

# 2024

# Annual Report



*Do not remember the former things, or consider the things of old.  
I am about to do a new thing; now it springs forth, do you not perceive it?  
I will make a way in the wilderness and rivers in the desert.*

*Isaiah 43:18-19*





## Staff

**Pastor:** Rev. Ivy Huston

**Church Administrator:** Trish Clifford

**Custodian:** Jen Witzmann

**Staff Musicians:** Jeff Bina and Mary Kern

## 2024 Church Council

### Officers

**President:** Kris Shields

**Vice President:** Sara Greenough

**Secretary:** Kris Anderson

**Treasurer:** Jackie Braun

### Members at Large:

Lisa Brown

Trish Clifford

Jen Flaschburger

Rosie Olson

Steve Yahr

## President's Report



Church family,

It is such a blessing to be a part of this wonderful congregation! We have had challenges and changes in 2024, for which we rose together and dug in. Dug into our hearts and inner selves and used our gifts to raise money for our broken furnaces and to help our church run smoothly. Thank you to all of our LWLC family for your support. I look forward to seeing what next year brings us!

God is not done with us yet!!

Kristin Shields



*In God's love and grace  
we do life better together.*

## **2025 Annual Meeting Agenda**

**January 26, 2025**

Call to Order/ Verification of Quorum

Opening Prayer

Approval of Agenda

Approval of January 2024 Annual Meeting Minutes

2024 in Review

Looking ahead to 2025

Ratification of Constitution

Election of Leaders

Presentation of 2024 Financial Report

Presentation of 2025 Budget

Old Business

New Business

Lord's Prayer & Blessing

Adjournment

## Minutes of January 28, 2024 Meeting

11:00am, on-site

**Call to Order/ Verification of Quorum-** Vicki Faehn at 11:15p.m

**Opening Prayer-** Pastor Ivy

**Approval of Agenda-** Vicki Faehn, President

*Motion: 1st moved by Kris S. 2nd moved by Stan H. Approved unanimously.*

**Approval of January 2023 Annual Meeting Minutes-** Vicki Faehn

*Motion: Moved 1st by Stan H. 2nd moved by Jackie B. Approved unanimously.*

**2023 in Review-** slideshow

**Looking ahead to 2024-** Pastor Ivy Huston

- **Growth-** we need to grow not only to help stabilize the budget but because we are called to share God's love with the community- IT WILL TAKE ALL OF US in order to make this happen.
- **Administrative Tasks**
  - Membership Roles Cleanup- Spring (Last done in 2019)
  - Constitution ratified- Updating/Aligning Bylaws & Continuing Resolutions
  - Updating/Creating Policies around working with the children of the church, financial practices
- **Financial Stabilization Projects-** We've started the conversations that will continue as we explore different revenue streams. These projects include, but are not limited to: Selling Land; Fair Market Renters, Employer Matching Grants
- **We need you!** Clipboards going around- sign up for at least one project/team that you have a skill/interest in

- Teams
  - Financial Well-Being
  - Care of building/property
  - Engaging worship
  - Reaching out into community
  - Welcome & Hospitality
  - Life Long learning opportunities
  - Administration & Vision

- Short Team Projects
  - Updating Copyrights
  - Bulletin/Power point helps
  - Church meal team
  - Grace space clean up
  - Safeguarding Children policy
  - Grant writing
  - Internal controls
  - Membership clean up

**Constitution Update and approval-** Vicki Faehn, President

- Last Updated in 2014- Good practice to know and follow- connects with synod and churchwide expressions of church
- Mandated updates by ELCA include
  - Statement of Purpose (ch 4)
  - Property Ownership & Removal from ELCA (c 7/8)
  - Membership definitions: Associate & Seasonal Members
  - Rosters of Ministry: Word and Service (Deacon)
  - Bylaws & Amendments

- **Internal Changes**
  - Endowment Fund- We do not have one so this will be removed
  - Officers of the Church: Vacating council terms, Treasurer not on council, voice but not vote
  - Committee definitions and terms: Mutual Ministry, Audit team will serve two years, Nominating
- **Next Steps:** Vote to approve by majority- send to Synod for Approval
  - If no changes- congregational meeting to vote again to ratify
  - If changes needed- work done, vote again, send to synod for approval- then congregation votes to ratify.
- **Questions?** *Thrivent and mortgage talk with finances; worth of property; what is mandated from ELCA for our constitution.*
- **Motion/vote** *1st moved by Linda B. 2nd moved by Trish C. Approved: Paper vote: 40 yes; 1 no*

**Election of New Council Members-** Nominating Team (Vicki/ Mark B)

- Thank you for your service on council: Vicki Faehn, Mark Braun, April Kelley, Jon Audette, Jon Nyre
- Nominees for Council: Trish Clifford, Kris Shields, Steve Yahr
  - Call for nominations from the floor- None
  - **Motion/vote** *1st moved by Jackie B., 2nd moved by Stan H. Approved unanimously.*

**Notes from Nominating Team**

- Looking for 2 people to be voting members to Synod Assembly- talk to Pastor if interested
- Jackie Braun will serve as Treasurer for 1 year to continue to help stabilize finances and communication of how we are doing. This position does not have to be voted on because it is not a council position. Treasurer will attend council meetings with voice but no vote.

**Presentation of 2023 Financial Report-** Gayle Anderson on behalf of Finance Team

- End 2023 in Black- all debts satisfied, entering in the clear
  - \$70,000 in one-time gifts including Employee Retention Credit, Employer Matching, Fundraising, Above & Beyond gifts
- Thank you for your generosity: In- kind items and hours of volunteering
- Questions: Income per month; pledges vs giving; Employee Retention Credit clarifications; Pastor's involvement with Lyngblomsten

**Presentation of 2024 Budget-** Gayle Anderson on behalf of Finance Team

- Proposed 2024- approved by Finance Team and Council
  - Cut & Paste from 2023
    - Increase to insurance due to inflation
    - Staffing remains same
      - Doesn't include cost of living adjustment/experience adjustments
      - Doesn't include health benefits for pastor
  - LW has history of passing deficit budgets and this is within reach

**Motion to vote/second-** *discussion/questions? 1st moved by Jackie B, 2nd moved by Kris S. Approved unanimously.*

- *Accepted Deficit Budget Vote- 36 yes; 4 no*

**Old Business-** Vicki Faehn, President

**New Business-** Vicki Faehn, President

- Invitation to Chili/Mac Cookoff & Fundraiser: Sunday March 3
  - Cornhole Tourney & Silent Auction
- Reminder for Council members to remain for brief meeting

**Lord's Prayer & Blessing-** Ivy

**Adjournment-** *1st moved by Stan H. 2nd moved by Jackie B. Approved unanimously at 12:20p.m*

### **2024 Living Waters Mission & Vision statements**

#### Vision

**In God's Love & Grace, we do life better together.**

#### Mission

**As beloved Children of God, each created in God's image**, we believe in the Triune God, trusting in the forgiveness we receive through the life, death & resurrection of Christ, expressed through the values of Evangelical Lutheran Church in America and our Lutheran confessional witness.

