 15,159.91</b>	<b>\$ 13,797.00</b>	<b>\$ 16,200.00</b>
<b>Victory Garden Expense</b>				
598014 Victory Garden Expense	\$ -	\$ 463.43	\$ -	\$ -
<b>Total Victory Garden Expense</b>	<b>\$ -</b>	<b>\$ 463.43</b>	<b>\$ -</b>	<b>\$ -</b>
<b>Athletic Fields Expense</b>				
560012 Athletic Fields Expense	\$ 1,685.00	\$ 3,830.00	\$ 770.00	\$ 4,000.00
<b>Total Athletic Fields Expense</b>	<b>\$ 1,685.00</b>	<b>\$ 3,830.00</b>	<b>\$ 770.00</b>	<b>\$ 4,000.00</b>
<b>Environmental Expense</b>				
598007 Environmental Expense	\$ -	\$ 252.00	\$ -	\$ -
<b>Total Environmental Expense</b>	<b>\$ -</b>	<b>\$ 252.00</b>	<b>\$ -</b>	<b>\$ -</b>
<b>Kitchen Expense</b>				

	Actual 2023	YTD Actual Sept. 2024	BUDGET 2024	BUDGET 2025
560014 Kitchen Expense	\$ 1,474.16	\$ 4,519.54	\$ -	\$ -
560015 Kitchen-Funeral Meals	\$ 328.20	\$ 450.08	\$ -	\$ -
<b>Total Kitchen Expense</b>	<b>\$ 1,802.36</b>	<b>\$ 4,969.62</b>	<b>\$ -</b>	<b>\$ -</b>
<b>Insurance Expense</b>				
570000 Workmen's Compensation Ins.	\$ 3,775.93	\$ 2,053.35	\$ 4,700.00	\$ 3,700.00
570001 Church Insurance (package)	\$ 45,283.00	\$ 37,965.00	\$ 45,300.00	\$ 50,264.00
570002 Worker's Compensation Audit	\$ (458.23)	\$ 381.44	\$ -	\$ -
<b>Total Insurance Expense</b>	<b>\$ 48,600.70</b>	<b>\$ 40,399.79</b>	<b>\$ 50,000.00</b>	<b>\$ 53,964.00</b>
<b>Information Systems</b>				
580000 Software Support	\$ 5,078.50	\$ 2,155.10	\$ 3,250.00	\$ 2,762.00
580001 Hardware	\$ 1,346.64	\$ 1,544.98	\$ 1,000.00	\$ 1,344.00
580002 Software	\$ 454.40	\$ 884.22	\$ 750.00	\$ 950.00
580003 Website costs	\$ 266.88	\$ (360.00)	\$ -	\$ -
580004 Maintenance	\$ 7,182.00	\$ 5,940.50	\$ 7,200.00	\$ 8,142.00
<b>Total Information Systems</b>	<b>\$ 14,328.42</b>	<b>\$ 10,164.80</b>	<b>\$ 12,200.00</b>	<b>\$ 13,198.00</b>
<b>Christian Education</b>				
<b>Children's Ministry</b>				
590000 Supplies	\$ -	\$ 21.00	\$ 300.00	\$ 300.00
590001 Curriculum/Teaching Aids	\$ 23.09	\$ -	\$ 100.00	\$ 100.00
590002 Gift Bibles	\$ -	\$ 294.19	\$ 250.00	\$ 250.00
590003 Curriculum-Supplies VBS	\$ 1,384.23	\$ 997.34	\$ 3,000.00	\$ 3,000.00
<b>Total Children's Ministry</b>	<b>\$ 1,407.32</b>	<b>\$ 1,312.53</b>	<b>\$ 3,650.00</b>	<b>\$ 3,650.00</b>
<b>Youth Ministry</b>				
591001 Youth Fellowships	\$ 596.65	\$ 161.60	\$ 1,000.00	\$ 500.00
591003 H.S. Activities	\$ 662.48	\$ -	\$ -	\$ -
<b>Total Youth Ministry</b>	<b>\$ 1,259.13</b>	<b>\$ 161.60</b>	<b>\$ 1,000.00</b>	<b>\$ 500.00</b>
<b>Adult Ministry</b>				
592001 Guest Speaker	\$ -	\$ -	\$ 1,200.00	\$ 1,200.00
<b>Total Adult Ministry</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ 1,200.00</b>	<b>\$ 1,200.00</b>
<b>Confirmation</b>				
593000 Confirmation Reception	\$ 654.66	\$ 910.66	\$ 100.00	\$ -
593001 Confirmation Retreats	\$ 2,705.43	\$ 236.68	\$ 500.00	\$ -
593002 Confirmation Curriculum	\$ 481.39	\$ -	\$ 300.00	\$ -
593003 Confirmation Gifts	\$ 223.93	\$ 316.87	\$ 250.00	\$ -
593004 Confirmation Miscellaneous	\$ 509.18	\$ 155.50	\$ 100.00	\$ -
<b>Total Confirmation</b>	<b>\$ 4,574.59</b>	<b>\$ 1,619.71</b>	<b>\$ 1,250.00</b>	<b>\$ -</b>
<b>Total Christian Education</b>	<b>\$ 7,241.04</b>	<b>\$ 3,093.84</b>	<b>\$ 7,100.00</b>	<b>\$ 5,350.00</b>
<b>Worship Expense</b>				
560000 Chancel Supplies	\$ -	\$ -	\$ 100.00	\$ 100.00
560001 Worship Supplies	\$ 1,198.12	\$ 864.13	\$ 900.00	\$ 900.00
560009 Candle Expense	\$ -	\$ -	\$ 100.00	\$ 100.00
560010 Flower Expense	\$ 833.90	\$ 1,162.29	\$ 1,000.00	\$ 1,000.00
560011 Devotional Supplies	\$ -	\$ -	\$ 100.00	\$ 100.00
<b>Total Worship Expense</b>	<b>\$ 2,032.02</b>	<b>\$ 2,026.42</b>	<b>\$ 2,200.00</b>	<b>\$ 2,200.00</b>
<b>Music Expense</b>				
594000 Sheet Music	\$ 179.59	\$ 264.18	\$ 500.00	\$ 500.00
594001 Instrument Maintenance & Repair	\$ 795.00	\$ -	\$ 500.00	\$ 500.00
594002 Professional Musicians	\$ 3,575.00	\$ 7,200.00	\$ 4,500.00	\$ 4,500.00
594003 Robe & Stole Cleaning	\$ -	\$ -	\$ 200.00	\$ 200.00
594004 Music License	\$ 593.00	\$ -	\$ 500.00	\$ 500.00

