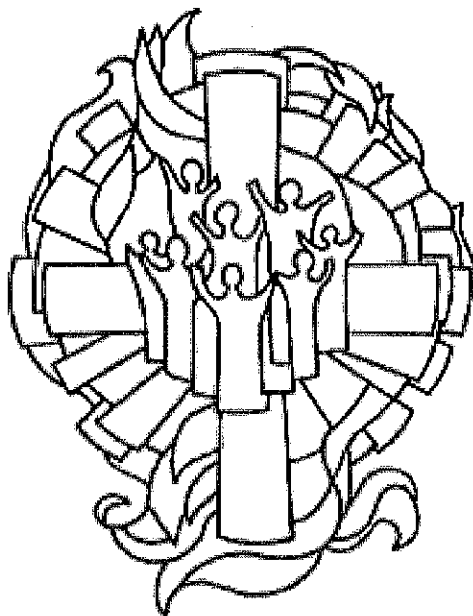


Immanuel Lutheran Church

A congregation of the
Evangelical Lutheran Church in America
Forest City, Iowa



Building community in the name and likeness of Jesus Christ.

2025 Congregational Report

Annual Meeting

February 8, 2026, 10:05 a.m.

Annual Congregational Meeting Agenda

February 8, 2026 10:05 a.m.

- I. Call to Order – Kathy McEnelly
- II. Opening Prayer – Ken Hansen
- III. Confirmation of a quorum – Ben Arentson
- IV. Approval of Agenda – Kathy McEnelly
- V. Approval of last year's Annual Meeting Minutes (2/9/25) – Kathy McEnelly
- VI. Installation of Council – Pastor Rod Hopp
- VII. President's Report – Kathy McEnelly
- VIII. Senior Pastor's Report – Pastor Rod Hopp
- IX. Associate Pastor's Report – Pastor Zech Anderson
- X. Presentation of the 2026 Budget -Jen Jenkins
- XI. Constitution Ratification – Kathy McEnelly
 - Chapter 10.04 Quorum requirement for congregational meetings
 - Approved February 9, 2025 to move from 75 members to 50 members
- XII. Western Iowa Synod Assembly Nominations – Pastor Rod Hopp
 - April 17-18, 2026 in Sargeant Bluff
- XIII. Closing Prayer – Steve Westerberg
- XIV. Adjourn – Kathy McEnelly

Table of Contents

Annual Meeting Minutes, February 9, 2025	2-3
Special Congregational Meeting Minutes, September 14, 2025	4-5
Senior Pastor Rod Hopp Report	6-7
Associate Pastor Zech Anderson Report	8-9
Youth Pastor Jeniffer Tillman Report	10
President Kathy McEnelly Report	11
Board of Parish Life	12
Board of Trustees	13
Promiseland - Children's Education	14
Board of Mission & Outreach	15
Parish Nurse Rachel Report	16-17
Connections Through Food Report	18
Immanuel Women of the ELCA Treasurer's Report	19
Pastoral Acts	20
Good Samaritan Account	21
Endowment and Memorial Trust	22
Ending Account Balances for 2025	23
Treasurer's Report of Income & Expenses for 2025	24
Proposed 2026 Budget	25

Immanuel Lutheran Church Council Minutes

**February 9, 2025
Congregational Meeting**

Members Present

77 members of the congregation were present either in person or via Zoom for the 2025 Congregational Meeting.

Call to Order

The meeting was called to order by President Kathy McEnelly at 10:48 AM. Ray Beebe offered an opening prayer.

Old Business

The 2025 Congregational Meeting agenda was reviewed, and Josh Banta made a motion to accept the agenda as written. Kathy Leuwerke seconded, and congregation carried motion. The 2024 Congregational Meeting minutes were reviewed, and Cindy Lehmann made a motion, with a second by Joan Beebe to accept the minutes. A congregational member vote passed, and minutes were accepted.

New Business

Pastor's reports were delivered by Pastor Rod and Pastor Zech. The full reports begin on page 5 of the annual report. Pastor Rod indicated we are close to hiring a Parish Nurse, who will help with visiting those in the hospital, ensuring when they get home they are comfortable, and providing screens or healthcare advice to parishioners. This position is paid for from an endowment specifically earmarked for hiring a parish nurse. Pastor Rod discussed a need for more funding for the Church to continue the missions both locally and across the world. He said there is a disconnect that, as the number of churchgoers drops, the number of pastors should also drop. Contrary, even though there are fewer people in seats on Sunday, the ministry needs have not decreased, thus we need to ensure we have a staff of Pastors to complete the mission work of the church. As it now stands, Immanuel Lutheran Church was down \$11,000 in January giving. Pastor Rod does not want to cut staff, and Council is looking into what other things can be done to add revenue or decrease costs. Pastor Rod would like to hire an intern, but the funds are not there to do so unless the Church steps up giving. Pastor Rod went on to thank the Staff, Linda Ferjak, the choir, and all those helping plan and execute worship.

Pastor Zech indicated Middle and High School Youth Groups were going well and thanked Carter Benson for his contributions. He also thanked Elizabeth Bohl and Emily Walker for the outstanding job they have done leading Promiseland and Vacation Bible School. He is excited for his sabbatical from May-August. Pastor Zech showcased the updated website and let everyone know we have a tech intern from Waldorf now at the church.

Kathy McEnelly thanked the Pastors' wives for being supportive and sharing their husbands with the Church. She also said her annual report was part of the 2024 Annual Report Package. She encouraged the congregation to continue volunteering and to be bold and ask questions if you are interested in volunteering. She praised Elizabeth Bohl and Emily Walker for being bold and changing up how VBS was scheduled and operated. Kathy also asked the congregation to consider applying for Thrivent grants if they are currently Thrivent members. The Thrivent grants help with missions, Wednesday Night Meals, Salad Luncheon, fundraisers, etc.

Next the 2024 Council was thanked for their contributions. Matt Welp, Cater Benson, Linda Ferjak, Lisa Chisholm, Danielle Niess, Laura Winter all finished their service.

The 2025 Council was sworn in, consisting of eight members: Kathy McEnelly-President, Steve Westerberg- Vice President, Jen Jenkins-Treasurer, Ben Arentson-Secretary, Marla Betz, Kris Petersen, Tina Berg, and Keith Walker. Tasha Banta made a motion to approve the 2025 Council, which was seconded by Ellen Olsen. Motion carried. Pastor Rod next installed the council.