- **Matthew 22: 37-39** “*You shall love the Lord your God with all your heart, and with all your soul, and with all your mind.*” This is the greatest and first commandment. And a second is like it: “*You shall love your neighbor as yourself.*”
- **Ephesians 2: 8-10** “For it is by grace you have been saved, through faith—and this is not from yourselves, it is the gift of God—<sup>9</sup> not by works, so that no one can boast. <sup>10</sup> For we are God's handiwork, created in Christ Jesus to do good works, which God prepared in advance for us to do.”

**We welcome all of God's Creation...** We all are imperfect and yet are called God's beloved children. We seek to be honest about who we are and who God sees us to be. We are sinner and saints, set free to love our neighbors with generous and grateful hearts ...  
**So come as you are- you will be welcomed!**

- **Colossians 3:12-14:** "Therefore, as God's chosen people, holy and dearly loved, clothe yourselves with compassion, kindness, humility, gentleness and patience. Bear with each other and forgive one another if any of you has a grievance against

someone. Forgive as the Lord forgave you. And over all these virtues put on love, which binds them all together in perfect unity."

- **Romans 12:4-5:** "For just as each of us has one body with many members, and these members do not all have the same function, so in Christ we, though many, form one body, and each member belongs to all the others."

**We walk together through all the chapters & experiences of life...** As a family centric, small congregation, we have the ability to show up for each other in good times and hard times, sharing God's hope and light. All ages and experiences show up in our community and it makes our experiences and how we experience God's love more profound ... **So come as you are – you will be honored.**

- **Galatians 6:2:** "Carry each other's burdens, and in this way, you will fulfill the law of Christ."
- **1 John 4:7-12 (NIV):** "Dear friends, let us love one another, for love comes from God. Everyone who loves has been born of God and knows God. Whoever does not love does not know God, because God is love. This is how God showed his love among us: He sent his one and only Son into the world that we might live through him. This is love: not that we loved God, but that he loved us and sent his Son as an atoning sacrifice for our sins. Dear friends, since God so loved us, we also ought to love one another. No one has ever seen God; but if we love one another, God lives in us and his love is made complete in us."

**We encourage and equip one another for sharing God's love along the journey...** We pass the stories of faith around, (ours and the scriptural witness,) across the generations so that wisdom, guidance and inspiration can sustain us along our journey. We seek to reflect God's love in Jesus as closely as possible through prayer, learning, conversation and worship ... **So come as you are- your gifts and story will be celebrated.**

- **1 Thessalonians 5:11:** "Therefore encourage one another and build each other up, just as in fact you are doing."
- **Ephesians 4:15-16:** "Instead, speaking the truth in love, we will grow to become in every respect the mature body of him who is the head, that is, Christ. From him the whole body, joined and held together by every supporting ligament, grows and builds itself up in love, as each part does its work."

## Reflections from Living Waters

Members: 283

Average Attendance: 63

### Pastoral Acts

#### Baptisms: 1

Caden Christopher Brown  
Son of Mitch and Leah Brown

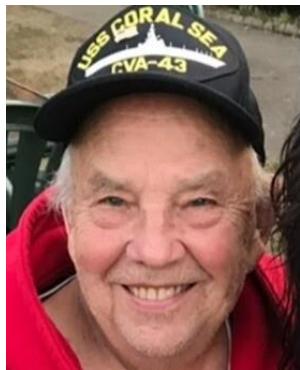


#### First Communion: 2

Kaia Saffert, Dominick Kyllo



### Remembering



**Carl Nelson**  
1930-2024



**Kris Aurandt**  
1966 - 2024



**Bennet Witzmann**  
1964 - 2024

**Rhonda Faehn**  
1962 - 2024

**Don Fitzgerald**  
1941 - 2024

## New Members



Janelle Calhoun



Robbie, Alyssa,  
Steven and Charlie George



David and Kathy Lowery



Lauriellen Mustfal, Jake and Roman Moen



Jeff and Marta Jackson, Jake Linders and Danica Jackson,  
Jeff, Sondra, and Elizabeth Chase, Ross and Susan Meyer, Darla Smith

## Pastor's Report

Dearest Church-

What a year we've had together! 2024 reminded us once more about how good God's grace and love have been to us.

Over the last year, we leaned more fully into the idea that our lives are connected to one another and connected to the world that we live in, whether we like it or not. We've been seeking to engage more deeply with the community partners who use our building for their work and by creating opportunities to interact with our community through the garage sale and trunk or treat events. We are stronger together when we face hard circumstances, reminding one another of God's faithfulness and love. I have witnessed firsthand the warm welcome of our church to those who are struggling to find their way as well as extending our love as new people join us for worship.

I am thankful for the way our church family continues to show up for one another with compassion and love in times of challenge and for the ways we've been able to engage in difficult conversations around our financial well-being and the urgent needs of our church and local community. Because we've been willing to address the issues and work through the challenges together, we are a stronger community and able to handle conflicts that come our way, with God's guidance.

I truly believe that God continues to invite us to share our gifts of time, talent and treasure not only within the walls of Living Waters, but that our gifts are meant for the world. Outside of my work as your pastor, I've been called on to share my leadership gifts in our larger community. Thank you for allowing me to share with others.