	Actual <u>2023</u>	YTD Actual <u>Sept. 2024</u>	BUDGET <u>2024</u>	BUDGET <u>2025</u>
<b>Total Music Expense</b>	\$ 5,142.59	\$ 7,464.18	\$ 6,200.00	\$ 6,200.00
<b>Membership &amp; Evangelism</b>				
560008 Stewardship Programs	\$ 2,139.32	\$ 781.71	\$ 4,100.00	\$ 4,100.00
595000 Other Advertisement	\$ 28.17	\$ 99.99	\$ -	\$ -
595001 Evangelism Outreach	\$ 1,734.32	\$ 312.02	\$ 3,700.00	\$ 3,200.00
<b>Total Membership &amp; Evangelism</b>	\$ 3,901.81	\$ 1,193.72	\$ 7,800.00	\$ 7,300.00
<b>Caring Ministry</b>				
596000 Caring Ministry Programs	\$ 311.32	\$ -	\$ 1,335.00	\$ 1,335.00
596001 Caring Ministry Supplies	\$ 99.49	\$ -	\$ 45.00	\$ 45.00
<b>Total Caring Ministry</b>	\$ 410.81	\$ -	\$ 1,380.00	\$ 1,380.00
<b>Mission</b>				
<b>Funded Mission</b>				
597000 Every Child's Hope	\$ 3,300.00	\$ 2,475.00	\$ 3,300.00	\$ 3,300.00
597001 Emmaus Homes	\$ 3,300.00	\$ 2,475.00	\$ 3,300.00	\$ 3,300.00
597002 Unleashing Potential	\$ 4,300.00	\$ 3,224.94	\$ 4,300.00	\$ 4,300.00
597003 Feed My People	\$ 2,200.00	\$ 1,649.97	\$ 2,200.00	\$ 2,200.00
597004 Isaiah 58 Ministries	\$ 2,600.00	\$ 2,475.00	\$ 3,300.00	\$ 3,300.00
597005 One Great Hour of Sharing	\$ 2,200.00	\$ 1,649.97	\$ 2,200.00	\$ 2,200.00
597006 Veterans of the Cross	\$ 2,200.00	\$ 1,125.00	\$ 1,500.00	\$ 1,500.00
597007 Neighbors in Need	\$ 229.13	\$ 375.03	\$ 500.00	\$ 500.00
597008 Eden Seminary	\$ 4,300.00	\$ 3,224.97	\$ 4,300.00	\$ 4,300.00
597009 Habitat for Humanity	\$ 3,700.00	\$ 2,774.97	\$ 3,700.00	\$ 3,700.00
597010 Lydia's House	\$ 4,300.00	\$ 3,524.97	\$ 4,300.00	\$ 4,300.00
597011 Miscellaneous Mission	\$ 285.00	\$ -	\$ 500.00	\$ 500.00
597012 Camp MO Val	\$ 4,300.00	\$ 3,224.97	\$ 4,300.00	\$ 4,300.00
597013 Epiphany Meals	\$ 1,300.00	\$ 433.36	\$ 650.00	\$ 650.00
597014 Strengthen the Church	\$ 943.55	\$ 1,125.00	\$ 1,500.00	\$ 1,500.00
597015 Oikos Peanut Butter	\$ 2,200.00	\$ 1,649.97	\$ 2,200.00	\$ 2,200.00
<b>Total Funded Mission</b>	\$ 41,657.68	\$ 31,408.12	\$ 42,050.00	\$ 42,050.00
<b>Covenanted Ministries</b>				
597016 Missouri Conference ("OCWM")	\$ 27,000.00	\$ 20,250.00	\$ 27,000.00	\$ 27,000.00
597017 St. Louis Association	\$ 5,490.00	\$ 4,124.97	\$ 5,500.00	\$ 5,500.00
<b>Total Covenanted Ministries</b>	\$ 32,490.00	\$ 24,374.97	\$ 32,500.00	\$ 32,500.00
<b>St. Lucas Missions</b>				
597018 Backpack/Loaves and Fishes	\$ 14,576.21	\$ 10,522.06	\$ 18,000.00	\$ 18,000.00
<b>Total St. Lucas Missions</b>	\$ 14,576.21	\$ 10,522.06	\$ 18,000.00	\$ 18,000.00
<b>Total Mission</b>	\$ 88,723.89	\$ 66,305.15	\$ 92,550.00	\$ 92,550.00
<b>Miscellaneous Expenses</b>				
560002 Payroll Fees	\$ 2,856.60	\$ 1,726.44	\$ 2,200.00	\$ 2,000.00
560004 Audio Visual Expense	\$ 1,285.08	\$ 1,093.68	\$ 2,700.00	\$ 2,700.00
560005 Meetings/Conferences	\$ -	\$ -	\$ 500.00	\$ -
560006 Miscellaneous Expense-Other	\$ 1,916.35	\$ 1,295.58	\$ 500.00	\$ 500.00
560007 Special Events	\$ 1,877.54	\$ 600.00	\$ 1,000.00	\$ -
560020 Women With a Mission - Expense	\$ -	\$ 150.00	\$ -	\$ -
<b>Total Miscellaneous Expenses</b>	\$ 7,935.57	\$ 4,865.70	\$ 6,900.00	\$ 5,200.00
<b>Special Offering Expense</b>				
599400 New Hymnal Expense	\$ -	\$ 5,177.50	\$ -	\$ -
<b>Total Special Offering Expense</b>	\$ -	\$ 5,177.50	\$ -	\$ -
<b>TOTAL EXPENSES</b>	\$ 1,002,552.71	\$ 780,691.92	\$ 1,106,204.00	\$ 1,109,844.08
<b>DIFFERENCE</b>	\$ 1,289.47	\$ (127,763.17)	\$ (198,054.00)	\$ (124,844.08)

**St. Lucas  
United Church  
of Christ  
Financial  
Report**

**Fund: General Fund**

Accounts	Balance 2023 Thru September	Balance 2024 Thru September
<b>Assets</b>		
Cash Assets		
*100000 Petty Cash Assets	207.00	0.00
100001 General Fund -Enterprise Checking	228,548.51	93,120.24
100002 Money Market/Enterprise	391,305.10	102,068.63
100004 CD (Enterprise 13 Months)	0.00	207,828.90
Total Cash Assets	620,060.61	403,017.77
Asset Funds (Included in Checking)		
Memorial Fund		
100005 Memorial Fund	0.00	35,451.43
Total Memorial Fund	0.00	35,451.43
Scholarship Fund		
100006 Doernhoefer Fund	0.00	24,000.00
Total Scholarship Fund	0.00	24,000.00
Kruse Center Fund		
100007 Kruse Center Fund	0.00	8,949.04
Total Kruse Center Fund	0.00	8,949.04
Audio-Visual Fund		
100008 Audio-Visual Fund	0.00	5,494.07
Total Audio-Visual Fund	0.00	5,494.07
H.S. Youth/Mission Trip Fund		
100009 H.S. Youth/Mission Trip Fund	0.00	8,952.26
Total H.S. Youth/Mission Trip Fund	0.00	8,952.26
Total Asset Funds (Included in Checking)	0.00	82,846.80
Offset to Asset Funds		
100010 Offset to Asset Funds	0.00	( 82,846.80)
Total Offset to Asset Funds	0.00	( 82,846.80)
<b>RECEIVABLES</b>		
180001 Preschool School Receivable	1,063.62	82.30
180003 PET Receivable	20,230.53	23,348.54
180004 GEN Receivable	17,462.24	0.00
Total RECEIVABLES	38,756.39	23,430.84
<b>SPECIAL FUNDS</b>		
Memorial Fund		
*130000 Memorial Fund Assets	33,815.43	0.00
Total Memorial Fund	33,815.43	0.00
Youth Funds		
*140000 Special Athletics Fund	250.00	0.00
*140001 Grant Fund	1,166.00	0.00
*140002 Living Nativity Fund	3,896.64	0.00
Total Youth Funds	5,312.64	0.00
Scholarship Fund		
*170000 Scholarship Fund	1,647.25	0.00
*170001 Charlotte Doernhoefer Fund	24,250.00	0.00
Total Scholarship Fund	25,897.25	0.00
Total SPECIAL FUNDS	65,025.32	0.00
Cash Assets in Checking		
*110000 Kitchen Fund	8,316.78	0.00