Jen Jenkins took the floor to discuss the 2025 Budget. She thanked Kim Severson and the finance committee for the tough work to put together the budget. The 2025 budget is balanced and increased by 8% over the 2024 budget to a total of \$690,236. Of note, we were 5% short meeting our 2024 budget. Staff saw an increase in salary of 4% except for Pastor Rod, who asked for 2.5% and an extra week of vacation. The endowment is sitting at roughly 1.5 million. Ellen Olsen suggested we pass the offering plate on Wednesday Night service. Jen indicated Council has discussed this. Jen also noted that 60% of giving occurs automatically online. Cindy Lehmann moved to approve the 2025 Budget, which was seconded by Joan Beebe. A congregational vote approved the motion.

Council brought a motion to the meeting to earmark \$40,000 of endowment funds to capital expenditures. The money will stay invested, but will be earmarked as "capital expenses". The motion brought to the meeting by council was seconded by Josh Banta, motion carried.

Next Kathy led a discussion on lowering the number of members present for a quorum for the annual meeting. Per our constitution Chapter 10.04, 75 members need to be present for a vote, and with the congregation numbers dwindling, this has become difficult in recent years. This year calls had to be made to reach 75 people. Ken Ferjak made a motion to reduce the number to 60 people. This was seconded by Carolyn Korth, and the congregation carried the motion. It will need to be ratified next year to be accepted in constitution.

Chapter 12.02.02 of the constitution, where executive members cannot serve more than three consecutive years in a role was discussed. Jen Jenkins, Council Treasurer, is gearing up to serve her 4th year. It has been tough finding parishioners to serve on Council, so Jen volunteered to serve an additional year in the treasurer roll. Council brought a motion to the meeting that Jen continue as treasurer for the 2025 Council. This was seconded by Linda Ferjak, motion carried.

Pastor Rod provided a closing Prayer, and Kathy McEnelly adjourned the meeting at 11:47 AM.

Respectfully,

Ben Arentson
Secretary

Immanuel Lutheran Church Council Minutes

September 14, 2025 Congregational Meeting

Members Present

Kathy McEnelly, Ben Arentson, Jen Jenkins, Steve Westerberg, Keith Walker, Tina Berg, Pastor Rod Hopp, Pastor Zech Anderson, Marla Betz. Absent: Kristene Pedersen

Call to Order

The meeting was called to order by President Kathy McEnelly at 10:45 AM. A prayer was shared by Steve Westerberg.

New Business

All members attending the meeting in person and online were documented on paper sheets to ensure we had 75 members present so any business that was approved would follow constitutional requirements. Kathy began walking the congregation through a Power Point outlining our budget woes over the last few years. In two of the last three years, Immanuel Lutheran has finished the year in the red, averaging -\$14,440 in those two down years. Kathy described the ILC budget for 2024 and 2025 is broken into fixed expenses, including insurance, utilities, pastor salaries and benefits, which represents roughly half of the annual budget. Kathy explained income can come from giving, fundraising, or other earned income. For 2025, other income included Four Oaks rent and Bethany pastoral support. Finally, Kathy reviewed where offerings have totaled over the last 3.5 years. Through July, 2025 giving is down nearly \$7,000 per month, leaving ILC at -\$44,848 for the year. It should be noted that currently the Endowment Fund is sitting at 1.5 million dollars, and 5% can be pulled from the corpus per year to support missions, education, and capital improvement expenses.

Recent financial history of the Church suggests this cannot continue, so Executive Council has met multiple times over 2025 to discuss both long- and short-term plans to improve the financial position of the Church. Below are ideas that were discussed in the meeting:

1. Move the salaries of the Wednesday Night Meal Lead and the Children's Ed Coordinator to be funded by the endowment every year.
 - a. Pros: this saves dollars within the general fund. Cons: this move simply moves money around, it doesn't address long term budget.
2. Consider cutting or revamping how ILC pays music worship personnel, including band members, organ/piano players, and holiday musicians.
3. Reduce pastoral staff from 2 to 1.5 or 1.
4. Reduce office admin position to 32 hrs. per week.
5. Reduce office finance manager hours from 20 to 15 while farming out payroll
6. Share pastors with other local churches.

Congregational discussion centered mainly on not cutting music, or revamping music for worship. A visitor asked if we could partner with the Waldorf music department. Other questions involved how much was going to Wednesday night music versus Sunday, when a majority of people come on Sunday. A member asked why the Music Coordinator was not on the list. A lack of passing the offering plate on Wednesday was brought up. Concerns regarding cutting back hours to the office finance manager were raised, as 15 hours is likely not enough to fulfill the responsibility. Finally it was asked if we could raise the percentage draw of Endowment funds from 5% to something higher.

Other short terms ideas included asking for emergency contribution pledges and initiating an "adopt-a-bill" program to help with fixed expenses.

Finally, in order to make payroll, Council elected to borrow \$50,000 from the endowment and brought the below motion to the meeting: A motion to withdraw \$9,999 from endowment by Jen with a second by Kristene with annual payments made for the next 10 years in January at an interest rate to be determined by the endowment committee, excluding January 2026, which will be an interest only payment. Motion carried. A second motion was made by Jen to bring a motion to the special congregational meeting to withdraw \$40001 from endowment with annual repayments for the next 10 years, in January, with an interest payment alone made in January 2026. The reason two motions were made was because the Immanuel Lutheran Church Constitution is unclear how to proceed in withdrawing funds from endowment; thus, Council elected to withdraw 20% of the \$50,000 under a Council vote, then get the other 80% approved by the Congregation.

While Council does not need a congregational vote to borrow against the endowment, they wanted buy-in and transparency with the congregation for the move. Discussion around the motion included using a line of credit against the endowment rather than a loan, but it was discussed keeping track of this would be messy. It was also discussed that any money not used could be paid back at the end of the year to lower the balance.

Following discussion, a vote was held. 75 members voted, and the motion carried-67 yeses and 8 nos, 2 abstains.

The meeting was adjourned at 12:05 pm by Kathy.

Ben Arentson, Council Secretary

Pastor Hopp's Annual Report

I will open my report this year with a big "thank you" to you the congregation, to Immanuel's staff, our council and boards, and to my family for the ministry we've carried out this year in the name of Jesus. There are so many times when the ministry is rewarding and life-giving, and there are times when ministry seems stressful and difficult.

It takes many willing hands to accomplish the ministry we strive to do in and through Immanuel. Just picture in your mind a regular Sunday morning at Immanuel. Enlisted into discipleship are readers, ushers, communion servers, assisting ministers, musicians, song leaders, teachers for children's education, treat providers, communion set up and altar care, coffee makers and servers, sound and video techs. This list reveals who and what it takes to pull off a Sunday morning worship service at Immanuel. If there is a way you feel called to plug in and use your gifts, please step forward. All are welcome.

