

# ANNUAL REPORT 2024

6700 46TH PLACE NORTH, CRYSTAL, MN 55428

## Senior Pastor's Report

Written by Pastor Jerod Freeberg

*Romans 15:4-6: For whatever was written in former days was written for our instruction, so that by steadfastness and by the encouragement of the scriptures we might have hope. May the God of steadfastness and encouragement grant you to live in harmony with one another, in accordance with Christ Jesus, so that together you may with one voice glorify the God and Father of our Lord Jesus Christ.*



Dear St. James Lutheran Church,

Take heart, and have hope. While this was a more difficult year for us financially, and has stirred up many questions and conversations about where the church is headed; let this letter be a source of encouragement and hope.

While it is difficult to characterize congregational success, we are trending in the right direction by almost every metric I can imagine including financial, outreach, programming, and teaching. Together, as a community that proclaims the message of Jesus' love for all people, we have managed to: live according to Jesus' teachings by *providing outreach to the community; we continue to decreased our budget deficit; together we have increased the number of programs we offer; and we continue to preach and teach the message of the Gospel.*

### Outreach

We are in our second year of our Mission Sunday Program which aims to help us as a congregation live out our mission as Christian people in the world, by giving us a monthly opportunity to show our love for God by serving our neighbors. Together we have been working with local mission partners to show love to our neighbors in Crystal and the surrounding community, and *your generosity has truly been a testament of God's love active in the world.*

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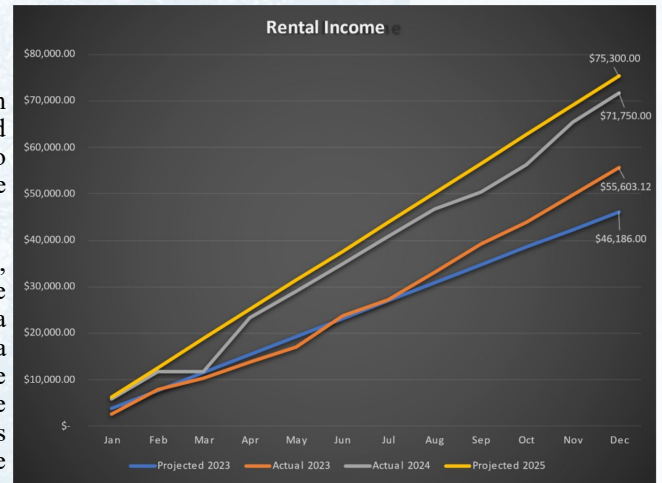
This past year alone we as a congregation have donated over \$3,000 and 670 pounds of food to NEAR Food shelf, packed over 450 snack packs for Agate Housing and Services. We also helped to pack Naloxone kits for the Steve Rummeler Hope Network to support those who suffer from chronic pain and addiction. We provided gifts during the holidays for families in need from Forest Elementary, and donated over \$2,000 to The Lift Garage to help those who struggle with their transportation needs.

We also continue to serve Hot Dogs each Wednesday during the Summer to members of our community, and have established ourselves as a clothing drop off site for families in need.

**Finances**

Although we have had significant financial challenges this past year, with the need to finance repairs to the roof, and A/C units, and the chiller, we had an amazing response to this fall’s capital campaign raising nearly \$90,000 to support the necessary repairs to the building while continuing to support the annual budget. Thank you members of St. James!

Not only were we able to support a successful capital campaign this past fall, we have also continued to take steps to secure the financial future of the congregation by increasing the amount of rental income we receive as a congregation. Since 2022, our rental income has gone from \$39,352 to a projected \$75,300 in 2025, and our projected envelope offerings have increased from \$280,000 to \$305,000 over that same time period, and we have reduced our annual budgeted deficit from \$86,122 to \$32,100 which is no longer dependent on government assistance, making us a much more financially secure congregation for the future.



**Programming**

This December we began meeting as a Middle School Youth Group and look forward to continuing to provide a safe space for our students to gather together and get to know one another.

This fall we also introduced Disney Sunday, building off the success of our “Summer of Love” theme, as a way to increase family engagement and engage the entire congregation in learning how to engage with secular material in terms of their faith.

We also continue to meet for coffee and cards once a month to increase our sense of community as a congregation.