Accounts	Balance 2023 Thru September	Balance 2024 Thru September
*110001 Special Music Fund	6,208.04	0.00
*110002 Local Mission Reserve Fund	300.00	0.00
*110004 Kruse Center Fund	8,949.04	0.00
*110005 Audio Visual Fund	4,694.07	0.00
*110006 Victory Garden Fund	495.77	0.00
*110007 H.S. Youth Activity Fund	14,005.12	0.00
*110008 Special Athletics Fund	8,177.15	0.00
*110009 Environmental Fund	3,718.65	0.00
*110010 Military Support Fund	3,744.60	0.00
Total Cash Assets in Checking	58,609.22	0.00
<b>Total Assets</b>	<b>\$ 782,451.54</b>	<b>\$ 426,448.61</b>
<b>Liabilities &amp; Net Assets</b>		Available: \$343,601.81
<b>Liabilities</b>		
<b>Other Liabilities</b>		
*045710 Accrued Living Nativity Funds	3,896.64	0.00
*210008 Accrued Local Missions Funds	300.00	0.00
*210011 Accrued Grants	1,166.00	0.00
Total Other Liabilities	5,362.64	0.00
<b>Withholdings</b>		
210001 Social Security Withheld	5,933.59	8,024.83
210002 Medicare Tax Withheld	( 6,237.01 )	( 8,241.66 )
210003 Federal Income Tax Withheld	0.01	25.21
210004 State Income Tax Withheld	38.00	158.32
210006 Other Deductions	( 575.00 )	( 575.00 )
210007 Annuities Withheld	4,266.54	6,115.05
Total Withholdings	3,426.13	5,506.75
Total Liabilities	8,788.77	5,506.75
<b>Net Assets</b>		
<b>EQUITY ACCOUNTS</b>		
300000 St. Lucas UCC Equity	773,662.77	420,941.86
Total EQUITY ACCOUNTS	773,662.77	420,941.86
Total Net Assets	773,662.77	420,941.86
<b>Total Liabilities &amp; Net Assets</b>	<b>\$ 782,451.54</b>	<b>\$ 426,448.61</b>



**Fund: General Fund**

Accounts	Actual (2023)	Actual (Sept. 2024)	Annual Budget (2024)
<b>Revenues</b>			
<b>GENERAL FUND REVENUE</b>			
Regular Offerings			
400000 Regular Envelopes	528,033.49	402,813.15	584,800.00
400001 Loose Offering	1,982.93	2,023.00	2,000.00
400002 Initial Offering	440.00	82.00	800.00
400003 Easter Offering	7,933.00	3,100.00	8,000.00
400004 Lenten Offering	4,331.00	2,285.00	4,000.00
400005 Thanksgiving Offering	1,270.00	0.00	1,500.00
400006 Christmas Offering	4,235.00	20.00	9,000.00
400007 Stocks Received	0.00	0.00	10,000.00
400008 Mission Support Offering	3,230.00	1,920.00	3,000.00
400009 Good Friday Offereing	0.00	305.00	0.00
Total Regular Offerings	551,455.42	412,548.15	623,100.00
Challenge Missions			
410000 Lydia's House	256.71	0.00	0.00
410001 Disaster Relief	185.00	0.00	0.00
Total Challenge Missions	441.71	0.00	0.00
Building Use Revenue			
430000 Building Use	700.00	1,200.00	1,000.00
430002 Preschool Building Fee	33,603.00	17,500.00	44,000.00
*430009 Environmental	442.00	0.00	100.00
*430020 Kitchen Income	4,434.24	0.00	0.00
*430022 Victory Garden Income	680.00	0.00	0.00
*430023 H.S. Activity/Workcamp Income	20,084.98	0.00	0.00
Total Building Use Revenue	59,944.22	18,700.00	45,100.00
Interest Revenue			
430015 Interest Money Market/Enterprise	5,519.08	565.20	26,000.00
430024 Interest on 180 Day CD	0.00	4,605.81	0.00
430025 Interest on 13 Month CD	0.00	7,828.90	0.00
Total Interest Revenue	5,519.08	12,999.91	26,000.00
Endowment Revenues			
430007 Income from GEN	34,924.48	35,830.72	35,800.00
430008 Income from PET	66,620.26	92,289.06	110,000.00
430010 Income from S. Beyersdorfer	0.00	11,776.68	11,700.00
Total Endowment Revenues	101,544.74	139,896.46	157,500.00
Rental Properties Revenue			

<b>Accounts</b>	<b>Actual (2023)</b>	<b>Actual (Sept. 2024)</b>	<b>Annual Budget (2024)</b>
430011 11815 Denny Rental Revenue	13,560.00	11,389.74	15,000.00
430012 11825 Denny Rental Revenue	16,800.00	12,600.00	16,800.00
<b>Total Rental Properties Revenue</b>	<b>30,360.00</b>	<b>23,989.74</b>	<b>31,800.00</b>
<b>Confirmation Revenue</b>			
420000 Confirmation	1,315.00	750.00	0.00
<b>Total Confirmation Revenue</b>	<b>1,315.00</b>	<b>750.00</b>	<b>0.00</b>
<b>Kitchen Revenue</b>			
460000 Kitchen Revenue	0.00	4,158.00	0.00
<b>Total Kitchen Revenue</b>	<b>0.00</b>	<b>4,158.00</b>	<b>0.00</b>
<b>Victory Garden Revenue</b>			
493000 Victory Garden Revenue	0.00	600.00	0.00
<b>Total Victory Garden Revenue</b>	<b>0.00</b>	<b>600.00</b>	<b>0.00</b>
<b>Athletics Fields Revenue</b>			
430013 Athletics Field Revenue	3,961.63	8,279.00	6,000.00
430016 Concessions Revenue	309.29	0.00	2,000.00
<b>Total Athletics Fields Revenue</b>	<b>4,270.92</b>	<b>8,279.00</b>	<b>8,000.00</b>
<b>Environmental Revenue</b>			
497000 Environmental Revenue	0.00	734.62	0.00
<b>Total Environmental Revenue</b>	<b>0.00</b>	<b>734.62</b>	<b>0.00</b>
<b>Miscellaneous Revenue</b>			
430003 Miscellaneous Revenue	265,111.03	22,234.19	1,500.00
430004 Flower Revenue	1,498.00	730.00	1,200.00
*430005 Sale of Invest.Gain(Loss)	0.00	0.00	11,000.00
430006 Special Events-Council Revenue	0.00	1,087.00	0.00
430014 Loaves and Fishes Revenue	6,523.28	100.00	3,000.00
430017 Backpack Revenue	0.00	976.68	0.00
430018 Women With a Mission - Revenue	0.00	150.00	0.00
430021 Audio Visual Revenue	1,500.00	100.00	0.00
<b>Total Miscellaneous Revenue</b>	<b>274,632.31</b>	<b>25,377.87</b>	<b>16,700.00</b>
<b>Asset Fund Revenue</b>			
480000 Memorial Fund Revenue	8,300.00	1,110.00	0.00
494000 Audio Visual Fund Revenue	0.00	300.00	0.00
495000 H.S. Youth Mission Trip Fund Revenue	0.00	22,818.50	0.00
<b>Total Asset Fund Revenue</b>	<b>8,300.00</b>	<b>24,228.50</b>	<b>0.00</b>
<b>Special Offerings</b>			
*440000 Special-Music	160.00	0.00	0.00
440001 Hymnal Contributions	0.00	4,895.00	0.00
<b>Total Special Offerings</b>	<b>160.00</b>	<b>4,895.00</b>	<b>0.00</b>

Accounts	Actual (2023)	Actual (Sept. 2024)	Annual Budget (2024)
Total GENERAL FUND REVENUE	1,037,943.40	677,157.25	908,200.00
<b>Total Revenues</b>	<b>\$ 1,037,943.40</b>	<b>\$ 677,157.25</b>	<b>\$ 908,200.00</b>
<b>Expenses</b>			
GENERAL FUND			
Salaries & Benefits	230,992.51	150,254.71	244,090.00
Other Staff			
Business Administrator			
500012 Bus. Mgr.-Base	45,000.00	35,437.50	47,250.00
500013 Bus. Mgr.-Pension	2,812.50	2,008.04	2,835.00
500014 Bus. Mgr.-Health	18,930.27	15,463.50	17,928.00
500015 Bus. Mgr.-FICA	2,960.54	2,326.80	3,615.00
Total Business Administrator	69,703.31	55,235.84	71,628.00
General Maintenance			
500016 Gen. Maint. - Base	46,418.56	35,016.21	44,267.00
500017 Gen.Maint. - Pension	2,637.75	1,836.31	2,656.00
500018 Gen. Maint. - Health	14,627.23	11,794.88	10,677.00
500019 Gen. Maint. - FICA	3,486.76	2,625.49	3,386.00
Total General Maintenance	67,170.30	51,272.89	60,986.00
Custodians			
*310000 Custodians-Base	8,086.57	0.00	0.00
*310200 Custodian-FICA	618.61	0.00	0.00
*310300 Custodian-Pension	589.67	0.00	0.00
Total Custodians	9,294.85	0.00	0.00
Administrative Assistant			
500020 Admin Assistant-Base	40,622.40	37,129.10	48,470.00
500021 Admin Assistant-Health	19,058.14	16,031.60	21,635.00
500022 Admini Assistant-Pension	2,539.25	1,995.02	2,908.00
500023 Admin Assistant-FICA	2,543.50	2,424.72	3,708.00
Total Administrative Assistant	64,763.29	57,580.44	76,721.00
Communications Coordinator			
500024 Comm Coord-Base	40,000.08	31,500.00	42,000.00
500025 Comm Coord- Pension	2,500.00	1,785.00	2,520.00
500026 Comm Coord-FICA	3,060.00	2,409.75	3,213.00
Total Communications Coordinator	45,560.08	35,694.75	47,733.00
Youth/Child Coordinators			
500027 Childrens Mini-Base	42,072.96	43,562.94	58,902.00
500028 Childrens Min-FICA	3,218.58	3,442.80	3,388.00
500029 Childrens Mini-Pension	3,506.00	2,356.16	2,657.00