Now add to that those needed for the Wednesday evening programing. It's beautiful to see those of you who step forward to assist with the necessary tasks in the kitchen. It is truly an intergenerational event with young and "older" serving together to carry out the meal each week. There are people needed to serve as Promiseland teachers and helpers, small group leaders for middle school ministry, communion set up, prayers and musicians. Again, if you feel nudged to be involved and use your gifts, step up.

I will also say that between your generous giving to the general fund and by your response to the "adopt a bill" initiative, and the Immanuel endowment we came close to meeting our ministry budget. We're not where we want to be, but it was a valiant effort, when I know some are feeling the squeeze of groceries, healthcare, and other stressors in the economy. Thank you for your willing hands, and for your generous ministry and giving.

Having said all that about our internal ministry, there is also much ministry that happens outside of Immanuel. We have a partnership with Waldorf which makes possible the campus ministry that is being carried out through Pastor Jeniffer. We are in our seventh year in partnership with Bethany Lutheran. They celebrate this relationship, as do I because it keeps a congregation in the Thompson community for the community. If you feel called to be involved in any of these ministries, I'd love to talk with you.

Moving forward into the future, lay leadership will become more important in order for the church to thrive. I have been praying for God to raise up some lay people who feel nudged by God to become lay preachers, teachers, and ministers. I can help you get enrolled in a training course for lay leaders in the church.

In some ways it has been a tough year for Immanuel and for many congregations. We strive to be an inclusive congregation and sometimes as we try to love with a Christ-like love, there are some for whom that is somehow offensive and so they step back and disconnect. And that hurts. But for others it is attractive and seems like the Godly thing to do so they join us and in

that we find reason to celebrate. Part of that reality is connected to politics, and in America, especially as politics become more divisive. I want to remind each of us that, in this church, there is room for people on both sides of the aisle or any side of the aisle. The danger is that we quit talking to each other about real issues and about God's word, and we retreat to our own little camps. We must start talking again and keep talking and seeking common ground in Jesus, trusting God to unite us in Jesus, God's son who gave his life for people on every side of every aisle, and for those who don't even have an aisle.

As we move ahead, we will continue to strive to include all people, to feed all people, to trust one another, to listen to each other, and above all to trust God to lead us. We will maintain worship that is focused on God's work through the Word and the Sacrament. We will teach, love, and protect all children, and the most vulnerable in our midst. We will strive to welcome the stranger and the immigrant and to bless the world around us with the love and light of Christ which we carry on our heart, and which is the heart of who we are as people of God. Being the church has never been easy, but it is worth it, because it is through the church and in the community of faith where God can most readily be found. As the body of Christ, we are called to live in love and fellowship with one another in a way that is a reflection of the benevolent way in which God loves us and hangs with us even when we fail.

As Jesus draws near to death on the cross in the Gospel of John he tells his disciples, "A new commandment I give to you, that you love one another: just as I have loved you, you also are to love one another. By this all people will know that you are my disciples, if you have love for one another." John 13:34-35

Let me encourage you in this way: if some of your friends have departed, make new friends; if your feeling a need to study the Bible, invite a group and study together; if you can't stop worrying or fretting about your future, volunteer and focus on someone else for a bit; if you're bored, try something new at church; if you're angry or scared, find someone to talk to (pastor or trusted elder). If you feel overwhelmed by the world, step away and pray. If you don't know how to pray, sigh. If you don't know where to find God, come to God's table of grace and mercy. Come to worship; be the church; use your gifts; and follow Jesus in faith. It's all going to be okay! God's got you! God's got us! God's got the whole world in his hands!

God's Peace,
Pastor Rod Hopp

Pastor Zech's Report

Dear Friends in Christ, Grace and Peace to you today and every day.

First, as always a big THANK YOU! Thank you to all who have helped in so many different ways. Thank you for being you. Thank you for the time away for rest and Continuing Ed this year. Thank you for the Sabbatical. Thank you for the help with worship. Thank you to the Sound Techs and Video Techs. Thank you to the Adult Middle School leaders. Thank you to the staff. Thank you for your prayers and support. Thank you to the youth and the High School Leadership. There are a lot more I could thank, so I'll just say thank you! It's been another wonderful year, and I look forward to the year ahead.

So, I'm sure you're wondering what happened in 2025? I continue to be involved with worship, preaching, visiting, Pastoral Care, Promiseland, Middle School, text study, High School, Synod events and other aspects of ministry. Here are some highlights from those areas in the past year. The Middle School Ministry was led by Pastor Rod, Pastor Jeniffer, and myself this year at different times. Pastor Jeniffer has been a wonderful addition to the team and I greatly appreciate her continual leadership and all she brings for the youth. It was a joy talking about topics like Service and prayer. It's amazing how they like to take scripture and interpret it through skits, retelling it for one another. Some of the fun activities we did this year were caroling and a lock-in. Shout out to those helping plan activities for Middle Schoolers, I know the Youth are excited for all you plan. These Middle Schoolers are passionate and it's great seeing them grow in faith. I continue to work with the High Schoolers and as 2025 progressed, Pastor Jeniffer has taken more leadership with the group. The group goes over various topics and Bible devotions, which they take turns sharing, sharing highs and lows, exploring books of the Bible together and of course game time! The group continues to build a good relationship with one another, and I have seen them grow over the past couple of years. They do a good job of including one another in the Body of Christ. I'm excited to see where this year takes them. I continue to be the supervisor for Elizabeth Bohl and work with her on Promiseland. She continues to do a very good job and the program continues to grow. In Promiseland, we are reaching many people, not just those directly connected. The split is about 70/30 with more coming that are not members all the time thanks to word of mouth. Her work with the fundraising for the revamp was fantastic. Thank you to all who helped make that happen. I wasn't here for VBS but did hear and see through videos again how excited the kids were for it, and how it was a success. Elizabeth is wonderful to work with, and I truly appreciate all she brings, and how she helps me to improve too. The Ed Board has some great ideas, are a very passionate group and I look forward to seeing them continue to grow this year too. If you can't tell there's a lot of excitement for the youth! Sundays and Wednesday Night worship have been going well, I enjoy sharing the good news with you all while preaching and leading worship. This past year I have also taken on some more visitation ministry. It's been good to catch up with many people and to hear about their experiences with Immanuel, even from home. I hope eventually a visitation team can be created to continue these relationships as a part of the Immanuel family. I continue to appreciate the work we do with Bethany Lutheran, and the positive energy they bring. I'm also thankful for the leadership opportunities I've gotten this

past year, and the ongoing support and learning with Pastor Rod and his leadership at Immanuel.