**Education**

Last year, we started a new Christian Education Program with the goal of helping students of all ages articulate their position on matters of race, human sexuality, nationalism, environmental stewardship, in terms of their faith. Overall, I have been thrilled with our students’ willingness to engage in these difficult conversations and at the progress they have made in their ability to use their faith to understand the world. The testimony given by two of our Lifelong Learning students on 11-24-24 may be the greatest example of the progress all of our lifelong learners have made and illustrates real development of a living faith amongst our students, and stands in contrast to traditional confirmation programs which focus on, memorization, worksheets, sermon notes, or other requirements.

One of the reasons I believe in the lifelong learning model is that it makes, and models, continuous theological growth, not confirmation, as the ultimate goal, and the curriculum aims to equip our students young and old with the ability to articulate their position on matters of race, human sexuality, nationalism, environmental stewardship, in terms of their faith, and they’re doing it at church and among their peers.

We hope you will all consider joining us in learning and discussion as we take on these important conversations from a Christian perspective as it is essential to learning how to live a Christian life.

We also continue to meet for Mary’s Circle on the second Thursday of each month at 10:00 am. And, we are excited to announce the gathering of the A-Men’s Saturday morning gathering and breakfast which has given us another opportunity to meet and discuss faith and life.



St. James, thank you for all you do to sustain the ministry of this congregation, and for the ways in which you faithfully minister to the community. 2024 was a wonderful year for us as a congregation by almost every standard and we look forward to continuing to live out our calling in the year to come!

*Yours in Christ,*  
*Pastor Jerod Freeberg*



# Council President's Report

Written by Mike LaMotte

Brothers and Sisters in Christ,

I can never seem to get over how quickly time passes us by. Part of it I think is just getting older or perhaps the lost COVID years, and likely, the busyness of everyday life all seem to contribute to each year running into the next. Although I always try to make it a point to have a positive and optimistic outlook at the beginning of each year.... this year however it is accompanied with some anxiousness and trepidation. As much as we long for world peace, war continues to rage on in Europe and the Middle East as tensions rise around the world. Sadly, within our own country there is so much division and hatred over politics, race, sexual orientation, gender identity and even religion itself. Around the world the suffering and loss from natural disasters seems to be never ending. Unfortunately, it all seems to be a reoccurring cycle year after year. As much as you seem to think that we have made progress, we take two steps back. A cause for anxiousness indeed. My hope each year is seemingly rather simplistic. How nice would it be to see a world that is a little kinder, more giving, a world of justice, caring and equality! As children of God, we are tasked with being the light of the world and sharing the gospel. What does this mean? It means setting aside your anxiousness, trepidation and uncertainty of the future and focusing that energy in ways to make a difference in our troubled world. We need to stand for what is right and what is just. Take care of our neighbors and those in the margins. Be stewards of all God's creation that has been left in our care and BE the love of Christ.



This past year we were again faced with a deficit budget with hopes of being able to bridge the gap through church growth, increased giving and rental growth or better utilization of the church property through additional ways in which to use our space more effectively. Most of which is easier said than done. Unfortunately, we were also faced with a number of large property expenses with A.C. units, the roof, and increased insurance, just to name a few. That being said, as no surprise to myself and many others, the people of St. James stepped up in a big way! At one point our deficit was over \$77,000 as well as facing our additional expenses for the many repairs that needed to and still need to be done. In the past couple months the congregation reduced the deficit to \$36,581 from our started budget of approximately \$41,000 plus, as well as raising \$95,000 for repairs! I should also mention the time and research that was invested in all the dealings with insurance companies, contractors, and negotiations by several people of our congregation (I am afraid to name names for fear of leaving anyone out) whom without, the outcome would not have been nearly as favorable as it has been. I am beyond words for the Thanks and Gratitude for this congregation! You have all shown your love and commitment to our church in a huge way! On behalf of The Council and Staff, Thank You!