### **Leadership outside of Living Waters**

I completed my term on the Lyngblomsten Board of Directors in May. I continue to serve as the Campus Chaplain at Lyngblomsten at Lino Lakes for 10 hours each week, leading Bible studies, a weekly communion service, coordinating Roman Catholic volunteers and tend to the pastoral care needs of the community. The work continues to be meaningful and I thoroughly enjoy working with the residents and staff.

I continue to serve as Dean of the North Central Conference of our Synod which includes coordinating monthly gatherings of the pastors, fostering collegiality and community. As Dean, I participate in Synod Council meetings and this Fall, was elected as the voting Dean to the council and am serving on the Executive Team of the Synod Council, meeting with the Bishop monthly. I also am working with leaders at ISD 12 to re-establish ConFab, a private conversation between community faith leaders and school administrators to build connections to support our young people. I am thankful for these opportunities to share my gifts as I share the stories of what God is up to at Living Waters.

I am still flabbergasted that I have been ordained for 20 years as of this past July but I am abundantly thankful for the ways that God has invited me to use my gifts to share God's love with you at Living Waters. Thank you, Living Waters, for being part of this incredible journey.

Always in God's Grace,

Pastor Ivy Huston

## Personnel

In August Katie Weber, the director of ministry resigned after six years of service to Living Waters. Her departure was a difficult reminder to the church that we need to strive to pay our staff adequately for their many gifts and not take their work and companionship for granted. After Katie's departure, the congregation stepped up to do many essential tasks in order to keep us moving forward as we discerned what the position would look like before we began interviewing candidates. The main change to the position consisted of removing the financial oversight which Katie had willingly taken on. In October, we hired Trish Clifford as our Church Administrator and she has brought a deep love of the church and great ideas to the table. In November, Jenny Witzmann, our custodian, took a short leave-the Hanley family stepped forward to care for the cleaning needs until December when Jenny returned. We continue to give thanks for our contract music leaders: Mary Kern, Worship Accompanist and Jeff Bina, Co-leader of Sound Waves. We continue to be richly blessed by many talented and committed lay people who help to make the work of the church go smoothly. Many thanks to Kris Anderson for her work in the office, including weekly creation of the bulletin amongst other tasks.

## Property

Our building and the surround property continue to be both a joy and challenge as we encounter delayed maintenance of systems and general upkeep. For the first part of the year, Michael Weber was coordinating all of the projects including cleaning out the back room of the garage and installing new service doors to the side rooms so that it could be leased to Kilimo Minnesota. As part of the lease agreement, Kilimo began to create a structured pad out the back of the garage to be used as a washing station for their vegetables. This project is still in process. During the summer, we had two large trees near the back of the garage and playground come down in a storm which required professional removal. These were chipped and spread on the islands in the parking lot and around the front sign. In August, with Katie's resignation, Michael resigned from overseeing the property needs leaving us scrambling. Special thanks to Mark Braun, John Knutson, Scott Boettcher and Brian Knox for stepping up to help as needed.



## HVAC System in Sanctuary



In late August, the HVAC system which controls the heat and air conditioning in the sanctuary wasn't working correctly. Once we were able to get professionals up on the roof to assess the situation, we were told that 4 of the 5 units were red-tagged meaning that it would be dangerous for us to use them.

The heat exchangers had huge cracks that would have pumped carbon monoxide into the building if we turned them on. After receiving 3 bids and calling a special congregational meeting to discern how we were going to fix the problem. The congregation voted to replace all 5 units using Jayhawk Mechanical with work being completed in early November. This problem highlighted the fact that most of our systems throughout the church are working on borrowed time and will need to be addressed more sooner than later.

## Completion of “The Story”- a program year long journey through the Bible

In the fall of 2023, the church began a chronological journey through the Bible using resources from The Story: The Bible as one continuous story of God and His People, and a study guide written by the pastoral staff at Lord of Life Lutheran in Maple Grove. We started with the creation story and worked our way through the Old Testament, the stories of Jesus and Paul's writing, culminating in the end time visions of Revelation. All ages were exploring the stories together in worship and through Sunday school and adult studies. It was an eye opening and engaging journey, reminding us once more that God is patient with us and remains faithful to us, even when we choose to do our own thing.



## Worship



Worship continues to anchor us in God's love and the forgiveness of Christ so that we can be free to serve the world. Each Sunday, as we gather, we've consistently had 70+ people participating, across the generations. From our kids collecting quarters for the quarter pole to the joy of them dismissing us from worship, we continue to find ways to engage the youngest in our midst.

During Lent we explored the theme of "Love Made Known" through a variety of values like faithfulness, mercy and compassion using The Story scripture passages.



For Holy Week, we used the Stations of the Cross stations to help us experience Jesus' last days leading up to the cross.



During the summer, we used the VBS theme of "What a Mess" to explore how messy our lives are and yet God's love continues to come to us.

During Advent, we created a variety of worship experiences to help the congregation create space for the Christ child to be born into: a beautiful lessons and carols service using poetry from Anne Weems,

a joyful storytelling by our Sunday school kids of the nativity story as the basis while inviting the whole congregation to participate,



Hard to be Merry service- a time to name the hard points of life and yet God bring God's love in Christ into those places.

We had one service at 4:30pm for Christmas Eve and welcomed 125 people.



Luke 1:37

## Community Partnerships

This year we had opportunities to engage with two new ministries: Kilimo Minnesota and Theater Intensive Ministry.

Kilimo Minnesota is a non-profit that mentors people of African Descent who want to learn how to be farmers. Kilimo approached us looking for space to wash and store their vegetables before being transported to food hubs and farmers markets. As we engaged in conversation, we realized that we could repurpose the back room of the garage to fit their needs and the partnership began.



Theater Intensive Ministry approached us in the Spring to see if we would be willing to provide space for their drama ministry. They provide a two-week camp for high school and young adults where they from rehearsal through performance, giving those involved a place to share their gifts. Amanda Witzmann, has been part of the ministry for many years and serves as their director. The performances were open to the public and provided an opportunity for Living Waters to engage with the community in a different way.

We continued to collaborate and partner with Scout Troop 232, Girl Scout Troop 57273, Al-Anon/NA, and Abiding Branches Preschool, Lyngblomsten and Luther Point Bible Camp.