Accounts	Actual (2023)	Actual (Sept. 2024)	Annual Budget (2024)
500030 Lead Youth Min-Base	21,436.32	16,881.12	22,508.00
500031 Lead Youth Min-FICA	1,639.88	1,291.41	1,722.00
500032 Lead Youth Min-Pension	1,339.75	956.59	1,350.00
500033 Asst. Youth Min-Base	10,200.00	8,032.50	10,710.00
500034 Asst. Youth Min-FICA	780.30	614.49	819.00
500035 Asst. Youth Min-Pension	0.00	0.00	643.00
<b>Total Youth/Child Coordinators</b>	<b>84,193.79</b>	<b>77,138.01</b>	<b>102,699.00</b>
<b>Music Department</b>			
500036 Music Min-Base	35,989.08	4,065.00	42,004.00
500037 Music Min-Pension	1,456.50	0.00	2,520.00
500039 Music Min- FICA	2,753.18	310.89	3,213.00
500042 Sat. Musician-Base	3,852.50	3,033.90	4,045.00
500043 Sat. Musician-FICA	294.71	232.09	309.00
<b>Total Music Department</b>	<b>44,345.97</b>	<b>7,641.88</b>	<b>52,091.00</b>
<b>Audio/Visual Technician</b>			
500044 Audio-Visual Tech - Base	3,617.00	5,566.09	6,115.00
500045 Audio-Visual Tech - FICA	276.71	425.78	468.00
<b>Total Audio/Visual Technician</b>	<b>3,893.71</b>	<b>5,991.87</b>	<b>6,583.00</b>
<b>Total Other Staff</b>	<b>388,925.30</b>	<b>290,555.68</b>	<b>418,441.00</b>
<b>Program &amp; Facility</b>			
<b>Staff Expenses</b>			
500046 SR Pastor Vehicle Mileage	0.00	0.00	50.00
510000 SR Min. Educ/Prof/Travel	1,303.65	101.17	5,500.00
510002 MOCL Prof. Expense	677.81	103.18	2,400.00
510003 Search Committee Expense	1,956.75	2,706.49	20,000.00
510008 Pastor Relocation Expenses	0.00	9,772.39	0.00
<b>Total Staff Expenses</b>	<b>3,938.21</b>	<b>12,683.23</b>	<b>27,950.00</b>
<b>Maintenance &amp; Repair</b>			
520000 Campus Grounds	4,640.00	6,608.37	6,000.00
520001 Lawn maintenance	32,392.51	15,183.25	25,000.00
520002 Parking Lot Maintenance	15,884.00	0.00	5,000.00
520003 Building Maintenance	41,715.58	40,894.22	60,000.00
520007 Painting	0.00	0.00	1,000.00
520008 HVAC	8,702.76	4,539.30	7,500.00
520009 Carpet Cleaning	954.00	0.00	1,000.00
520010 Custodial Supplies	6,213.13	4,691.14	4,000.00
520011 Custodial Services	19,838.91	26,250.10	37,056.00
<b>Total Maintenance &amp; Repair</b>	<b>130,340.89</b>	<b>98,166.38</b>	<b>146,556.00</b>
<b>Improvements &amp; New Equipment</b>			

Accounts	Actual (2023)	Actual (Sept. 2024)	Annual Budget (2024)
530000 Building Improvements	0.00	0.00	5,000.00
530001 Parking Lot Improvements	0.00	21,950.00	0.00
530002 Landscaping	0.00	0.00	300.00
530005 New Equipment	0.00	0.00	1,000.00
<b>Total Improvements &amp; New Equipment</b>	<b>0.00</b>	<b>21,950.00</b>	<b>6,300.00</b>
<b>Utilities</b>			
540000 Electric - Church	27,301.00	20,722.35	26,000.00
540001 Gas - Church	7,335.15	5,317.90	7,000.00
540002 Telephone	6,309.28	4,119.72	7,000.00
540003 Trash	4,876.17	2,694.79	4,000.00
540004 Water	2,915.16	2,551.40	2,000.00
540005 Sewer	1,509.04	1,183.65	2,000.00
<b>Total Utilities</b>	<b>50,245.80</b>	<b>36,589.81</b>	<b>48,000.00</b>
<b>Rental Property Expense</b>			
520004 11815 Denny - Other Expenses	9,327.09	2,612.71	5,720.00
520005 11815 Denny - Management Fee	1,130.00	1,060.84	1,200.00
520006 11825 Denny Expense	0.00	1,452.50	9,000.00
*560013 11825 Denny Ordinary Expense	5,512.90	0.00	0.00
<b>Total Rental Property Expense</b>	<b>15,969.99</b>	<b>5,126.05</b>	<b>15,920.00</b>
<b>Office Expense</b>			
550000 Duplicating Supplies	282.50	0.00	500.00
550001 Printed Supplies	730.14	43.00	900.00
550002 Repair & Maint. of Equip.	0.00	0.00	100.00
550003 Postage	732.10	2,005.90	1,000.00
550004 Office Supplies	1,724.31	2,126.03	2,250.00
550005 Bank/credit card fees	899.89	567.45	1,000.00
550007 Online Giving Expense	1,777.01	2,212.97	2,352.00
550008 Miscellaneous-Office Expense	1,684.58	1,380.11	1,000.00
550009 Email Communication and Design	598.60	570.55	695.00
550011 Broadband Internet	0.00	1,168.92	0.00
580005 Office Equipment	6,714.42	5,084.98	4,000.00
<b>Total Office Expense</b>	<b>15,143.55</b>	<b>15,159.91</b>	<b>13,797.00</b>
<b>Victory Garden Expense</b>			
*560018 Victory Garden Expense	2,400.97	0.00	0.00
598014 Victory Garden Expense	0.00	463.43	0.00
<b>Total Victory Garden Expense</b>	<b>2,400.97</b>	<b>463.43</b>	<b>0.00</b>
<b>Athletic Fields Expense</b>			
560012 Athletic Fields Expense	1,685.00	3,830.00	770.00
<b>Total Athletic Fields Expense</b>	<b>1,685.00</b>	<b>3,830.00</b>	<b>770.00</b>