Now back to that, Being a Light in the World. What can we as a church do, to be that light? I and many others from staff, council and people in the congregation have been asking that very question. What are we doing here? What should we be doing? Where will we be in a couple years? How do we grow? Can the church sustain itself in the years ahead? Great but difficult questions to answer. We have been in discussion and meeting with the Wildfire Churches, whom are all asking the same questions that we are as well as facing the same challenges to keep their churches viable. Most are facing the same difficulties that we are so as a faith community we are growing our relationship and sharing ideas as we look to the future for all of the churches. As I look back on this past year and the year to come I am still filled with hope and optimism because of the many wonderful things that we are doing as well as new ideas for the future. St. James is a vibrant, giving, caring and welcoming place of community with so much potential to do even more! I think of the worship, music, educational opportunities and community that we share on a weekly basis. This is a special place. One of the biggest things to come out of the discussions is that we need to be more involved and visible in our community. What do we do in our community to make a difference? Hotdog Wednesdays, Trunk or Treat, Disney Movie Sunday and our involvement with Forest School are all great examples of that but we could, should and need to do more. It may seem counter productive because these things cost money but, we cannot look at these things as ways just hoping to fill up the pews. This is more about serving our community as we are taught to do. If this brings more people to St. James or gets them more involved in our community and forming relationships and decide to come to worship, that is God's doing.

We have much hard work to do in the near future to make sure we are able to serve God's community well into the future here at St. James. Like I said, we do many wonderful things and have many great ideas but, we don't always execute on those plans or ideas. Now is that time. Be intentional about inviting people to church. Talk and tell people about who we are and what we do. Perhaps we can market ourselves more through social media, mail and newspaper. If you are able, give a little more not just monetarily but of your time as well. There are many people out there that may not have a church but, care for and want to be involved in their community and the world to help, serve others and do good. Let's get the word out there and give them those opportunities! I encourage you and challenge you to come up with more ideas to share with the church. I am planning for us to have some group meetings and cottage meetings to share these ideas and encourage each other to equip us for the future. This is Your church, and we All need to take ownership and work together to be that light in the world!

God's Peace,  
Mike LaMotte





# Associate Pastor's Report

*Written by Kyle Hanson*

Grace to you and peace from our gracious God,

This congregation continues to amaze me! Your generosity and desire to “do something” in the world continues to be an inspiration to me. I am filled with gratitude for you and for this place, and it continues to be my great privilege to serve St. James.

This year you did big things! Our mission Sunday's events continue to be a success. This congregation stepped up for the Lift Garage, Near Food Shelf, Earth Day Flower Planting, The Bridge for Youth, Pride Sunday and a Golden Valley Pride Booth, Global Health kits, Agate Housing Food Kits, A new partnership with Forest Elementary and Christmas Presents for families in need! WOW- you have literally given thousands of dollars and endless time, talent and gifts.

Each week our clothing bin is filled with donations for Agate Housing and Services and St. Olaf, these donations go a long way to help our neighbors in need.

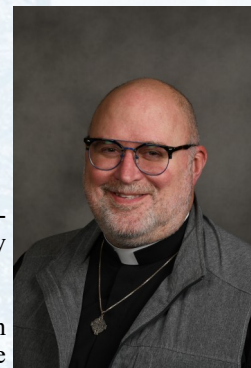
We have had vibrant worship experiences including Lenten series, PRIDE worship service, A Summer of Love where we sang 60's songs and a meaningful Advent filled with HOPE for the light that is to come. I am proud of our vibrant worship and am grateful for all the staff that make that happen (You should see what happens behind the scenes! So much happens to prepare!).

We also voted to become a Reconciling in Christ congregation. This statement to our neighbors that all people are welcome here is so important!

What you may not know, is that the services you are providing are very Lutheran! Martin Luther believed that Christians should live their lives in vocation, which means serving others in their everyday lives. He believed that God is present in these ordinary activities and that this is our call!

God is here! The spirit continues to move at St. James and while the road ahead may be unclear, we know that God is here to guide us. May we open our hearts and minds to what God has in store for us and may we continue to answer that call.

*Pastor Kyle*



# Treasurer's Report

*Written by Joel Anderson*

There is love in our congregation. Do you feel it? I do. I see people getting involved, caring for each other, and doing the work God called us to do. This didn't just start in 2024 – it's been going on for a long time. From a giving standpoint, members of St. James were very generous in 2024, but there are fewer members to give than there were in prior years. Looking back to 2019, the year before the COVID pandemic, it was the last year our revenues exceeded expenses when excluding COVID-era relief fund revenues. In 2020, we had 141 giving units (individuals and/or families) making financial contributions to our congregation. In 2024, we had 91 giving units. This tells me that the per unit giving at St. James is increasing – thanks be to God! – but we are still struggling to balance our expenses with our revenues in our operating budget with fewer people.