## Pastor Sharing Taskforce

A Pastor Sharing Taskforce was formed in 2024, with members Pastor Ivy, Steve Yahr, Laura Couillard, Ailie Boettcher, Steve Heiskary, Kathy Lowery. The task force was formed by the council to investigate the possibility of sharing Pastor Ivy's gifts with either Lyngblomsten or St. Mark Lutheran church. The rationale for pastor sharing is that Living Waters, though "small but mighty" is experiencing financial pressure. While giving is increasing, the church has two big costs: the mortgage payment and the personnel budget. As a result, the church is not able to pay Pastor Ivy according to synod guidelines for a pastor of her experience, nor is it able to provide her medical benefits. With the blessing of the council she has been working ten hours per week at Lyngblomsten as a chaplain in addition to full-time at Living Waters. While this has helped get her pay closer to synod guidelines it is not a good solution.

The taskforce has been busy on a number of fronts. These notes summarize what we have learned, and the tasks going forward. The genesis for these conversations has been Living Waters financial inability to bring Pastor Ivy to synod pay guidelines – opening the door to options other than her being called to Living Waters as our full-time pastor.

- 1) Lyngblomsten – we have met with the CEO and the leader of the Lino Lakes campus twice. The springboard to these conversations has been their renting office space from us while they were building their campus, followed by Pastor Ivy's work there at 10-hours per week over the last months. They were very receptive to our conversation and the option to increase her ministry over time. There are two challenges on the Lyngblomsten side: a) they do not pay chaplains at the same rate as a called pastor – due to the increased administrative responsibilities of a called pastor, and b) while they have staffed to full capacity they currently do not have all their apartments rented and therefore need to get higher rental rates to bring the revenue to increase Pastor Ivy's time. They will be building a care center in the next year or so, which will bring more revenue and requirement for pastoral care. In the short term they have pledged to increase Pastor Ivy's rate of pay, but not her hours. They plan to revisit this with us in the March timeframe.

- 2) St. Mark Lutheran Church – we met with their council and call committee once. They are currently served by an interim pastor, have an active call committee and have submitted their site profile to the St. Paul synod. While initially committed to calling their own pastor and resistive to a 50 / 50 pastor sharing arrangement, they warmed to the idea as the conversation went on, questions were asked and barriers melted away. In the short term they are committed to continuing the pastor call process. They want to keep doing the shared ministry with us (like VBS) and are open to additional shared ministries. They will contact us if they want to continue the discussion of a shared ministry.
- 3) To prepare for a shared ministry, and to grow a healthy congregation whether or not we engage in a shared ministry, Living Waters council needs to revisit the list of tasks in the life of a church throughout the year, specifically those tasks Pastor Ivy performs, and prioritize those tasks focusing on allowing her to do worship and pastoral care – the core of called ministry. The council needs to be intentional about lifting up ministry opportunities for lay members (i.e. stewardship, property, faith formation and other committees), mentoring those lay leaders to help them be successful.



*We do life better together.*

## Outreach

There are many ways to measure success. All too often we allow only the spreadsheets and attendance numbers to dictate whether we are effective in ministry when we all know that it is best captured by stories where hearts are set aflame with God's love. It's a much harder way to quantify our efforts but it is the reason why people continue to show up and share their gifts with this place and its people. Thank you for your continued generosity when it comes to your time, talent and treasures shared within this church. You are our greatest asset. Thank you for sharing your life with us.

## Abiding Branches Preschool

Living Waters staff and volunteers coordinated an Easter Egg hunt for the ABC kids. Pastor Ivy read them a story about Easter and all the kids received gift bags from Living Waters.

## Feed My Starving Children

On Saturday, April 27th, we joined our friends at Incarnation Lutheran Church in Shoreview for their annual "All Hands on Hope" MobilePack event to support Feed My Starving Children (FMSC). With God's help, FMSC works together with organizations and ministries like Incarnation, Living Waters and others across the globe to end hunger.



## Prayers & Squares

On the third Tuesday of each month, a group gathers for fellowship, quilting, and fun. The group provides prayer quilts to comfort those in need of prayer, a sign of hope, and a reminder of God's love. The quilts are blessed at church and then members tie knots while lifting up prayers for our brother or sister in need.

## Mittens Group



The first Tuesday of each month a group gathers in the chapel to sort through old sweaters and make beautiful mittens from them. The group then distributes mittens to various organizations to help keep hands warm and show God's love.

For our first year, the goal was 100 mittens. We surpassed that by sewing 126 mittens! Mittens were given to the Centennial Food Shelf, Alexander House, (Stepping Stone Emergency Housing), and Granny's closet.



## Centennial Food Shelf



Once a month members of Living Waters gather at the Centennial food shelf to help distribute food to residents of Anoka county. We fill positions such as greeters, stockers, helpers and cart runners. God's love often shines through in those brief interactions, a smile, a nod of thanks, tears, or a hug.

The chili fest team pledged 10% of the silent auction and raffle proceeds to the food shelf.

## Hugo Food Shelf

During Lent we collected food and personal care items for the Hugo food shelf. When the bags of donations were brought to the food shelf and weighed there was almost 100 pounds of donations!

The garage sale team pledged 10% of the garage sale proceeds to Hugo food shelf. The total donated \$500!



## Granny's Closet



Granny's closet is a charity that provides free assistance to seniors and disabled adults who qualify in Anoka County.

Through the Angel program they were able to give Christmas gifts to 1,226 clients this year. We bought gifts for 6 of those clients!



## God's Work Our Hands



Using a grant from Thrivent and donations from the congregation backpacks and school supplies were purchased for kindergartner through high school students. Backpacks were assembled by a multigenerational group and a note of support and encouragement added to each bag.



## Teens & Mental Health Workshop

Tara Hjelmborg, MA, LMFT, spoke on understanding typical teen development, potential concerns and how to navigate mental health struggles. This event was geared specifically for teens and parents.

## Faith Formation

### Sunday School in a Year 2024

What an honor it is to be capturing another year with our Sunday School crew! From Jesus's birth to his baptism and hearing the story of the widow's offering, the extent of our learning grows each week. We also create word puzzles to learn our Bible verses, we read our lessons and put them to heart. When we sing in church, it shows how much we truly love our church family! During church, the kids love gathering quarters! But, that's just the physical part. The coolest is hearing how generous their hearts really are when they decide on where the quarters should go.