Accounts	Actual (2023)	Actual (Sept. 2024)	Annual Budget (2024)
Environmental Expense			
598007 Environmental Expense	0.00	252.00	0.00
Total Environmental Expense	0.00	252.00	0.00
Kitchen Expense			
560014 Kitchen Expense	1,474.16	4,519.54	0.00
560015 Kitchen-Funeral Meals Expense	328.20	450.08	0.00
Total Kitchen Expense	1,802.36	4,969.62	0.00
Insurance Expense			
570000 Workmen's Compensation Insurance	3,775.93	2,053.35	4,700.00
570001 Church Insurance (package)	45,283.00	37,965.00	45,300.00
570002 Worker's Compensation Audit	(458.23)	381.44	0.00
Total Insurance Expense	48,600.70	40,399.79	50,000.00
Information Systems			
580000 Software Support	5,078.50	2,155.10	3,250.00
580001 Hardware	1,346.64	1,544.98	1,000.00
580002 Software	454.40	884.22	750.00
580003 Website costs	266.88	(360.00)	0.00
580004 Maintenance	7,182.00	5,940.50	7,200.00
Total Information Systems	14,328.42	10,164.80	12,200.00
Christian Education			
Children's Ministry			
590000 Supplies	0.00	21.00	300.00
590001 Curriculum/Teaching Aids	23.09	0.00	100.00
590002 Gift Bibles	0.00	294.19	250.00
590003 Curriculum-Supplies VBS	1,384.23	997.34	3,000.00
Total Children's Ministry	1,407.32	1,312.53	3,650.00
Youth Ministry			
591001 Youth Fellowships	596.65	161.60	1,000.00
591003 H.S. Activities Expense	662.48	0.00	0.00
Total Youth Ministry	1,259.13	161.60	1,000.00
Adult Ministry			
592001 Guest Speaker	0.00	0.00	1,200.00
Total Adult Ministry	0.00	0.00	1,200.00
Confirmation			
593000 Confirmation Reception	654.66	910.66	100.00
593001 Confirmation Retreats	2,705.43	236.68	500.00
593002 Confirmation Curriculum	481.39	0.00	300.00
593003 Confirmation Gifts	223.93	316.87	250.00
593004 Confirmation Miscellaneous	509.18	155.50	100.00

Accounts	Actual (2023)	Actual (Sept. 2024)	Annual Budget (2024)
Total Confirmation	4,574.59	1,619.71	1,250.00
Total Christian Education	7,241.04	3,093.84	7,100.00
<b>Worship Expense</b>			
560000 Chancel Supplies	0.00	0.00	100.00
560001 Worship Supplies	1,198.12	864.13	900.00
560009 Candle Expense	0.00	0.00	100.00
560010 Flower Expense	833.90	1,162.29	1,000.00
560011 Devotional Supplies	0.00	0.00	100.00
Total Worship Expense	2,032.02	2,026.42	2,200.00
<b>Music Expense</b>			
594000 Sheet Music	179.59	264.18	500.00
594001 Instrument Maintenance & Repair	795.00	0.00	500.00
594002 Professional Musicians	3,575.00	7,200.00	4,500.00
594003 Robe & Stole Cleaning	0.00	0.00	200.00
594004 Music License	593.00	0.00	500.00
Total Music Expense	5,142.59	7,464.18	6,200.00
<b>Membership &amp; Evangelism</b>			
560008 Stewardship Programs	2,139.32	781.71	4,100.00
595000 Other Advertisement	28.17	99.99	0.00
595001 Evangelism Outreach	1,734.32	312.02	3,700.00
Total Membership & Evangelism	3,901.81	1,193.72	7,800.00
<b>Caring Ministry</b>			
596000 Caring Ministry Programs	311.32	0.00	1,335.00
596001 Caring Ministry Supplies	99.49	0.00	45.00
Total Caring Ministry	410.81	0.00	1,380.00
<b>Mission</b>			
<b>Funded Mission</b>			
597000 Every Childs Hope	3,300.00	2,475.00	3,300.00
597001 Emmaus Homes	3,300.00	2,475.00	3,300.00
597002 Unleashing Potential	4,300.00	3,224.94	4,300.00
597003 Feed My People	2,200.00	1,649.97	2,200.00
597004 Isaiah 58 Ministries	2,600.00	2,475.00	3,300.00
597005 One Great Hour of Sharing	2,200.00	1,649.97	2,200.00
597006 Veterans of the Cross	2,200.00	1,125.00	1,500.00
597007 Neighbors in Need	229.13	375.03	500.00
597008 Eden Seminary	4,300.00	3,224.97	4,300.00
597009 Habitat for Humanity	3,700.00	2,774.97	3,700.00
597010 Lydia's House	4,300.00	3,524.97	4,300.00
597011 Miscellaneous Mission	285.00	0.00	500.00

Accounts	Actual (2023)	Actual (Sept. 2024)	Annual Budget (2024)
597012 Camp MO Val	4,300.00	3,224.97	4,300.00
597013 Epiphany Meals	1,300.00	433.36	650.00
597014 Strengthen the Church	943.55	1,125.00	1,500.00
597015 Oikos Peanut Butter	2,200.00	1,649.97	2,200.00
<b>Total Funded Mission</b>	<b>41,657.68</b>	<b>31,408.12</b>	<b>42,050.00</b>
<b>Covenanted Ministries</b>			
597016 Missouri Conference ("OCWM")	27,000.00	20,250.00	27,000.00
597017 St. Louis Association	5,490.00	4,124.97	5,500.00
<b>Total Covenanted Ministries</b>	<b>32,490.00</b>	<b>24,374.97</b>	<b>32,500.00</b>
<b>St. Lucas Missions</b>			
597018 Backpack Program	14,576.21	10,522.06	18,000.00
<b>Total St. Lucas Missions</b>	<b>14,576.21</b>	<b>10,522.06</b>	<b>18,000.00</b>
<b>Total Mission</b>	<b>88,723.89</b>	<b>66,305.15</b>	<b>92,550.00</b>
<b>Miscellaneous Expenses</b>			
560002 Payroll Fees	2,856.60	1,726.44	2,200.00
*560003 Payroll Fee	582.17	0.00	0.00
560004 Audio Visual Expense	1,285.08	1,093.68	2,700.00
560005 Meetings/Conferences	0.00	0.00	500.00
560006 Miscellaneous Expense-Other	1,916.35	1,295.58	500.00
560007 Special Events	1,877.54	600.00	1,000.00
*560016 Audio Visual Fund Expense	1,850.25	0.00	0.00
*560017 H.S. Youth Activity/Workcamp	34,532.17	0.00	0.00
560020 Women With a Mission - Expense	0.00	150.00	0.00
<b>Total Miscellaneous Expenses</b>	<b>44,900.16</b>	<b>4,865.70</b>	<b>6,900.00</b>
<b>Asset Fund Expense</b>			
598005 H.S. Youth/Mission Trip Fund Expense	0.00	27,109.98	0.00
598013 Doernhoefer Fund Expense	0.00	250.00	0.00
599100 Memorial Fund Expense	3,800.00	2,284.00	0.00
<b>Total Asset Fund Expense</b>	<b>3,800.00</b>	<b>29,643.98</b>	<b>0.00</b>
<b>Special Offering Expense</b>			
599400 New Hymnal Expense	0.00	5,177.50	0.00
<b>Total Special Offering Expense</b>	<b>0.00</b>	<b>5,177.50</b>	<b>0.00</b>
<b>Total Program &amp; Facility</b>	<b>440,608.21</b>	<b>369,525.51</b>	<b>445,623.00</b>
<b>Total GENERAL FUND</b>	<b>1,060,526.02</b>	<b>810,335.90</b>	<b>1,108,154.00</b>
<b>Total Expenses</b>	<b>\$ 1,060,526.02</b>	<b>\$ 810,335.90</b>	<b>\$ 1,108,154.00</b>
<b>Net Total</b>	<b>( \$ 22,582.62 )</b>	<b>( \$ 133,178.65 )</b>	<b>( \$ 199,954.00 )</b>