Onto the Immanuel Inter-Linked Community. It has been another wonderful year of growth and challenges. The worship tech team has worked hard once again, and I appreciate each and every one that helps throughout the year. There is still a constant presence of members and non-members who are unable to be in the physical sanctuary but are worshiping inter-linked at home. We still average about 19 live screens on Sundays and if you figure at minimum 2 people per screen that's 38 people worshipping interlinked at 9:15am. Through the year it fluctuates a little higher and a little lower depending on the time of year. But over all it does remain consistent. The website is visited by those looking for basic information, the service, and the weekly bulletin. Once again, we had multiple online Bible studies on Facebook. There were 47 who participated this Summer and 37 who participated in a Lenten study. Both were well used and received by all those who participated. We also had the Advent calendar once again and this was well received. On Facebook we continue to work on telling our story. This past year I used Reels more, rather than posting videos and they received a lot of traffic from followers and non-followers. The same is true about the photos we posted this year, they receive a lot of traffic. I've said it before and will say it again, keep sharing our story, it's reaching those you don't even know. One thing you can do if you have Facebook is share our stories too. When you see a post you like, share it. If you have questions on how to do that, I'll be happy to teach you. And FYI we do have 861 followers currently, maybe we can get to 900 this year! Feel free to ask me questions if you have any.

Finally, a little bit about Sabbatical. In my 12 weeks away, I was able to have some time for spiritual retreat, to connect with family, learn about leadership, and renew my energy. Of the 12 weeks, I think I was out of the area for 8 weeks. I learned about Executive Pastoral Leadership and leadership within the church through Duke Divinity and a book called Canoeing the Mountains. I came back very refreshed, renewed and ready to go, and I hope you've seen that lately. Thank you again for the time away and as always you can ask me about it. I look forward to what 2026 has in store.

I am always grateful and thankful for being inter-linked with you, and being inter-linked together with Christ. I look forward to what God has in store for us next at Immanuel and I look forward to continuing working with all of you! I know it was a lot to read but, thanks for sticking with me and remember....GOD IS GOOD! ALL THE TIME! ALL THE TIME! GOD IS GOOD!

Thank You! And I will see you in and out of worship, inter-linked together in Christ!

Pastor Zech Anderson

Pastor Jeniffer Tillman's 2025 Annual Report

It has been one year since I answered the Call to serve both Immanuel Lutheran Church and Waldorf University respectively as the Youth Pastor and Chaplain. This Call has presented unique challenges and joys that have helped to grow in my faith and witness as a minister of the ELCA. It has been a blessing to accompany this congregation. I have been able to adapt my teachings to befit an accessible theology with our Middle Schoolers. I have been left amazed by the wisdom and insights of our High Schoolers as we engage with our scripture. In addition to teaching and preaching, I have been gifted the opportunity to expand my comprehension of this role by retreating to various camps that our Youth have gone. Believe it or not, I have never ridden a toboggan or navigated an Escape Room until this past year. I most certainly have never spent a night playing Monster in the dark, but this too has been a most welcome change to my former routine. I suppose that this new year will offer the opportunity to go snow tubing one of these days. All of these fun activities with our Youth, including passing out candy on Halloween for the first time at Immanuel, have all served to Jesus in very new and exciting ways that I would have never imagined. I have also appreciated the teamwork and collaborations of my colleagues Pastor Rod, Pastor Zech, Jaci, Kim, and Nurse Rachel. Their willingness (and at times reluctant concessions) to try new things has empowered me to successfully try (and occasionally fail) at discerning how God is calling me to serve you all. I am equally grateful to all of the support that I have received from other members of the congregation too numerous to name in a single report. I pray that you know who you are and that, from the bottom of my heart, I sincerely thank you.

I am pleased to say that after years of intentionally continuing my higher education, I have been approved in achieving my Doctor of Ministry degree with United Lutheran Seminary. My project, which is a seasonal focus on stewardship, was primarily explored with Waldorf University during the 2025 academic year. It is my hope to be able to explore the models that I have created in engaging stewardship with Immanuel during 2026.

May God bless each and every one of you as we look forward to this newest chapter in engaging God's mission in our lives together.

In God' Abiding Love,
The Reverend Jeniffer Tillman

2025 President's Report

It has been my pleasure to serve as your Congregation Council President for the past three years. It's been a blessing and an adventure to lead faithful servants who have worked hard to accomplish the business of your church and help to continue our ministry. Council members staying on into 2026 include: Jen Jenkins, Steve Westerberg, Ben Arentson, Keith Walker, Tina Berg, Kristene Petersen and myself. Concluding her time on council is Marla Betz. Joining the council for 2026 is Kathy Leweurke, Amy Thorson and Christa Frank.

In January, we welcomed Pastor Jeniffer Tillman in our sharing arrangement with Waldorf University. Pastor Jeniffer is making solid connections with Waldorf students, with Immanuel's youth and our congregation. We are blessed to have her with us.

We have continued our partnership with Bethany Lutheran in Thompson as well as our rental space agreement with Four Oaks Alternative School.

We have experienced a tougher year with financial challenges, and council and staff have worked hard to manage these challenges. The Congregation responded to our request to "Adopt a Bill" the last few months of the year to help with our financial shortfall.

The four Boards that serve the congregation are vital to our ministry and would welcome your involvement. Please consider learning more about the Board of Education, the Mission & Outreach Board, the Board of Trustees and the Board of Parish Life.

As I have served three consecutive years in the role of Congregation President, I will be stepping into the role of Secretary to the Council, passing the President's role to Jen Jenkins.

Please take the opportunity to share your ideas with any Council member as we need your input to help us make good decisions.

Blessings,
Kathy McEnelly

Board of Parish Life 2025

The Board of Parish Life members for 2025 were Kathy Leuwerke, Linda Ferjak, Mary Kingland, Sandy Lilliquist, Melanie Westerberg, Tina Berg, Lisa Chisholm, Karen Keller, and Pastor Zech. Mary resigned from the Board in July in order to take over the responsibility of doing the Lutheran World Relief school kits along with her daughter, Emily. Barb Braun had previously been heading this up. We'd like to thank Mary for all she did for the Board while she was on it.

The goal of the Board of Parish Life is to offer a ministry of hospitality to the congregation and an outreach to the community. The Board also oversees multiple areas of the worship service which includes communion servers, altar guild, ushers, and music and worship.