As a team we hold so much space for God! With our Sunday School kids, it seems to be effortless. The team we have accumulated makes each Sunday a fun environment for all. We are made up of many talents and strengths and we are a perfect blend to live and love in God's word!

A few of our strengths include: being open-minded, being spiritually curious and joyful. When we gather and share our lives it makes the kids beam with pride relaying how hockey went or scouts or a cousin's birthday party was so fun! The connections being made as we gather are astounding! We bring their amazing creativity to our crafts. The kids go further with their own creative efforts and are always eager to help and even bring projects home! As a jovial group we always make room for making others happy and helping our younger ones enjoy our Sundays! We have a very curious group and each Sunday during church we see growth and confidence along with learning about God's love. We always can connect our learning to the Gospel!

A large Thank You to the church family for supporting these fast-growing youngsters and encouraging them to be brave, kind, and adventurous. And a special thanks to our Sunday School leaders: Laura Couillard, April Kelley, Angela and Britta Coon, Christina Hamman, Kris Shields, and Elizabeth Kyllo.

## Confirmation

Our 6<sup>th</sup> -9<sup>th</sup> graders continued to meet regularly with Pastor Ivy to explore the catechism and build relationships with one another and the church. The group (3 girls and 3 boys) really enjoyed their service projects including:



making hygiene kits for Lutheran World Relief, calling Bingo for the residents at Lyngblomsten and sorting potatoes with Second Harvest. For Lent, the students were split into two groups with an adult to explore a bible story and create a poster explaining the passage and why it's important for life.

In the Fall of 2024, we joined with the confirmation ministries at St. Mark and Our Savior's in Circle Pines to create Community Confirmation where we meet together once a month in order to build greater relationships across the community.

## Summer Camp at Luther Point

This year we sent 6 kids to Luther Point Bible Camp in Grantsburg, Wisconsin. They loved their experiences and quickly declared that they are going back for a full week next summer.



## Adult Education and Fellowship



Faith is a life-long endeavor and for us at Living Waters, we greatly appreciate the variety of opportunities we have to learn from one another and from the Bible, about what it means to follow Jesus in this moment of time.

Our resident New Testament scholar, Chuck Puskas, continued to share his knowledge through a monthly survey class using lecture and videos to help us understand the importance of Jesus' incarnation and how Paul's teachings help us live faithfully in light of the cross.



**Book club** met during the summer, reading two books: "If God is Love, Don't be a Jerk" by Jon Pavlovitz and "Braiding Sweetgrass: Indigenous Wisdom, Scientific Knowledge and the Teaching of Plants" by Robin Wall Kimmerer.

The **Cards & Coffee** group met throughout the late fall and winter for playing cribbage and connecting with one another.



**NEW: Art & Faith** Group: This group, led by Trish Clifford and Lisa Brown incorporated scripture, conversation and art in order to enhance our faith journey, as individuals and as a community. The group created artwork using Psalm 23 as inspiration and prayer poles which have been installed throughout the property.



## Music Ministry



What a great year for music ministry at Living Waters. A huge thanks to all who participated in some way to bring joy and inspiration through song.

Many thanks to our two lay-led groups who lead worship once a month throughout the year, Sound Waves and Heart Song. We are grateful for their continued commitment to bring us the joy of music as we glorify God.

Thanks to Jeff Bina and Mary Kern who continue to bless us with their incredible piano talents. We appreciate their time and love to hear them play.

Thank you to Jeannie Kumlin for playing many beautiful flute and flute/piano arrangements last year in worship. Jeannie and Mary make a great team!

Thanks also to Britta Coon for sharing her talents on the clarinet! It was wonderful to have another instrument join our musical offerings. We love to see our youth sharing their gifts.

The Women's Ensemble continued throughout last year delighting us with special arrangements around special holiday times. If you like to sing, think about giving it a try. It's a lot of fun!

And nothing would be complete without the beautiful Sunday School children. They sang in worship a few times last year bringing us much joy and big smiles.

*Let the message of Christ dwell among you richly as you teach and admonish one another with all wisdom through psalms, hymns, and songs from the Spirit, singing to God with gratitude in your hearts.*

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## 2024 Annual Report of the Saint Paul Area Synod

“Protect me, O God,  
for I take refuge in you:  
I have said to the Lord,  
‘You are my Lord,  
my good above all other.’”  
Psalm 16:1 (ELW translation)



As we come to the close of 2024, these are complicated days in our world. I think most congregations in this synod are faring better than many other organizations and institutions when it comes to focusing on a core mission, living out their values, and being financially stable. Yet, anxiety is widespread and lots of people are angry and disappointed, fearful and disenchanted. All these dynamics create a perfect context for witnessing to the good news from God. We have much work to do but we know that we work best when we act as **church together** in this synod.

This past year the synod staff and the Synod Council adopted this mission statement and core values:

**As followers of Jesus, we are called to accompany faith communities  
and equip leaders for God’s mission in the world.**

**Our core values are – authenticity, connection, compassion, and curiosity.**

This understanding of our mission allows us to focus staff time and budget dollars to create the most lasting impact in our common work. The core values thread through the way we interact as synod staff and the way we show up in conversations with congregations and the wider public.

In summer 2024, I hosted five Listening Sessions to hear directly from Lutherans like you where you find hope in your congregation and also the worries that weigh on you. Over 100 persons participated and 50 people joined a Zoom presentation to hear what I had learned.

Here are two strategic steps we are taking as a synod to respond to all that I heard: In 2025 we will inaugurate a year and a half emphasis on worship renewal in congregations. This will be funded in part by an ELCA Churchwide grant with an emphasis on inviting our neighbors to join us in worship experiences. Secondly, as a synod, we will encourage and support efforts to make respectful conversations a hallmark of congregational life. You’ll hear more about both initiatives in early 2025.

During 2024, the synod staff over saw call processes and transitions with more than 30 congregations. Several of those included the calling of multiple rostered ministers. This means that nearly a third of the congregations in the synod were in a time of transition this past year. I am grateful for all who have served on a call committee, for our interim pastors, and for faithful members who trust that we are always being called forward into God's mission for us as the church.