In 2024, we set an ambitious mission and ministry (M&M) budget that had projected expenses higher than projected revenues by \$41,485, knowing that we could rely on prior-year M&M reserves built up from prior year COVID funds, if necessary. Even with a large December of giving, we still ended the year with expenses greater than revenue by \$36,581. The leadership of St. James recognizes that deficits year after year are not sustainable and that reductions in expenses will be necessary to balance the budget in 2025. We will also need to look at creative ways to work with our neighboring ELCA churches, who also have the same budgetary challenges as St. James, to carry out our collective mission.

Members of St. James responded very generously to the needs that we had in the fall to replace the roof over the Montessori classroom and halls. The church raised more than \$30,000 above what was needed and plans to keep the excess in reserve for use in replacing the roofing over the sanctuary and life-long learning circle in 2025, subject to finance committee and council approval.

The church's Capital Fund, a dedicated account primarily used to fund monthly payments on the Thrivent mortgage loan, maintained





a meaningful cash balance during the year. Gifts to the Capital Fund were approximately \$72,000 and payments were about \$77,000 for the year. At the end of 2024, this account had about \$21,000, a reserve of more than three months of monthly mortgage payments at \$6,158 per month. The Thrivent mortgage loan balance at the end of 2024 is \$336,352, with a scheduled final maturity at the end of 2029.

St. James continued its financial support to the ELCA through the M&M budget and to many other benevolences through dedicated giving from its members during 2024.

To you, St. James members, a heartfelt thank you for your faithful and generous support during 2024. We are optimistic new ways to engage our community will emerge that will reflect the light of Christ to our neighbors.

Joel Anderson, Treasurer



## Parochial Report for 2024

	Baptized	Confirmed
<b>Membership as of December 31, 2023</b>	759	510
<b>Members received during 2024</b>		
By Baptism: Children (15 yrs. or younger)	2	0
By Baptism: Adults (16 yrs. or older)	0	0
By Affirmation of faith:	0	0
By Transfer from ELCA congregation	0	0
By Transfer from other Lutheran congregation	0	0
From non-Lutheran congregation	0	0
From other sources	0	0
<b>Total Members Received in 2024</b>	2	0
<b>Baptized Members Confirmed in 2024</b>		0
<b>Members Removed During 2024</b>		
By Death	-4	-4
By Transfer to other ELCA congregation	0	0
By Transfer to other Lutheran congregation	0	0
By Transfer to non-Lutheran congregation	0	0
For statistical adjustment	0	0
For other reasons ( <i>such as inactivity</i> )	0	0
<b>Total Members Removed in 2024</b>	-4	-4
<b>Membership as of December 31, 2024</b>	757	506
<b>Total number of giving units in 2024:</b>	91	





# 2024 Year in Review

## January

- We held our annual meeting on January 28th at 10:45 a.m. where the formal Reconciled in Christ designation passed.
- We packed Narcan kits for Steve Rummler Hope Network as our Mission Sunday event.

## February

- The youth went mini golfing
- Lenten worship was held beginning with Ash Wednesday, February 14 with worship at 6:30 p.m. and a soup supper prior.
- We packed hygiene kits for clients at the Lift Garage as our Mission Sunday event.
- Members participated in the Mardi Gras Fundraiser for Wildfire at Holy Nativity.

## March

- The youth went snow tubing.
- Pr. Jerod returned from parental leave.
- We wrote notes of encouragement for NEAR clients for Mission Sunday.
- The church council went on retreat at Camp Onomia.
- Maundy Thursday worship at 6:30 p.m. with a community meal held prior to worship.
- Good Friday worship was held at 6:30 p.m. with a bonfire following.
- We celebrated Easter with champagne for communion, confetti cannons and brass music. Worship was at 9:45 a.m.
- St. James sponsored the Empty Bowls Fundraiser.

## April

- A flower fundraiser was held to raise funds for summer camp.
- The youth went bowling.
- We had a successful spring clean up day on April 27th.
- The Synod Assembly was also held.
- Lifelong learning resumed from the break while Pr. Jerod had been gone.
- A group went up to help with clean up at Camp Onomia.