In January, Tina Berg became our Council Representative. Thank you, Tina, for serving on Council. January also brought the Congregational Potluck which the Board hosted. February 16th was Pastor Jeniffer's Installation Service followed by a reception hosted by the Board. May was Recognition Month. Wednesday night volunteers were recognized by the Board of Education with a reception at Orange Park following the Wednesday night service. The Board of Parish Life helped at that reception. Other Worship Volunteers were recognized at the May 4th service. On May 11th we recognized the Ministry Volunteers, along with Mothers, since it was Mother's Day. We also recognized Graduating Seniors. July 13th was the Picnic after the Outdoor Service. Brian Keely provided pulled pork and buns. We asked the congregation to provide small bags of chips and cookies. August 14th was the Waldorf Block Party. Again, Brian Keely provided meat for Walking Tacos. The Board provided the Doritos and other condiments. We asked the Congregation to provide cookies and bars. October provided the Board with the opportunity to host another Potluck after church on Sunday, Oct. 12th. In December we prepared 112 bags for the children attending both Christmas Eve Services. This year we handed out all the bags. Lisa Chisholm and her husband, John, received grants from Thrivent to help offset the costs for this, the Congregational Picnic and the Block Party. We would like to thank them for this generous gift. The Board also provides Welcome Gifts for Visitors to Immanuel. The Spring/Summer Gifts are small pots with a package of seeds and in Fall/Winter we switch to a mug with a packet of hot chocolate, Hershey Kisses and a small flashlight.

Thank you to all our Board members for their time and talents during 2025.

Respectfully submitted,
Karen Keller

Board of Trustees

The Board of Trustees was comprised of the following members in 2025: Pastor Rod Hopp, Tim Severson, Bink Keller, Mike Korth, Kristene Petersen, Kim Severson, Barb Braun, Kathy McEnelly, and Jen Jenkins.

The Board of Trustees focuses on all areas of finance and budget, property, and personnel.

In the area of finance and budget, the Board reviews monthly financial statements, noting all account balances (income and expenses) and makes recommendations to the Council about variations in budgeted expenditures as well as distribution of income. The Board also consults with the Endowment Committee, particularly regarding funds distributed yearly by the Endowment Committee for Immanuel's use. The annual budget is prepared by a Finance Committee and the Board of Trustees adds input and recommends a final budget to the Council for approval.

At the end of December, our financials were sitting at a negative \$17,275.74. In December of 2024 we were at a negative \$17,149.29 for comparison. In 2025, we did have to borrow \$5,000 from the Contingency fund, and we took a \$50,000 loan from Endowment. We were able to pay the contingency fund loan in December.

In the area of Property, the Board reviews needs of the parsonage and the church facility. Tim Severson informs us of repairs and maintenance that he has taken care of and of items that need to be addressed. We also have a committee that was put together to review the needs of the parsonage.

In the area of personnel, the Personnel Committee was represented by Kim Severson. The Personnel Committee oversees staff policies and employment issues. Staff positions and job descriptions are recommended and updated as needed.

Respectfully,
Jen Jenkins

Celebrating Growth, Faith, and Community

Ages 3 through 5th Grade

This year in Promiseland has been a beautiful season of growth, discovery, and joy. From our youngest three-year-olds to our confident fifth graders, our students have continued to grow not only in knowledge but in their faith, friendships, and sense of belonging within the church community.

Throughout the year, our children have learned the foundational stories and truths of the Bible. They have explored God's Word with curiosity and enthusiasm, gaining familiarity with the books of the Bible and learning how each one points to God's love and faithfulness. Through lessons, worship, prayer, and discussion, students have grown in their understanding of who God is and how they can live out their faith in their everyday lives.

Promiseland has also been a place of celebration and connection. Our students have learned how to celebrate milestones together, encourage one another, and show kindness and compassion. Whether through shared worship moments, special activities, or simple conversations in the classroom, meaningful relationships have continued to form—between students and with their teachers.

We are incredibly grateful for our volunteer teachers, whose dedication and faithfulness make Promiseland possible. Thank you for the time you give, the relationships you build, and the care you show each child every week. Your willingness to invest in the spiritual growth of our children leaves a lasting impact far beyond the classroom, and we are deeply thankful for your servant hearts.

This year also brought exciting improvements to our physical space. The freshly painted classrooms have helped create an environment that is welcoming, bright, and engaging. These updates have allowed us to provide a space where children feel safe, valued, and excited to learn—an environment that reflects the love and care we have for every child who walks through our doors.

We will be making some exciting changes in our structure of learning for our students: birth through seniors in high school. Our education board will move from a Promiseland focus to focusing on all children and families. This will allow a seamless transition as students move from Promiseland to middle school ministries and beyond. There will soon be an "Immanuel Family" Facebook page where we will be giving updates, at-home learning, and all additional information needed for families.

As we look back on this year, we celebrate all that God has done in and through Promiseland. We are thankful for our students, our volunteers, and our church community, and we look forward with joy and expectation to another year of growing together in faith.

Elizabeth Bohl, Children's Education Coordinator

Mission & Outreach Board 2025

The focus of the Board of Mission and Outreach is to fulfill the mission and outreach ministry of Immanuel. The 2025 members are Ken Korth, Jaci Thorson, Ben Arentson, Ruth Melby, Renae Hopp, Marla Betz, and Ryan Strom.

Various monthly mission emphases were designated throughout the year. Our mission emphasis for January-February focused on the Good Samaritan Account and Wednesday night meals which each received a donation of \$701.98. The mission emphasis for Bible Camps during March-April received \$861.30 and it was divided equally among Ingham/Okoboji Lutheran Bible Camp, Lutheran Lakeside Camp, and Riverside Lutheran Bible Camp. For the months of May-June our mission emphasis was helping Lutheran Services of Iowa in which we chose to focus on the areas of mental health and foster care & adoption. Pastor Rod received a thank you letter for our donation that totaled \$690.25 with the opportunity for a representative to visit the congregation. The mission emphasis for July-August was Global Refuge (formally known as Lutheran Immigration & refugee service) in which we were able to support with \$1,386.24 of donations. August also brought the congregation an opportunity to host a Waldorf Block Party welcoming students back and assisting Pastor Jeniffer in her ministry and the Parish Life board organizing the meal. During our Sep-Oct. emphasis of helping Lutheran Disaster Response we collected \$705.27. November's emphasis was towards Immanuel's Good Samaritan Fund where we received \$315 for the account to help others in the community. Thanksgiving dinner freewill donations after expenses, \$1,724.14 went to stop World Hunger. Rounding out the year with December's emphasis of helping to pay negative student lunch accounts at Forest City Schools they received \$1,098.85.