I was privileged to ordain four persons in 2024, including Pastor Wesley Kimball, serving as associate pastor at All Saints in Cottage Grove; Pastor Pepe Demarest, serving as pastor for the Recovery Church in St. Paul with the United Methodist Church (a full communion partner); Pastor Ruthie Mhanga, serving as associate pastor at Gustavus Adolphus in St. Paul; and Pastor Nathan Lyke, serving as associate pastor at St. John's in Lakeville.

Three of these candidates were from the Saint Paul Area Synod where we currently have 24 persons in the candidacy process to serve as pastors or deacons in the ELCA. I am grateful for those who serve on the Candidacy Committee, for those who mentor and encourage our candidates, for our seminaries and intern sites, and all who support persons as they discern how God is calling them to live out their vocation in the church and world. This is work we all share, knowing that for many the seeds of wondering about becoming a pastor or deacon begin during the elementary school years.

A highlight in 2024 was welcoming Eternal Flame Lutheran Church to recognized congregational status during the Synod Assembly in May. This vibrant congregation, rooted in the growing Hmong community in the East Metro, began as a mission start many years before. The financial support and prayers of many have accompanied this process, as well as our shared work with the ELCA, led by our Director of Evangelical Mission, Pastor Justin Grimm. Also in 2024, St. Mark Lutheran in St. Paul marked its holy closure as a congregation, after more than 100 years of witness on West 7th Street in St. Paul. There are now 106 congregations in the Saint Paul Area Synod with just over 100,000 baptized members.

The Planting Hope Campaign, a synod-wide initiative to support congregational vitality, youth development, and outreach efforts in the synod, continued to bear fruit. With our partners at Lutheran Social Service of Minnesota, we celebrated the opening of the Early Learning Center-East Side in August, thanks to a \$1 million investment from the campaign. \$100,000 was shared with congregational vitality efforts this year; over \$50,000 was used to fund paid summer internship for nine young adults. To date over \$1.7 million dollars has been raised for The Planting Hope Campaign. I want to thank all who have donated to the campaign while continuing significant mission support, which allows us to do so much together.

God continues to bless our congregations with people and financial resources. The gifts of time, talent, and treasure enable us to live into God's mission in ways no one congregation could do in isolation. This includes support of our mission starts and redevelopment congregations. In 2024 these included Shobi's Table, Foundation of Life, Eternal Flame, Cristo Rey, St. Paul – Wyoming, Lutheran Church of Peace – Maplewood, and Christ the Servant – Vadnais Heights. An exploration of a possible mission start in Rosemount began in 2024.

Finally, I know you join me in thanking those who serve on the staff of this synod. They include Rachel Holsten, Mary Smith, David Roinas, Kirsten Levorson, Rolf Lowenberg-DeBoer, Justin Grimm, Kirsta Lind, Leslie Ortiz and Patricia Lull. Together with Synod Council members, deans, committee members, congregational leaders, and all of you, we have been able to do much to share God's good news to a world, so eager for hope and direction.

I am grateful to serve as the bishop in this time and place, knowing that God alone is our hope and refuge, as the Psalmist proclaims. May we live out that deep truth with joy and confidence in the year to come.

Yours in God's Service,  
Bishop Patricia Lull

## 2024 Fundraising Report



In February, we held the annual chili fest. This year we added macaroni and cheese to the chili fest, and it was a big hit!

We also held a silent auction and a raffle for comfy couch seating at church.

Both drew a lot of attention and people walked away with some great baskets. We raised \$759 with 10% going to the Centennial food shelf.



The Gertens fundraisers continue to grow. This year we had a spring flower sale along with a Christmas garden sale and together we raised over \$1600 for Living Waters.

The annual Living Water garage sales continues to grow in popularity. This year, the team outdid themselves and raised over \$5000 with 10% of the proceeds going to the Hugo food shelf. In addition, Leftovers were gifted or sold to many different organizations that put them to good use. A friend of the church took a lot of the children's clothing to a local daycare and made a donation, the epilepsy foundation bought the rest of our clothes. Knights of Columbus took many things, and some things went to Goodwill.



This year we tried something different, we had a table at Saint Mark's craft sale. We asked the congregation to help fill the table and the response was overwhelming, we had to



expand to two tables! We raised a total of \$861 with 20% going towards coffee for first responders.



Also new in 2024, we introduced the RaiseRight program. The RaiseRight program allows users to purchase cards at face value use them to pay for gas groceries clothing etc. and a portion of the sale is donated back to the church in 2024 after less than six months \$1920 was raised!



It's amazing what a motivated group of volunteers can accomplish when they have tools and resources that they need. Sign up at the church office to use your \$250 to support Living Waters!



## 2024 Financial Overview

*<sup>6</sup>Remember this: a farmer who plants only a few seeds will get a small crop. But the one who plants generously will get a generous crop. <sup>7</sup>You must each decide in your heart how much to give. And do not give reluctantly or in response to pressure. “For God loves a person who gives cheerfully.” (2<sup>nd</sup> Corinthians 9: 6-7)*

As we reflect back on 2024, our church family has been such a blessing again this year with their acts of generosity. Above and beyond giving has increased this year with the church having received multiple one-time gifts, including employer matching funds, Thrivent action grants and active fundraising through Gerten's and our new Raise Right program. A special thanks to the FUNd Team for their work in creating fundraising opportunities for our church. Through these additional gifts, we were able to satisfy all our bills and begin to build up a small reserve.

During the summer, we received an employer matching grant which the council set aside for \$18,200 to create an emergency fund.

The Finance Team, in consultation with the church council, created a new Restricted Fund Policy and have implemented the policy to help clean up our restricted accounts after notifying contributors. The new policy is included in the annual report.

We continue to work with Clergy Financial, a church-centric accounting firm, for our bookkeeping and payroll needs.

Throughout the year, we had additional work to do to correct mistakes from the transitions of bookkeepers in 2021 which allowed us to receive 2- Employee Retention Credits (ERC) totally \$9,709. ERC grants were available through federal Covid aid and are paid out by quarter over the Covid timeframe. We are hoping to get the final quarter of the ERC payment after this additional work was done in December 2024, at the request of IRS.

As a church family, we have 74 active households participating in the life of Living Waters. Of those households, 45 gave financially while 11 additional households gave strictly of their time and talents. Side note: if all 74 households gave \$39.00/month additional per month, we could have a balanced budget.