## May

- On Pentecost Sunday, we celebrated with a potluck and the third annual St. James Bake-off following worship.
- We installed council members during worship.
- The youth went to the zoo.
- We kicked off the Summer of Love preaching series on Memorial Day weekend.

## June

- Graduates were recognized on June 2nd.
- St. James had a booth at the Golden Valley Pride Festival and handed out a variety of fun swag.
- We had a 1960s dress up day on June 16th.
- Celebrated Pride Sunday with a neighborhood parade June 9th

- A group of volunteers began Hotdog Wednesdays for the season, handing out free hotdogs on the corner of Hampshire & 47th each Wednesday throughout the summer. Thank you to the 22(+) volunteers who put in over 200 hours to help feed our neighbors! We served an average of 70 hot dogs per week (plus chips and lemonade) during the 2024 Hot Dog Wednesday season from June 12--August 28; only one event was canceled due to stormy weather.

## July

- The youth attended the National Youth Gathering in Texas.
- We packed Birthday Bags for the NEAR Food Shelf for Mission Sunday.
- The garage sale was held July 31-August 2. It was a huge success! We are short on volunteers, so are hoping for more help this next year.

## August

- St. James kids attended Camp Onomia August 4-9.
- We welcomed Forest Elementary School staff back to school with a luncheon on August 29th.
- We upgraded our trash centers through a grant through Hennepin County that allowed us to get compost and recycling bins free of charge.

## September

- On September 8th, we celebrated Rally Day with a potluck and also God's Work Our Hands (and also Mission Sunday) by packaging kits for Agate Housing.
- Choir and bells resumed meeting.
- Lifelong Learning (confirmation for all ages) resumed for the program year.
- We held our first Disney weekend September 28-29 With a movie Saturday at 4:30 p.m. and then sharing about that movie on Sunday in worship.

## October

- We had a successful fall work day on October 19th.
- St. James held it's fourth annual Trunk or Treat on October 26th 3-4:30 pm We had over 375 area children attend this fun event. We had have a few people to go buy more candy to hand out! It was followed by our Disney movie at 4:30 p.m.—Mulan. (Disney Sunday was on October 27th.)
- The flat roof over the Montessori was replaced.
- We collected items for the Forest Family Closet that is in the former Bethany classroom.

## November

- All Saints' Sunday was celebrated both in-person and on Zoom on November 3rd.
- A prayer service was held following the presidential election for anyone needing a space to reflect.
- NEAR Food Drive was our focus for Mission Sunday.
- St. James quilters put up tons of beautiful quilts in the sanctuary and narthex.
- We had a matching funds giving campaign to raise money to pay for the roof replacement. This was a huge success, raising nearly \$95,000.



- A large group gathered to make lefse in a two day community building event.
- A soup potluck was held for Thanksgiving Eve.
- We held another Disney weekend with Pocahontas.

#### December

- Advent began and included a Wednesday evening Facebook Live worship service at 6:30 p.m.
- ELCA good gift donations were collected to purchase a family farm.
- A new men's group, A-MEN, began meeting each Saturday at 8:30 a.m.
- A Blue Christmas worship service was held December 20th.
- Mission Sunday was a toy collection and wrapping event for families in need at Forest Elementary School. Six families were "adopted" as part of this event.
- An Advent concert and cookie exchange was held the afternoon of December 8th. A free-will offering was taken for Agate.
- A Christmas program was put together by Deanna Loken, Amy Jermstad & Pr. Kyle Hanson for in-person worship on December 22.
- Christmas Eve worship was held at 4:00 p.m. in-person only.
- Lessons & Carols worship was held December 29 at 9:45 a.m. only.
- We also collected supplies for Agate Housing & Services.
- The basement bathrooms flooded.

#### Ongoing

- Our online Zoom worship continued at 8:30 a.m. Sunday mornings and in-person worship at 9:45 a.m.
- Finance, property, endowment and council met regularly.
- Mary Circle continued to meet on Thursdays once a month.
- Coffee & Cards continued on Monday mornings once a month.
- Ringing Praise Bell Choir and the St. James Choir continued to rehearse and provide beautiful music.
- Quilting continued to meet twice a month.
- Book Club continued once a month.
- Adult Education continued Sunday mornings led by John Renze.