In addition, during Gods' Work. Our hands. Sunday September 17th the Mission and Outreach Board helped to clean up old rubber playground tiles next to the Hanson Family Life Center. We removed 3.21 tons of material to ensure staff had a place to park and improved safety concerns by removing many wasps nests. We have had continued success with various fundraising opportunities including putting together geraniums that were available during graduation weekend to help support Western Iowa Synod's Pig Project. Net income from the geranium sales and serving coffee, Immanuel gave an offering at Synod Assembly for \$685.25. We look forward to finding more opportunities to help our church and community in 2026.

Even though ELCA Global Missionary Karen Anderson retired in 2024 Immanuel's companion congregation continues to be a church in a small community in the south of the south of Chile, in Punta Arenas, the Evangelical Lutheran Church of the Magallanes. Even though communication efforts are difficult with language barriers, we continue to pray for the congregation at worship and enjoy seeing their activities and worship celebrations via Facebook. (Iglesia Evangélica Luterana en Magallanes)

Thank you for supporting the efforts of the Mission and Outreach Board.

Respectfully,
Ryan Strom

Parish Nurse 2025

It has been a year of firsts as Immanuel Lutheran Church's Parish Nurse. I am honored and blessed to be welcomed into such a great congregation and community. I thank the opportunity supported by the endowment and memorial funds, especially Nurse Anna Harringa. Without you, I would not be part of such a great ministry that I was called to serve within.

April 2025 was where it all began. I had goals, dreams, and plans for the congregation and community when I was first approached about the position in January.

Although a late start, four months into the year, a lot happened both in the light and behind the scenes. Countless phone calls and in-person connections to members in need, various blood pressure screenings for prevention and health education, an educational hour during Sunday coffee regarding various health topics, and organizing respite care for when families need to take care of themselves while we care for their loved ones. I enjoyed being involved with Good Sam and Forest Plaza services, as well as events such as the block party welcoming Waldorf Students back, Which Included giving a donated health basket to a student. It has been a privilege to be present when I can, helping with various health needs of staff, their families, and even members during services when unexpected events occur.

Numerous 2025 highlights stand out, as I try to have one per month. Some of which include CPR and first aid training, which was a big success and something I plan to look forward to annually. We focused on CPR, the AED machine, choking, burns, and much more. The group was receptive to all education and provided feedback on what needs to be added or changed within the church in the future, focusing on safety, training, and equipment. 12 people attended this session, and I hope to expand that this year.

RAGBRAI and the Wellness Walk were a few highlights that focused on health, healing, and movement. Setting up a RAGBRAI first aid tent was a hot, long, eventful day. This event focused on treating injuries, managing overwhelming heat, and rehydrating anyone in need. It was a community-wide event held on the church lawn to serve others. Pastor Jeniffer and I decided we wanted to collaborate with healing the mind and body in a way that connects us with nature, each other, and the lord in His sanctuary. The walk was held on October 19th after church at Pammel Park, featuring a scavenger hunt, scriptures to reflect on, and fellowship to follow. It brought around 30 people, including families and individuals.

October was full of highlights, from the Wellness Walk to an educational Paint and Sip morning. The Paint and Sip involved tracing mindful pictures or scriptures on to a canvas, and allowing your mind to be creative without rules or strict guidelines to follow. The goal of the day was to connect with others, with time to relax and heal spiritually and emotionally. During the event, educational topics such as navigating wellness during winter and sleep in the aging population were discussed. See Nurse Rachel's bulletin board for the paintings, and this event's highlight.

Last but not least, the biggest event of the year was the American Red Cross blood drive held on December 18th. Thanks be to God! Up to 92 lives were saved, thanks to your generous gifts of life during the first Immanuel blood drive! Thank you to the volunteers, donors, and supporters of this great event. There was nearly 100% attendance. I pray this grows each year. This will become an annual holiday event, so tell your friends and family.

2026 will be a year of growth as your Parish Nurse. I plan to obtain further continuing education to better serve you. I hope to grow my outreach and connections in the 2026 season. Please let me know if you have any ideas, need any assistance, or know someone who does. I am available anytime via cell phone or email.

Focusing on Mind, Body, and Spirit Rachel Holst, BSN

CONNECTIONS THROUGH FOOD REPORT

We are starting year three of the 3-year food grant from the ELCA. Goals of that food grant have included: reaching out by offering delivery to residents of Townsquare apartments each week for the Wednesday night meal, using less processed and more fresh food at the weekly meals as well as offering more variety, and upgrading and replacing many items in the kitchen that we use to prepare the meals.

The Food Bank of Iowa out of Des Moines supplies us with a lot of meat and many other food products throughout the year at little to no cost. We order and receive over 2,000 pounds of food each year.

New ovens were purchased in November of 2025 through another grant opportunity, and we're excited to have the convection oven feature available with these.

In 2025, donations to Wednesday night meals totaled about \$6,100 with expenses for food and disposables at about \$5,500. We had 20 Thrivent cards in 2025 from the congregation which provided \$5,000 in food cost. THANK YOU to everyone that sponsored a Thrivent Grant to provide a meal. If you have investments or insurance through Thrivent, you are eligible to sponsor two grants per year at no cost to you.

We have a great group of volunteers that help to pull off this meal weekly. It would be difficult if not impossible for me to do this weekly meal without them. If you might be interested in occasionally helping to serve a meal and/or clean-up afterwards, please let me know. I will also be looking for more prep help during the day on Wednesdays by mid-year.

Thank you for your support of our Wednesday night meal. It's been going on for over 25 years!

Kathy McEnelly, Hospitality/Cook

IMMANUEL LUTHERAN CHURCH WOMEN
2025 Annual Report

Balance brought forward	\$ 3,375.66
prior year correction for 2024 check cleared in 2025	\$ (175.00)
	\$ 3,200.66

INCOME:

Circle Worship and Project Offerings	\$ 1,036.62
Income from Funerals	\$ 2,400.00
Income from Coffee Hours	\$ 546.87
Less donated to other groups**	\$ (117.30)
	<u>\$ 429.57</u>

Total Income \$ 3,866.19

EXPENSES:

Coffee & Supplies, Do-Day etc. shipping	\$ 930.55
	\$930.55

Circles Directed Giving

Wednesday Night Meals	\$ 376.00
Immanuel Good Samaritan Fund	\$ 260.62
Northern Lights Homeless Shelter	\$ 100.00
Forest City School Lunches	\$ 100.00
Forest City Food Bank	\$ 200.00
	\$1,036.62