In November, we held our annual stewardship drive for 2025 and received 26 commitment cards, including several from new members. The overall average of the averaged amount pledged per family increased 11%.

We ended 2024 with a net income of \$38,363.54. Several invoices will carry over into 2025 due to our accounting practice on a cash basis. These invoices are for snow plowing, and a donation through the Quarter Pole and total \$485.

We have been richly blessed by our church family this year and continue to give thanks to God for all the ways in which God's generosity has shown up here.

2<sup>nd</sup> Corinthians 9, continues, “*8 And God will generously provide all you need. Then you will always have everything you need, and plenty left over to share with others. 9 As the Scriptures say, “They share freely and give generously to the poor. Their good deeds will be remembered forever.” 10 For God is the one who provides seed for the farmer and then bread to eat. In the same way, he will provide and increase your resources and then produce a great harvest of generosity in you.”*

Thank You Living Waters Family.

Jackie Braun, Treasurer

## 2024 Profit and Loss

	2024	2024	2023	2023	2022	2022	2021	2021	2020	2020
	Actual	Budget	Actual	Budget	Actual	Budget	Actual	Budget	Actual	Budget
<b>INCOME</b>										
<b>CONTRIBUTION INCOME</b>										
General fund	\$ 249,000.18	\$ 150,180.00	\$ 230,470.77	\$ 200,000.00	\$ 225,688.54	\$ 196,000.00	\$190,998.13	\$242,800	\$195,997	\$243,700
Loose offering	\$ 3,318.30	\$ 49,320.00	\$ 2,661.00	\$ 30,606.00	\$ 3,562.87	\$ -	\$1,111.00	\$1,500	\$945	\$3,000
<b>TOTAL CONTRIBUTION INCOME</b>	<b>\$ 252,318.48</b>	<b>\$ 199,500.00</b>	<b>\$233,131.77</b>	<b>\$230,606.00</b>	<b>\$229,251.41</b>	<b>\$196,000.00</b>	<b>\$192,098.13</b>	<b>\$244,300.00</b>	<b>\$197,943.00</b>	<b>\$246,700.00</b>
<b>OTHER INCOME</b>	<b>\$ 96,104.95</b>	<b>\$ 27,194.00</b>	<b>\$ 45,431.40</b>	<b>\$ 15,000.00</b>	<b>\$ 25,705.36</b>	<b>\$ 16,975.00</b>	<b>\$1,922.10</b>	<b>\$12,200</b>	<b>\$38,031</b>	<b>\$14,300</b>
<b>TOTAL INCOME</b>	<b>\$348,423.43</b>	<b>\$226,694.00</b>	<b>\$278,563.17</b>	<b>\$245,606.00</b>	<b>\$254,956.77</b>	<b>\$212,975.00</b>	<b>\$204,931.23</b>	<b>\$256,500.00</b>	<b>\$235,974.00</b>	<b>\$261,000.00</b>
<b>EXPENSE</b>										
<b>WORSHIP EXPERIENCE</b>										
CHURCH SYSTEMS	\$ 3,424.42	\$ 3,854.00	\$ 3,017.78	\$ 3,173.00	\$ 2,497.52	\$ 3,057.00	\$1,606.20	\$1,500	\$1,003	\$1,900
PERSONNEL	\$ 106,847.05	\$ 39,109.89	\$ 47,143.42	\$ 40,663.18	\$ 40,623.70	\$ 26,398.39	\$33,499.85	\$34,128	\$28,330	\$41,063
MORTGAGE	\$ 133,897.14	\$ 144,312.94	\$ 141,920.09	\$ 141,096.70	\$ 144,642.48	\$ 148,284.34	\$145,557.66	\$149,805.20	\$135,801	\$146,468
SERVICE & MISSION	\$ 60,012.00	\$ 60,012.00	\$ 60,078.68	\$ 60,012.00	\$ 58,907.00	\$ 57,360.00	\$57,560.00	\$57,350.00	\$50,412	\$57,360
BENEVOLENCE (SYNOD & OTHER)	\$ 3,420.25	\$ 570.00	\$ 810.00	\$ -	\$ -	\$ -	\$0	\$0	\$0	\$0
RCWS MINI GRANT	\$ -	\$ -	\$ -	\$ 493.88	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
HOSPITALITY	\$ -	\$ -	\$ 114.40	\$ -	\$ -	\$ 120.00	\$92.46	\$400.00	\$0	\$400
STEWARSHIP	\$ 621.52	\$ 595.00	\$ 1,725.38	\$ 641.08	\$ 934.96	\$ 564.00	\$344.26	\$800.00	\$748	\$600
SPIRITUAL EXPERIENCES	\$ 1,837.51	\$ 1,626.00	\$ 2,273.07	\$ -	\$ 29.85	\$ 100.00	\$301.10	\$0	\$420	\$300
<b>TOTAL EXPENSE</b>	<b>\$310,059.89</b>	<b>\$250,079.83</b>	<b>\$257,291.57</b>	<b>\$245,605.96</b>	<b>\$248,129.39</b>	<b>\$235,873.73</b>	<b>\$238,751.53</b>	<b>\$243,993.20</b>	<b>\$216,714.00</b>	<b>\$248,091.00</b>
<b>NET INCOME</b>	<b>\$38,383.54</b>	<b>(\$23,385.83)</b>	<b>\$21,271.60</b>	<b>\$0.04</b>	<b>\$6,827.38</b>	<b>(\$22,898.73)</b>	<b>(\$34,720.30)</b>	<b>\$12,506.80</b>	<b>\$19,260.00</b>	<b>\$12,909.00</b>