**St. Lucas  
United Church  
of Christ  
Endowments**

## Fund: Perpetual Endowment Fund

Accounts	Balance 2023 Thru September	Balance 2024 Thru September
<b>Assets</b>		
<b>SPECIAL FUNDS</b>		
Perpetual Endowment		
160000 Perpetual Endowment - Enterprise Bank	1,212.17	2,212.17
*160001 IShares - PET	2,996,093.36	0.00
160002 Perpetual Endowment - IShares	0.00	3,588,673.74
Total Perpetual Endowment	2,997,305.53	3,590,885.91
Total SPECIAL FUNDS	2,997,305.53	3,590,885.91
<b>Total Assets</b>	<b>\$ 2,997,305.53</b>	<b>\$ 3,590,885.91</b>
<b>Liabilities &amp; Net Assets</b>		
<b>Liabilities</b>		
Other Liabilities		
Perpetual Endowment		
230000 PET Accounts Payable - General Fund	20,230.53	23,348.54
Total Perpetual Endowment	20,230.53	23,348.54
Total Other Liabilities	20,230.53	23,348.54
Total Liabilities	20,230.53	23,348.54
<b>Net Assets</b>		
<b>EQUITY ACCOUNTS</b>		
300002 Perpetual Endowment Equity	2,977,075.00	3,567,537.37
Total EQUITY ACCOUNTS	2,977,075.00	3,567,537.37
Total Net Assets	2,977,075.00	3,567,537.37
<b>Total Liabilities &amp; Net Assets</b>	<b>\$ 2,997,305.53</b>	<b>\$ 3,590,885.91</b>

**Fund: Perpetual Endowment Fund**

Accounts	Actual (2023)	Actual (Sept. 2024)	Annual Budget (2024)
<b>Revenues</b>			
PERPETUAL ENDOWMENT			
491000 Perpetual Endowment-Contributions	260.41	1,000.00	0.00
491001 Perpetual Endowment-Interest	19,587.19	11,278.05	0.00
491002 Perpetual Endowment-Dividends	90,587.33	85,844.87	0.00
Total PERPETUAL ENDOWMENT	<u>110,434.93</u>	<u>98,122.92</u>	<u>0.00</u>
<b>Total Revenues</b>	<b>\$ 110,434.93</b>	<b>\$ 98,122.92</b>	<b>\$ 0.00</b>
<b>Expenses</b>			
PERPETUAL ENDOWMENT FUND EXPENSE			
599300 PET Transfer to St. Lucas	66,620.26	92,289.06	0.00
599301 Perpetual Endowment Operating Expense	28,628.22	23,846.40	0.00
599302 Perpetual Endowment Taxes Withheld	4,640.02	2,867.76	0.00
Total PERPETUAL ENDOWMENT FUND EXPENSE	<u>99,888.50</u>	<u>119,003.22</u>	<u>0.00</u>
<b>Total Expenses</b>	<b>\$ 99,888.50</b>	<b>\$ 119,003.22</b>	<b>\$ 0.00</b>
<b>Net Total</b>	<b>\$ 10,546.43</b>	<b>( \$ 20,880.30 )</b>	<b>\$ 0.00</b>

**Fund: General Endowment fund**

<b>Accounts</b>	<b>Balance 2023 Thru September</b>	<b>Balance 2024 Thru September</b>
<b>Assets</b>		
<b>SPECIAL FUNDS</b>		
General Endowment		
150000 General Endowment - Cash	16,647.58	15,473.20
150001 General Endowment. - IShares	634,007.66	720,866.25
Total General Endowment	650,655.24	736,339.45
Total SPECIAL FUNDS	650,655.24	736,339.45
<b>Total Assets</b>	<b>\$ 650,655.24</b>	<b>\$ 736,339.45</b>
<b>Liabilities &amp; Net Assets</b>		
<b>Liabilities</b>		
Other Liabilities		
General Endowment		
240000 GEF Payable to General Fund	17,462.24	0.00
Total General Endowment	17,462.24	0.00
Total Other Liabilities	17,462.24	0.00
Total Liabilities	17,462.24	0.00
<b>Net Assets</b>		
<b>EQUITY ACCOUNTS</b>		
300003 General Endowment Equity	633,193.00	736,339.45
Total EQUITY ACCOUNTS	633,193.00	736,339.45
Total Net Assets	633,193.00	736,339.45
<b>Total Liabilities &amp; Net Assets</b>	<b>\$ 650,655.24</b>	<b>\$ 736,339.45</b>

**Fund: General Endowment fund**

Accounts	Actual (2023)	Actual (Sept. 2024)	Annual Budget (2024)
<b>Revenues</b>			
GENERAL ENDOWMENT REVENUE			
490001 General Endowment - Interest	45.50	39.11	0.00
490002 General Endowment - Dividends	16,501.87	7,966.75	0.00
490003 General Endowment - Deposits	0.00	214.11	0.00
Total GENERAL ENDOWMENT REVENUE	<u>16,547.37</u>	<u>8,219.97</u>	<u>0.00</u>
<b>Total Revenues</b>	<b>\$ 16,547.37</b>	<b>\$ 8,219.97</b>	<b>\$ 0.00</b>
<b>Expenses</b>			
GENERAL ENDOWMENT FUND EXPENSE			
599200 General Endowment Operating Expense	3,719.60	3,012.33	0.00
599201 General Endowment Transfer to St. Lucas	34,924.48	35,830.72	0.00
Total GENERAL ENDOWMENT FUND EXPENSE	<u>38,644.08</u>	<u>38,843.05</u>	<u>0.00</u>
<b>Total Expenses</b>	<b>\$ 38,644.08</b>	<b>\$ 38,843.05</b>	<b>\$ 0.00</b>
<b>Net Total</b>	<b>( \$ 22,096.71 )</b>	<b>( \$ 30,623.08 )</b>	<b>\$ 0.00</b>

**St. Lucas  
United Church  
of Christ  
Cemetery  
Financial  
Report**

## Fall 2024 Annual Meeting Report

### St. Lucas Cemetery

The St. Lucas Cemetery Board is responsible maintaining the 13.2 acres of cemetery property. We have three objectives as a committee:

1. Provide a sympathetic and professional experience to our grieving families that have lost a loved one.
2. Provide a safe and pleasant atmosphere for our internments.
3. Be financially good stewards of funds entrusted to us for the current and future needs of the Cemetery.

We work with the Church staff, our contractors, and the family's funeral home to ensure each internment is managed with dignity and meets the specific needs of the grieving family in a timely manner. Through September, we have overseen 16 internments and sold 17 lots.

We ensure the graves and grounds are kept in a presentable and safe condition for all users. In conjunction with the Tree Planting Taskforce 2 new Hornbeam trees have been planted in the St. Lucas portion of the Cemetery. We have refreshed the landscaping in the circle on the Park Hill side. In the next couple of weeks, we will be leveling grave sites and seeding bare spots. We are still working with the Facilities Committee and Nursery School Board looking into expanding the church security camera system to cover the shed, playground, pavilion, garden, and ball field areas.

We strive to be good stewards of the funds entrusted to us. During 2023 we ended the year with slightly more expenses than income (\$5K). We invest our reserve funds with a long-term horizon to ensure we maintain our endowment to cover our perpetual care requirements. Our major project for this year has been repair and seal coating of the cemetery roads (\$37,400). We have also updated the cemetery sign and shed fencing. We are also continuing to develop a comprehensive operating manual with detailed operational procedures.