ILCW General Fund Directed Giving

Wednesday Night Meals	\$ 350.00
Immanuel Good Samaritan Fund	\$ 350.00
Northern Lights Homeless Shelter	\$ 300.00
Forest City School Lunches	\$ 350.00
Forest City Food Bank	\$ 350.00
ELCA World Hunger	\$ 300.00
	\$2,000.00

Total Expenses & Directed Giving \$ (3,967.17)

Ending Balance \$ 3,099.68

Submitted by:

**Coffee hour offerings to other groups

ILC Mission & Outreach Board	\$ 36.30
Band	\$ 48.00
God's Community Helpers	\$ 33.00

Mary Paulsen
Treasurer

2025 Pastoral Acts

Sacrament of Holy Baptism (5)

6-29	Owen Ray Gene Provenzano	7-6	Meredith Renae Hopp
6-29	Emma Christi Provenzano	7-13	Rhett Dean Nelson
7-6	Arthur Michael Hopp		

Confirmation Class (10) October 26

Olivia Grace Banta	Ellie Marie Niess
Brinley Cora Blaser	Isabel Joy Niess
Aiden Ryley Brass	Ava Pearl Raulie
Easton James Espeland	Abigail Jane Squier
Noah Nathaniel May	Olivia Elaine Squier

Deaths, Funerals, Burials, and Memorial Services (25)

1-4	Michaela Caroline Farus	6-26	Eugene Martin Gentz
2-3	Melvin Dean Peterson	7-11	Steven Norman Lovik
2-8	Randy Lee Boeckholt	7-12	Timothy S. Schmidt
3-1	Kaen Ann Kofron	8-7	Mitchell Dean Price
3-1	Kevin Jay Harmon	8-9	Lee Earl Hinkley
3-8	JoAnn Lyn Bartleson	8-18	Howard L. Abendroth
4-4	Ronald Owen Kvale	8-30	Mary Jane Paulson
4-5	Leonard Duryee	10-18	Patricia Agnes Branstad
5-5	Terry O. Skjeie	10-22	Ardis V. Anderson
5-8	Althea Viola Brager	11-8	MaryAnn (Larson) Gorbali
5-16	Jennifer Jane Spencer	11-14	Sylvan Wayne Meling
5-20	Donald Lee Heidemann	12-19	Lowell LeRoy Solberg
5-30	Kenneth Parr Hanson		

Members Transferred Out/Joined Another Congregation (10)

Todd & Kim Dakken	Chad & Quincey Benson and
Kathy Rollefson	Madyson, Carter, Grayson, Cooper, Colter Benson

New Members Received In (7)

Edward & Beverly Attig	Jeff Smith
Rachel Holst	Steve Strom
Madelaine Koenig	Lynda Tysver

Good Samaritan Account

Beginning Balance 1/1/2025	\$ 6,090.76
Income	
Member Donations/Thrivent Funds	\$ 2,723.10
Expenses/Disbursements	
bus ticket, car battery, gas cards, groceries, home repair, hotels, meals, rent, rent deposit, storage unit, utilities (helped 48 people)	\$ 5,428.36
Account Balance 12/31/2025	\$ 3,385.50

Endowment and Memorial Trust
January 1, 2025 - December 31, 2025

Committee Members: David Damm (chair), Mark Johnson (treas), Jennifer Jenkins (sec),
Cindi Lehmann, Kathy Leuwerke, Keith Walker, Steve Westerberg, Pastor Hopp, & Kim Severson

	12/31/2024	3/31/2025	6/30/2025	9/30/2025	12/31/2025
Investments:					
VanguardTfStockMktIndex	\$ 1,227,263.09	\$ 1,167,989.13	\$ 1,296,367.49	\$ 1,353,240.85	\$ 1,297,070.03
VanguardTfBondMktIndex	\$ 46,811.88	\$ 48,107.04	\$ 48,728.63	\$ 49,688.70	\$ 50,159.57
VanguardMoneyMarketCash	\$ 79,298.11	\$ 66,526.26	\$ 47,683.60	\$ 75,048.31	\$ 120,669.39
Subtotal: VanguardBrokerage acct.	\$ 1,353,372.88	\$ 1,282,622.43	\$ 1,392,779.72	\$ 1,477,957.86	\$ 1,467,898.99
ILC Endowment Health/Senior	\$ 58,270.19	\$ 60,314.00	\$ 62,712.71	\$ 65,875.48	\$ 67,637.12
ELCA Mission Investments	\$ 81,061.73	\$ 81,972.84	\$ 82,977.96	\$ 83,959.52	\$ 84,963.51
Total all funds	\$ 1,492,704.80	\$ 1,424,909.27	\$ 1,538,470.39	\$ 1,627,792.86	\$ 1,620,499.62
less Endowment Health/Senior	\$ 58,270.19	\$ 60,314.00	\$ 62,712.71	\$ 65,875.48	\$ 67,637.12
less council roof fund	\$ 99,565.47	\$ 99,565.47	\$ 99,656.47	\$ 99,565.47	\$ 104,543.75
less capital expenditures	\$ 10,244.40	\$ 10,244.40	\$ 10,244.40	\$ 10,244.40	\$ 10,756.62
Net Endowment Balance	\$ 1,324,624.74	\$ 1,254,785.40	\$ 1,365,856.81	\$ 1,452,107.51	\$ 1,437,562.13

Income (Jan 1, 2025 - Dec 31, 2025)

Bequests/Donations (0)	\$ -
Total Income	\$ -

2025 Expense Funding as of 12/31/2025

Pastor Zach's 2025 Continuing Education	\$ 2,000.00
Pastor Zach's 2026 Continuing Education	\$ 1,500.00
Backpack Program	\$ 510.00
Bottle Filler	\$ 1,598.56
Elizabeth Bohl's Salary	\$ 1,696.00
Boundaries Education for Pastors	\$ 300.00
ELCA Support (2025)	\$ 11,500.00
ELCA Support (2026)	\$ 3,434.63
Good Grief Group Books	\$ 229.00
Hotel Stays for Conventions and Meetings	\$ 959.09
Nurse Rachel's Background Check	\$ 18.95
Nurse Rachel's Mileage	\$ 8.89
Nurse Rachel's 2026 Programming	\$ 750.00
Nurse Rachel's Salary	\$ 3,350.00
Pastor Rod's Continuing Education (2025)	\$ 2,000.00
Pastor Rod's Continuing Education (2026)	\$ 1,500.00
Internet Access Point	\$ 540.35
Kitchen Stove Outlets	\$ 774.34
Lutheran Lakeside (Bible Camp)	\$ 500.00
Lutheran Lakeside (Capital Project Support)	\$ 1,750.00
Lutheran Lakeside (Confirmation Camp)	\$ 250.00
Lutheran Lakeside (stay for Pastor Rod and Pastor Jennifer)	\$ 250.00
Kathy McEnelly's Salary	\$ 650.00
Pilot Knob Wellness Walk Reservation	\$ 36.60
Property Expenses: baseboard, painting & supplies, toilet & supplies	\$ 1,588.00
Sign-Up for Conventions and Meetings	\$ 1,425.00
Pastor Jennifer's 2026 Continuing Education (Immanuel's Share)	\$ 400.00
Pastor Jennifer's Moving Expenses	\$ 1,000.00
Pastor Jennifer's Salary	\$ 26,880.59
Angela Thompson's Salary (Grant Manager for Connections Through Food)	\$ 600.00
Total distributions	\$ 68,000.00