## 2024 Balance Sheet

	2024	2023	2022	2021	2020
<b>ASSETS</b>					
Current Assets					
Checking/Savings	\$ 45,117.46	\$ 22,192.41	\$ 5,083.39	\$ -	\$ -
General & Temporary Restricted Funds	\$ 31,597.73	\$ 5,326.31	\$ 1,915.74	\$ 10,011.02	\$ 31,038.00
petty Cash	\$ -	\$ -	\$ -	\$ -	\$ -
Accounts Receivable	\$ -	\$ -	\$ -	\$ 165.00	\$ -
Prepayments	\$ -	\$ -	\$ -	\$ 995.53	\$ -
Total Current Assets	\$ 76,715.19	\$ 27,518.72	\$ 6,999.13	\$ 11,171.55	\$ 31,038.00
Fixed Assets					
<b>TOTAL ASSETS</b>	<b>\$1,076,715.19</b>	<b>\$1,027,518.72</b>	<b>\$1,006,999.13</b>	<b>\$1,011,171.55</b>	<b>\$1,031,038.00</b>
<b>LIABILITIES &amp; EQUITY</b>					
Current Liabilities					
Accounts Payable	\$ -	\$ -	\$ -	\$ 1,185.04	\$ -
Credit Cards	\$ 2,282.28	\$ 267.00	\$ 2,408.62	\$ 2,872.92	\$ -
Payroll Liabilities	\$ -	\$ -	\$ 1,945.05	\$ 1,484.46	\$ -
STRETCH Giving*	\$ -	\$ -	\$ -	\$ 1,505.00	\$ -
Temporarily Restricted/ Designated Accounts*	\$ 8,817.65	\$ -	\$ -	\$ 15,339.77	\$ 7,533.00
Total Current Liabilities	\$ 11,099.93	\$ 267.00	\$ 4,353.67	\$ 22,387.19	\$ 7,533.00
Long Term Liabilities (Mortgage)	\$ 561,989.54	\$ 594,465.41	\$ 625,437.65	\$ 655,222.74	\$ 684,067.00
Total Liabilities	\$ 573,089.47	\$ 594,732.41	\$ 629,791.32	\$ 677,609.93	\$ 691,600.00
Total Equity	\$ 503,625.72	\$ 432,786.31	\$ 339,437.00	\$ 333,561.62	\$ 339,437.00
<b>TOTAL LIABILITIES &amp; EQUITY</b>	<b>\$1,076,715.19</b>	<b>\$1,027,518.72</b>	<b>\$969,228.32</b>	<b>\$1,011,171.55</b>	<b>\$1,031,037.00</b>

**General Fund:** The general fund can be used for any purpose including payment of the mortgage.

## 2024 Temporary Restricted Liabilities

CAMPERSHIPS / SCHOLARSHIPS	\$ 500.00
PROPERTY & ROOFING FUND	\$ 1,200.00
BACKYARD	\$ 500.00
EMERGENCY FUND	\$ 20,000.00
THEATER INCENTIVE MINISTRY (TIM)	\$ 8,817.65
QUILT MINISTRY	\$ 580.00
INTEREST EARNED	\$ 0.08
<b>TOTAL:</b>	<b>\$ 31,597.73</b>

## 2025 Proposed Budget

	2025 Proposed	2024 Actual	2024 Revised Budget	2024 Original Budget	2023 Actual	2023 Budget	2022 Actual	2022 Budget	2021 Actual	2020 Actual
Worship Experience	\$ 4,074.00	\$ 3,424.42	\$ 3,854.00	\$ 3,854.00	\$ 3,017.78	\$ 3,173.00	\$ 2,497.52	\$ 3,057.00	\$ 1,606.20	\$ 1,003.08
Church Systems	\$ 47,373.46	\$ 106,847.05	\$ 39,388.89	\$ 39,110.00	\$ 47,143.42	\$ 40,683.18	\$ 29,011.10	\$ 26,388.39	\$ 33,299.85	\$ 28,329.97
Personnel	\$ 147,182.60	\$ 133,897.14	\$ 144,312.94	\$ 140,217.00	\$ 141,920.09	\$ 141,096.70	\$ 144,642.48	\$ 188,284.34	\$ 145,557.66	\$ 135,800.95
Mortgage	\$ 70,012.00	\$ 60,012.00	\$ 60,012.00	\$ 60,012.00	\$ 60,012.00	\$ 60,012.00	\$ 58,907.00	\$ 57,360.00	\$ 57,360.00	\$ 50,412.12
Benefvolence*	\$ 2,195.00	\$ 3,420.25	\$ 570.00	\$ 570.00	\$ 810.00	\$ -	\$ -	\$ -	\$ -	\$ -
Service & Mission	\$ -	\$ -	\$ -	\$ -	\$ 208.75	\$ -	\$ -	\$ -	\$ -	\$ -
Hospitality	\$ 200.00	\$ -	\$ -	\$ -	\$ 114.40	\$ -	\$ -	\$ 120.00	\$ 92.46	\$ -
Stewardship	\$ 640.00	\$ 621.52	\$ 595.00	\$ 595.00	\$ 1,725.38	\$ 641.08	\$ 934.96	\$ 564.00	\$ 534.26	\$ 748.29
Spiritual Experiences	\$ 2,850.00	\$ 1,837.51	\$ 1,626.00	\$ 1,625.00	\$ 2,273.07	\$ -	\$ 29.85	\$ 100.00	\$ 301.10	\$ 420.03
<b>EXPENSE TOTALS</b>	<b>\$ 274,527.06</b>	<b>\$ 310,059.89</b>	<b>\$ 250,358.83</b>	<b>\$ 245,983.00</b>	<b>\$ 257,291.57</b>	<b>\$ 245,605.96</b>	<b>\$ 236,022.91</b>	<b>\$ 235,873.73</b>	<b>\$ 238,751.53</b>	<b>\$ 216,714.44</b>
<b>INCOME</b>	<b>\$ 239,541.08</b>	<b>\$ 348,423.43</b>	<b>\$ 226,694.00</b>	<b>\$ 226,694.00</b>	<b>\$ 278,563.17</b>	<b>\$ 245,606.00</b>	<b>\$ 254,956.77</b>	<b>\$ 213,775.00</b>	<b>\$ 204,031.23</b>	<b>\$ 235,973.79</b>
<b>DIFFERENCE</b>	<b>\$ (34,985.98)</b>	<b>\$ 38,363.54</b>	<b>\$ (23,664.83)</b>	<b>\$ (19,289.00)</b>	<b>\$ 21,271.60</b>	<b>0.04</b>	<b>\$ 18,933.86</b>	<b>\$ (22,098.73)</b>	<b>\$ (34,720.30)</b>	<b>\$ 19,759.35</b>

\*Benefvolence: Synod Giving determined at year end

(10% of Excess Net Positive)



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