Respectfully submitted,

St. Lucas Cemetery Board

St Lucas UCC Cemetery  
**Balance Sheet Analysis**

Accounts	Balance Sept. 2023	Balance Sept. 2024
<b>Assets</b>		
Cash Assets		
100000 Enterprise Bank & Trust-Checking	30,750.03	30,077.42
100001 SEI Cemetery Fund (Old)	389,387.00	0.00
100002 SEI Perpetual Care (Old)	966,195.00	0.00
100003 SEI Cemetery Fund	0.00	464,369.00
100004 SEI Perpetual Care	0.00	1,177,009.00
Total Cash Assets	1,386,332.03	1,671,455.42
<b>Total Assets</b>	<b>\$ 1,386,332.03</b>	<b>\$ 1,671,455.42</b>
<b>Liabilities &amp; Net Assets</b>		
Liabilities		
Total Liabilities	0.00	0.00
Net Assets		
Fund Principal1		
300000 General Fund Equity	445,756.89	503,575.90
300001 Perpetual Care Equity	829,332.66	1,167,879.52
300002 Current Year Equity	111,242.48	0.00
Total Fund Principal1	1,386,332.03	1,671,455.42
Total Net Assets	1,386,332.03	1,671,455.42
<b>Total Liabilities &amp; Net Assets</b>	<b>\$ 1,386,332.03</b>	<b>\$ 1,671,455.42</b>



St Lucas UCC Cemetery  
**Annual Report Revenue and Expenses**

Date Range: Sep 1st 2024 - Sep 30th 2024

Accounts	Actual 2023	Actual Sept. 2024	Annual Budget 2024
<b>Revenues</b>			
Operating Income			
400000 Sale of Lots	13,387.50	12,750.00	9,000.00
400001 Grave Openings	48,370.00	23,100.00	45,000.00
400002 Foundations	1,200.00	1,700.00	1,000.00
400003 Miscellaneous	150.00	0.00	0.00
400004 Interest Income-checking account	459.82	365.55	500.00
400005 Income-SEI Cemetery Fund	4,190.93	5,762.00	7,000.00
400007 Income-SEI PET Care	21,641.94	13,296.38	22,000.00
Total Operating Income	89,400.19	56,973.93	84,500.00
Perpetual Care Income			
410000 Sale of Lots Perpetual Care	4,462.50	4,250.00	3,000.00
Total Perpetual Care Income	4,462.50	4,250.00	3,000.00
<b>Total Revenues</b>	<b>\$ 93,862.69</b>	<b>\$ 61,223.93</b>	<b>\$ 87,500.00</b>
<b>Expenses</b>			
Operating Expenses			
Salaries and Contractors			
500000 Grass Cutting Contract	23,480.45	26,502.60	20,000.00
500001 Grave Digging Contract	15,850.00	3,000.00	15,000.00
500002 Grave Maintenance Contract	0.00	0.00	1,000.00
500003 Grave/Foundation Layouts	1,645.00	962.50	2,200.00
500004 Tree Trimming	32,325.00	450.00	15,000.00
500005 Cemetery Grounds Clean-up	801.52	365.40	5,000.00
Total Salaries and Contractors	74,101.97	31,280.50	58,200.00
Insurance and License			
510000 Other	80.00	76.75	350.00
Total Insurance and License	80.00	76.75	350.00
Utilities			
520000 Utilities	48.95	0.00	100.00
520001 Garage-electric	735.23	540.18	850.00
Total Utilities	784.18	540.18	950.00
Improvements			
530000 Cemetery Improvements	251.97	0.00	500.00

Accounts	Actual 2023	Actual Sept. 2024	Annual Budget 2024
530001 Road Improvements	0.00	37,400.00	0.00
Total Improvements	251.97	37,400.00	500.00
Equipment			
540000 New Equipment	0.00	0.00	5,000.00
540001 Building Repairs/Equip. Repairs	6,529.00	0.00	1,500.00
Total Equipment	6,529.00	0.00	6,500.00
Other Expense			
550000 Foundation expense	2,038.21	1,615.00	1,500.00
550001 Materials & Supplies	0.00	298.82	250.00
550002 Miscellaneous Expense	538.79	0.00	1,000.00
550003 Data Entry	0.00	0.00	1,500.00
550004 Bank fees	0.00	0.00	100.00
550005 Investment Fees -Cem Account	2,186.79	1,557.67	3,000.00
550006 Trash Service	469.79	440.55	500.00
550007 SEI Investment Expense (PET)	10,998.02	11,476.96	11,500.00
Total Other Expense	16,231.60	15,389.00	19,350.00
Total Operating Expenses	97,978.72	84,686.43	85,850.00
<b>Total Expenses</b>	<b>\$ 97,978.72</b>	<b>\$ 84,686.43</b>	<b>\$ 85,850.00</b>
<b>Net Total</b>	<b>( \$ 4,116.03 )</b>	<b>( \$ 23,462.50 )</b>	<b>\$ 1,650.00</b>

## ST. LUCAS CEMETERY 2025 BUDGET

VERSION #1a

<u>ACCOUNT NUMBER</u>	<u>DESCRIPTION</u>	<u>2025 BUDGET AMOUNT</u>	<u>2024 BUDGET AMOUNT</u>	<u>2023 ACTUAL AMOUNT</u>
PERPETUAL CARE INCOME				
10200.800.81	SALE OF LOTS PERPETUAL CARE	5,500	3,000	4,463
10205.800.81	INCOME - SEI PET CARE	23,000	22,000	21,642
GENERAL FUND INCOME				
10100.800.80	SALE OF LOTS	16,500	9,000	13,388
10150.800.80	GRAVE OPENINGS	40,000	45,000	48,370
10160.800.80	FOUNDATIONS	1,700	1,000	1,200
10165.800.80	MISC.	-	-	150
10180.800.80	INTEREST INCOME - CHECKING ACCT	500	500	460
10188.800.80	INCOME - SEI CEMETERY FUND	8,000	7,000	4,191
TOTAL REVENUES		<u>95,200</u>	<u>87,500</u>	<u>93,863</u>
EXPENSES				
SALARIES AND CONTRACTORS				
30035.800.80	GRASS CUTTING	25,000	20,000	23,480
30036.800.80	GRAVE DIGGING	13,000	15,000	15,850
30037.800.80	GRAVE MAINTENANCE	1,000	1,000	-
30038.800.80	GRAVE LAYOUT	2,200	2,200	1,645
30039.800.80	TREE TRIMMING AND REMOVAL	5,000	15,000	32,325
30041.800.80	CEMETERY GROUNDS CLEAN-UP	1,000	5,000	802
TOTAL SALARIES AND CONTRACTORS		<u>47,200</u>	<u>58,200</u>	<u>74,102</u>
INSURANCE AND LICENSE				
30120.800.80	OTHER	150	350	80
TOTAL INSURANCE AND LICENSE		<u>150</u>	<u>350</u>	<u>80</u>

UTILITIES

30210.800.80	UTILITIES	100	100	49
30215.800.80	GARAGE ELECTRIC	<u>850</u>	<u>850</u>	<u>735</u>
TOTAL UTILITIES		<u>950</u>	<u>950</u>	<u>784</u>

IMPROVEMENTS

30310.800.80	CEMETERY IMPROVEMENTS	500	500	252
30320.800.80	ROAD IMPROVEMENTS	<u>-</u>	<u>-</u>	<u>-</u>
TOTAL IMPROVEMENTS		<u>500</u>	<u>500</u>	<u>252</u>

EQUIPMENT

30410.800.80	NEW EQUIPMENT	5,000	5,000	-
30415.800.80	BUILDING REPAIRS/EQUIPMENT REPAIRS	<u>1,000</u>	<u>1,500</u>	<u>6,529</u>
TOTAL EQUIPMENT		<u>6,000</u>	<u>6,500</u>	<u>6,529</u>

OTHER EXPENSES

30505.800.80	FUEL	-	-	-
30506.800.80	FOUNDATION EXPENSE	1,500	1,500	2,038
30510.800.80	MATERIALS & SUPPLIES	500	250	-
30520.800.80	MISCELLANEOUS EXPENSE	1,000	1,000	539
30530.800.80	ADMINISTRATIVE	-	-	-
30531.800.80	DATA ENTRY	500	1,500	-
30533.800.80	BANK FEES	100	100	-
30570.800.80	INVESTMENT FEES	2,700	3,000	2,187
30580.80.80	TRASH SERVICE	600	500	470
31105.800.81	SEI INVESTMENT FEES	<u>11,500</u>	<u>11,500</u>	<u>10,998</u>
TOTAL OTHER EXPENSES		<u>18,400</u>	<u>19,350</u>	<u>16,232</u>

TOTAL EXPENSES

<u>73,200</u>	<u>85,850</u>	<u>97,979</u>
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NET TOTAL

<u>22,000</u>	<u>1,650</u>	<u>(4,116)</u>
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**St. Lucas  
United Church  
of Christ  
Preschool  
Financial  
Report**

## St. Lucas UCC Preschool Report

November, 2024

St Lucas UCC Preschool continues to grow and expand its services in an effort to accommodate the preschool families. Currently, they offer half-day, full-day, lunch bunch, and before and after care. This summer, the preschool offered a day camp which was quickly filled. This year, there are 135 students enrolled in the preschool program which includes the two-year old Intro to Preschool Program. Fifteen students participate in the Parent's Day Out for a total of 150 kids. There are a few openings at this time.