	1/1/2025	12/31/2025
Account	Beginning Balance	Ending Balance
General Fund Checking	\$ 35,734.31	\$ 59,522.38
Good Samaritan Fund	\$ 6,090.76	\$ 3,385.50
Deferred Savings Account	\$ 48,333.45	\$ 56,281.70

Balance Description - Reserve for Deferred Savings Account

Camperships	\$ -
Contingency Fund	\$ 12,500.00
Firm Foundation	\$ 3,413.41
Interest Earned	\$ 329.42
Library	\$ 1,846.95
Memorials	\$ 3,648.53
Mission Savings	\$ 14,841.89
Music Fund	\$ 646.00
Prayer Shawl	\$ 132.78
Promiseland	\$ 5,157.46
Promiseland Savings - Projects	\$ 7,419.55
Scholarship EPIC Match	\$ 300.00
Seniors	\$ -
Waldorf Like Fire	\$ -
Waldorf Peer Ministry Scholarship	\$ 50.00
Youth	\$ -
Youth Mission Trips	\$ 5,995.71
Total for Deferred Savings	\$ 56,281.70

Treasurer's Report
Immanuel Lutheran Church
FY December 2025

	Year-to-date Actual	Annual Budget	Percent of YTD Budget
Income			
Regular Offerings & Envelopes	447,839.10	480,406.00	93.22%
Other Income	218,524.18	209,831.00	104.14%
Total Income	666,363.28	690,237.00	96.54%
Expense			
Staff Support	427,374.39	432,960.00	98.71%
Administration	175,076.66	163,958.00	106.78%
Ministry Areas	81,136.71	93,319.00	86.95%
Loan re-payment/contingency	0.00	0.00	0.00%
Total Expenses	683,587.76	690,237.00	99.04%
Income Less Expense			
	(\$17,224.48)	0.00	

A	D	E	F	G	H	I	K	L	M	N	O
Immanuel Lutheran Church											
Income Statement											
Budget Calendar 2026											
	Jan 24-Dec 24	Budget	YEAR:	Annualized	Projected	Budget	Budget				
	CY 24	CY 24	Jan-Sep 25	CY 25	CY 25	CY 25	CY 26				
6 REVENUES	443,096	477,282	304,872	406,495	436,442	465,251	429,835				
7 Weekly Offerings	15,550	16,750	7,302	9,735	12,397	15,155	14,760		-7%		7
8 Missions	9,851	15,400	11,505	15,340	11,975	8,900	4,800		-22%		8
9 Fees	65,413	72,328	87,175	97,521	127,770	125,681	130,324		26%		9
10 Reimbursements	54,000	64,000	37,810	50,413	68,000	68,000	90,000		2%		10
11 Endowment Funding	5,675	5,000	7,125	9,500	9,779	7,250	9,779		0%		11
12 Other (Use of Savings, Memorials)	593,584	640,760	455,787	589,005	666,363	690,236	679,488		26%		12
14 Total Revenue									-3.6%		14
15 EXPENSES											
16											
17											
18 STAFF SUPPORT											
19 Salaries	271,088	281,779	235,179	313,572	308,723	319,651	309,542		-3.5%		19
20 Benefits	99,638	102,027	89,057	118,743	118,651	113,309	115,615		5%		20
21 Total Staff Support	370,726	383,806	324,236	432,315	427,374	432,960	425,157		-1%		21
22											
23 PROPERTY											
24 Utilities	24,096	35,000	20,134	26,845	25,704	28,250	27,000		-10%		24
25 Insurance	27,455	27,000	22,270	29,694	38,034	32,259	27,200		15%		25
26 Property	65,473	70,650	51,686	68,914	85,274	83,150	105,070		2%		26
27 Total Property	117,024	132,650	94,090	125,453	149,012	143,659	159,270		4%		27
28											
29 ADMINISTRATION											
30 Communication	1,786	1,550	856	1,141	1,114	1,860	1,660		-67%		30
31 Continuing Education	35	0	0	0	0	0	0		0%		31
32 Conventions/Meetings	2,615	2,500	0	0	0	0	0		0%		32
33 Mileage	5,106	5,000	3,019	4,026	4,431	5,049	4,600		-14%		33
34 Office	10,629	10,979	13,083	17,444	15,800	11,415	12,485		28%		34
35 Postage	1,412	1,400	1,347	1,796	1,860	1,400	1,895		25%		35
36 Publications	579	575	516	688	860	575	0		33%		36
37 Leadership/Interest/Principal paym	269	0	2,000	2,667	2,000	0	1,500		100%		37
38 Total Administration	22,431	22,004	20,821	27,762	26,065	20,299	22,140		22%		38
39											
40 MINISTRY AREAS											
41 Board of Education/Discipleship	12,888	15,737	13,844	18,458	14,943	7,350	5,450		51%		41
42 Mission/Outreach	48,623	50,750	23,540	31,053	31,441	45,155	30,250		-44%		42
43 Board of Parish Life	39,043	35,814	23,252	31,003	34,753	40,814	37,221		-17%		43
45 Total Ministry Areas	100,553	102,301	60,636	80,515	81,137	93,319	72,921		-15%		45
46											
47 DEBT REPAYMENT	0	0	(5,000)	0	0	0	0		0		
48											
49 Total Expenses	610,733	640,760	494,783	666,044	683,588	690,236	679,488		-1.0%		49
50											
51 REVENUES IN EXCESS OF EXPENSES	(17,149)	(0)	(38,996)	(77,040)	(17,224)	0	(0)				51
52 Transferred to/from Deferred Savings/Closings	0	0	0	0	0	0	0				53
53											
54											
55 Profit/Loss	(17,149)	(0)	(38,996)	(77,040)	(17,224)	0	(0)				55