## Average Weekly Worship Statistics

- ◆ Zoom: 6
- ◆ Facebook (either live or watching later): 182
- ◆ YouTube: 10
- ◆ In-person: 67
- ◆ TOTAL: 265

## 2024 Staff Members

- ◆ Jerod Freeberg, *Pastor*
- ◆ Kyle Hanson, *Pastor*
- ◆ Amanda Burns, *Director of Communications and Finance*
- ◆ Ryan Walesch, *Youth Director*
- ◆ Mary Brown, *Ringing Praise Director and Organist*
- ◆ Deanna Loken, *Worship Director*
- ◆ Amy Jermstad, *Sunday School Coordinator*
- ◆ Grant Jermstad, *Worship Screen Sharing*
- ◆ Erin LaMotte, *Worship Screen Sharing*

## Support in 2024

St. James supported the following through very generous gifts in 2024:

- ◆ Agate Housing & Services: \$1,368
- ◆ Avenues for Youth: \$125
- ◆ Forest School: \$1,184.67
- ◆ NEAR Food Shelf: \$7,655.36
- ◆ ELCA Good Gifts \$515
- ◆ The Lift Garage: \$470
- ◆ Steve Rummeler Hope Network: \$260
- ◆ The quilters donated quilts, lap robes and children's quilts to area organizations.

*Thank you!*

## Average Weekly Worship Trends

- ◆ **2023** 168 (includes in-person, Facebook Live, Zoom and YouTube)
- ◆ **2022** 239 (includes views on Facebook & Youtube, Zoom and in-person)
- ◆ **2021** 103 members + numerous viewing online only via Facebook postings
- ◆ **2020** 100 households \* (COVID so exact numbers unknown)



# 2024 Annual Meeting Minutes

## St. James Lutheran Church of Crystal Minutes of Annual Meeting January 28, 2024

**Call to Order:** Mike LaMotte called the meeting to order at 10:53 a.m., a quorum having been determined.

**Opening Prayer:** Pastor Kyle Hanson

**Pastor Jerod's Report:** Pastor Jerod is on paternity leave. See his written report in the Annual Meeting Report 2023.

**Pastor Kyle's Report:**

Pastor Kyle thanked all who have helped and participated in worship planning throughout the year. He said that St. James is a "doing" church and especially noted the excellent turnout on Mission Sundays.

**Secretary's Report:**

Sonya Lodahl called attention to the minutes of both the Annual Meeting on January 29, 2023 and the Special Congregational Meeting on August 27, 2023. The Special Congregation Meeting was for the sole purpose of deciding whether to lease part of our building to Destiny Faith Ministries. Jeannette Valentine moved approval of the both sets of minutes and Kristine Nymoen seconded. The minutes were unanimously approved by voice vote.

**Treasurer's Report:**

Tim Frater stated that 2023 was a great year in spite of several challenges, including being required to renegotiate our insurance coverage at greater cost. We received the final Employee Tax Credit in 2023 and reduced the mortgage with Thrivent by nearly \$53,000. Joel Anderson moved approval of the Treasurer's Report of St. James Lutheran Church for the year ending December 31, 2023. Kristine Nymoen seconded and the report was unanimously approved by voice vote.

**Presentation and Adoption of the 2024 Budget:**

Tim Frater and Joel Anderson presented the 2024 Budget. Joel explained that our current insurance does not cover wind and hail damage but that after roof repairs are made we will be able to renegotiate to include those coverages and for a better rate. Joel also explained that some of our assets are restricted as to what they may be used for and thus are not completely available. Joel said that the staff is managing well and that the Council had approved 3% raises for 2024. This does not include Pastor Jerod, as his paternity leave is considered in lieu of a raise. Thomas Becker noted a reduction in the total of staff salaries. Joel said that the custodial costs have been moved to Property Expense. After responding to further questions, Joel moved that the 2024 Budget be approved. Orla McClure seconded and the motion passed unanimously by voice vote.

**President's Report:** Mike LaMotte thanked the entire congregation for pitching in both volunteering and giving. Several St. James members attended a retreat with the Wildfire churches on January 20, 2024. The purpose of the retreat was to establish connections with the other churches with a view to long-range planning. We are planning a Wildfire event for later this year.