Our exceptional director, Kelly Blessing, and her caring and motivated staff, create an exciting curriculum which engages these children to learn and thoroughly enjoy their day. If you stop by during the day while school is in session, you will witness classrooms so full of smiles and energy. Word of mouth and our stellar reputation fill the classrooms each semester.

Braeutigaum Farms will host our preschool for a Field Trip. Also this fall, the Police Department and Fire Department will visit to educate the kids on staying safe in our neighborhoods and schools, and fire safety. Our staff will also get recertified for CPR and First Aid.

A successful preschool allows for a balanced budget and a significant bank account. This has allowed us to increase staff salaries, update our playground, purchase items from teachers' wish lists and update supplies as needed. The safety of our kids and staff has also been improved by installing new poles and chains along the driveway on their way to the Playground. We have also been fortunate to be able to give back to St. Lucas in the amount of \$30,000. Lots of great news!

On behalf of our dedicated Preschool Board, thank you to the congregation for your continued support of the Preschool which enables us to continue our mission in making a difference in the lives of so many children and help our community

Respectfully submitted,  
Barbara Bilgram O'Brien  
Preschool Chairperson

**St. Lucas UCC Preschool  
Balance Sheet  
As Of June 30, 2024 and 2023**

	June 30 2023	June 30 2024	Increase (Decrease)
<u>Assets</u>			
Cash			
Checking Account	30,381	12,250	(18,131)
Money Market Account	288,118	149,737	(138,381)
Total Cash	<u>318,499</u>	<u>161,987</u>	<u>(156,512)</u>
Prepaid Expense	706	0	(706)
Interest Receivable	0	853	853
Investments			
Certificates of Deposit	<u>0</u>	<u>207,523</u>	<u>207,523</u>
Total Assets	<u><u>319,205</u></u>	<u><u>370,363</u></u>	<u><u>51,158</u></u>
<u>Liabilities and Fund Principal</u>			
Liabilities			
Payables - St. Lucas	92	0	(92)
Payables - Workers' Compensation	777	0	(777)
Payables - Other	<u>7,963</u>	<u>7,523</u>	<u>(440)</u>
Total Payables	<u>8,832</u>	<u>7,523</u>	<u>(1,309)</u>
Deferred Income			
Next Year Registration	9,325	7,550	(1,775)
Next Year Tuition	596	149	(447)
Summer Tuition Deferred	<u>7,953</u>	<u>8,550</u>	<u>597</u>
Total Deferred	<u>17,874</u>	<u>16,249</u>	<u>(1,625)</u>
Total Liabilities	<u>26,706</u>	<u>23,772</u>	<u>(2,934)</u>
Fund Principal			
St. Lucas Preschool Equity	152,174	292,499	140,325
Current Year Net Income	<u>140,325</u>	<u>54,092</u>	<u>(86,233)</u>
Total Fund Principal	<u>292,499</u>	<u>346,591</u>	<u>54,092</u>
Total Liabilities and Fund Principal	<u><u>319,205</u></u>	<u><u>370,363</u></u>	<u><u>51,158</u></u>

**St. Lucas UCC Preschool  
Analysis of Revenues & Expenses  
Fiscal Year Ended June 30**

	<u>2022-23</u> Actual	<u>2023-24</u> Budget	<u>2023-24</u> Actual	<u>2024-25</u> Budget
<b><u>REVENUES</u></b>				
Registration Fees	9,650	9,850	10,075	8,675
Tuition - Regular	348,403	405,635	397,317	374,432
Tuition - Summer	8,330	8,328	8,328	8,550
Tuition - Lunch Bunch	7,569	6,804	7,672	7,128
Tuition - Before Care	12,276	22,815	21,443	12,578
Tuition - Parents Day Out	4,845	5,400	5,250	10,800
Tuition - After Care	12,934	33,712	32,492	28,294
Total Tuition	<u>404,007</u>	<u>492,544</u>	<u>482,577</u>	<u>450,457</u>
Employee Retention Credit	125,794	0	0	0
Other Income	650	750	408	400
Reimbursements - Field Trips	2,480	0	2,555	2,500
Reimbursements - Miscellaneous	1,096	0	1,559	1,400
Investment Income	1,301	9,350	9,996	10,600
TOTAL REVENUES	<u>535,328</u>	<u>502,644</u>	<u>497,095</u>	<u>465,357</u>
<b><u>EXPENSES</u></b>				
Total Director's Salary & Benefits	59,818	61,770	61,946	67,788
Total Teachers/Staff Salary & Benefits	<u>253,914</u>	<u>285,983</u>	<u>279,747</u>	<u>303,273</u>
Total All Salaries & Benefits	313,732	347,753	341,693	371,061
Total Other Expenses	<u>81,271</u>	<u>100,290</u>	<u>101,310</u>	<u>108,390</u>
TOTAL EXPENSES	<u>395,003</u>	<u>448,043</u>	<u>443,003</u>	<u>479,451</u>
YEAR'S SURPLUS (DEFICIT)	<u>140,325</u>	<u>54,601</u>	<u>54,092</u>	<u>(14,094)</u>



**St. Lucas UCC Preschool  
Detailed Expenses  
Fiscal Year Ended June 30**

	<u>2022-23 Actual</u>	<u>2023-24 Budget</u>	<u>2023-24 Actual</u>	<u>2024-25 Budget</u>
<b>Director's Salary &amp; Benefits</b>				
Salary	52,730	54,442	54,605	59,754
FICA/Medicare	4,034	4,165	4,177	4,571
Pension/Annuity	3,054	3,163	3,164	3,463
Total Director's Salary & Benefits	<u>59,818</u>	<u>61,770</u>	<u>61,946</u>	<u>67,788</u>
<b>Teachers/Staff Salaries &amp; Benefits</b>				
Salaries	235,869	265,660	259,868	281,722
FICA/Medicare	18,045	20,323	19,879	21,551
Total Teachers/Staff Salaries & Benefits	<u>253,914</u>	<u>285,983</u>	<u>279,747</u>	<u>303,273</u>
<b>Total All Salaries &amp; Benefits</b>	<u>313,732</u>	<u>347,753</u>	<u>341,693</u>	<u>371,061</u>
<b>Other Expenses</b>				
Advertising/Promotion	1,008	1,540	1,229	1,540
Reimbursements - Field Trips	2,394	0	2,560	2,500
Reimbursements - Miscellaneous	2,241	0	871	800
Professional Development	527	3,050	1,024	3,050
Insurance (St. Lucas Allocation)	1,632	3,000	730	2,000
Overhead (St. Lucas Custodial Allocation)	18,000	21,000	21,000	24,000
Donation to St. Lucas	20,000	20,000	30,000	30,000
Maintenance & Repairs	4,116	14,000	11,889	7,500
Office Expense	6,469	9,000	6,161	7,100
Classroom/Staff Expense	19,468	19,950	17,824	18,900
Fees	357	250	1,491	5,000
New Equipment/Furniture	4,132	7,000	5,434	4,500
Board Expense	1,002	1,500	1,097	1,500
Other Expenses	(75)	0	0	0
<b>Total - Other Expenses</b>	<u>81,271</u>	<u>100,290</u>	<u>101,310</u>	<u>108,390</u>
<b>TOTAL EXPENSES</b>	<u><u>395,003</u></u>	<u><u>448,043</u></u>	<u><u>443,003</u></u>	<u><u>479,451</u></u>

## Nominees for 2025

### Cemetery Board

Justin Wenk

Jim Kaiser

### Council

Kirk Dalgaard

Melinda Borman

Amanda Boyer

Tracy Mulderig

### PET

Eric Fey