**Constitution and Bylaws Changes:** Sonya Lodahl announced that although the Council had voted to bring its recommendation to amend the Constitution and Bylaws to the congregation at the Annual Meeting, proper notice had not been given and thus no vote would be possible at this time. Sonya discussed the proposed changes briefly.

**Reconciling in Christ:** Mike LaMotte reviewed the past seven years of studying and planning to become an RIC congregation through our RIC and Building Inclusive Church groups. Linda Omark read a letter from Pastor Jerod Freeberg in which he thanked the Council, the Oien family and all who have worked to bring us to this point. He reminded everyone that taking this vote would not be the end of the process but a commitment to ongoing personal, congregational and societal change. He urged that we vote to become a reconciling congregation, committing to a process of transformation and proclaiming that we are all created in the image of God. Sonya Lodahl moved that St. James Lutheran Church of Crystal become a member of the Reconciling in Christ organization. Deanna Loken seconded the motion and the motion was passed unanimously on a voice vote.

**Election of Church Leaders:** Mike LaMotte referred to the Ballot contained in the Annual Report. Two more Council members were added: Jerry Sultvedt and Ken Zieska. Two more names were added to the Nominating Committee: Rick Jones and Troy Loken. Hunter Capers was added to the Synod Assembly Voting Delegates list as a youth representative. Linda Omark moved approved of the ballot, including all the additional names. Tim Frater seconded and the motion was passed unanimously on a voice vote. Mike LaMotte thanked John Nymoen for his service on the Council and thanked the new members for agreeing to serve.

**Benediction:** Pastor Kyle Hanson gave the benediction.

The meeting was adjourned at 11:46 a.m.

Respectfully submitted,  
Sonya Lodahl, Secretary



# Special Meeting Minutes

## **St. James Lutheran Church in Crystal Minutes of Special Congregation Meeting September 29, 2024**

The meeting took place immediately following the morning worship service, a quorum being present.

Pastor Jerod Freeberg opened the floor to discussion of the proposed changes to the Constitution and Bylaws. A handout was provided that explained the changes and Sonya Lodahl provided additional information.

Don Roening questioned the proposed change making monthly Council meetings optional. After some discussion Don made a motion that such provision remain as it had existed in both the Bylaws and the Constitution. Mary Roening seconded the motion and the motion passed on a voice vote. The provision reads “The Congregation Council shall normally meet once a month.”

After further general discussion, John Renze moved approval of the proposal as amended. Kristine Nymoen seconded and the motion passed on a voice vote.

The meeting was adjourned at 11:02 a.m.

The revised Constitution and Bylaws will be sent to the Synod, as required, and filed in the St. James records.

Respectfully submitted,  
Sonya Lodahl, Secretary



# Statement of Financial Position 2024

	Year to Date Balance	Year Begin Balance	Year to Date Change	Balance Last Month	Year to Date Last Year
<b>Assets</b>					
<b>Checking and Savings Accounts</b>					
100 Checking Account 1 - General	0.00	0.00	0.00	(77,403.73)	0.00
101 Checking Account 2 - Dedicated	91,125.39	111,232.30	(20,106.91)	255,878.46	111,232.30
113 Ebay Bank Acct	500.00	500.00	0.00	500.00	500.00
Checking and Savings Accounts Totals:	91,625.39	111,732.30	(20,106.91)	178,974.73	111,732.30
<b>Savings and Investments</b>					
105 Vanguard MM interest	7,887.44	7,450.91	436.53	10,532.47	7,450.91
107 Pooled Trust-Endowment	84,219.80	71,511.93	12,707.87	79,777.67	71,511.93
109 Vanguard Endowment	99,344.91	85,833.08	13,511.83	100,847.13	85,833.08
108 Mission Investment Fund-Endowment	74,004.75	71,310.61	2,694.14	73,306.86	71,310.61
102 Vanguard Money Market-Dedicated	200,000.00	150,000.00	50,000.00	100,000.00	150,000.00
103 MIF Demand MM Account-dedicated	0.00	0.00	0.00	0.00	0.00
104 MIF M.M. dedicated interest	2,257.52	2,248.51	9.01	2,255.25	2,248.51
Savings and Investments Totals:	467,714.42	388,355.04	79,359.38	366,719.38	388,355.04
<b>Church Properties</b>					
110 Cemetary Lots	2,000.00	2,000.00	0.00	2,000.00	2,000.00
111 Building and Grounds	2,713,809.71	2,713,809.71	0.00	2,713,809.71	2,713,809.71
112 Furniture and Fixtures	129,250.00	129,250.00	0.00	129,250.00	129,250.00
Church Properties Totals:	2,845,059.71	2,845,059.71	0.00	2,845,059.71	2,845,059.71
<b>Total Assets:</b>	<b>3,404,399.52</b>	<b>3,345,147.05</b>	<b>59,252.47</b>	<b>3,390,753.82</b>	<b>3,345,147.05</b>
<b>Liabilities</b>					
<b>Payroll Withholdings</b>					
201 Payroll W/H - Federal Tax	0.00	0.00	0.00	0.00	0.00
202 Payroll W/H - MN tax	0.00	0.00	0.00	0.00	0.00
203 Payroll W/H - FICA	0.00	0.00	0.00	0.00	0.00
204 Payroll W/H - Medicare	0.00	0.00	0.00	0.00	0.00
205 Pre-tax retirement W/H	0.00	0.00	0.00	(554.40)	0.00
206 FSA Healthcare W/H	0.00	0.00	0.00	96.08	0.00
207 Tax free Health Insurance W/H	0.00	0.00	0.00	458.31	0.00
208 Taxable Health Insurance Deduction	0.00	0.00	0.00	0.00	0.00
209 Employee Funded Life Insurance	0.00	0.00	0.00	0.00	0.00
Payroll Withholdings Totals:	0.00	0.00	0.00	(0.01)	0.00
<b>Other Liabilities</b>					
210 Thrivent Mortgage	336,351.78	396,407.73	(60,055.95)	341,442.77	396,407.73
211 Assessments	0.00	0.00	0.00	0.00	0.00
212 PPP Loan	0.00	0.00	0.00	0.00	0.00
Other Liabilities Totals:	336,351.78	396,407.73	(60,055.95)	341,442.77	396,407.73
<b>Total Liabilities:</b>	<b>336,351.78</b>	<b>396,407.73</b>	<b>(60,055.95)</b>	<b>341,442.76</b>	<b>396,407.73</b>



	<u>Year to Date Balance</u>	<u>Year Begin Balance</u>	<u>Year to Date Change</u>	<u>Balance Last Month</u>	<u>Year to Date Last Year</u>
<b>Net Assets</b>					
<b>Net Assets</b>					
300 Net Assets	2,776,922.35	2,687,507.02	89,415.33	2,770,836.32	2,687,507.02
<b>Dedicated Accounts</b>					
Without Donor Restrictions	291,125.39	261,232.30	29,893.09	355,878.46	261,232.30
With Donor Restrictions	0.00	0.00	0.00	0.00	0.00
Dedicated Accounts Totals:	<u>291,125.39</u>	<u>261,232.30</u>	<u>29,893.09</u>	<u>355,878.46</u>	<u>261,232.30</u>
Current Period Changes to Net Assets	0.00	0.00	0.00	(77,403.72)	0.00
<b>Total Net Assets:</b>	<u>3,068,047.74</u>	<u>2,948,739.32</u>	<u>119,308.42</u>	<u>3,049,311.06</u>	<u>2,948,739.32</u>
<b>Total Liabilities &amp; Net Assets:</b>	<u>3,404,399.52</u>	<u>3,345,147.05</u>	<u>59,252.47</u>	<u>3,390,753.82</u>	<u>3,345,147.05</u>



# Statement of Activities 2024

<b>Income</b>	<u>YTD Actual</u>	<u>YTD Budget</u>
<b>Offerings</b>		
400 Envelope Offerings	304,646.42	315,000.00
402 Loose Offerings	4,278.63	3,000.00
406 Seasonal Offerings	3,712.25	7,500.00
403 Sunday School Offering	0.00	0.00
Offerings Totals:	<u>312,637.30</u>	<u>325,500.00</u>
<b>Other Income</b>		
408 Rents	71,750.00	69,900.00
410 Thrivent Choice	809.00	1,000.00
412 Ebay Income	3,863.22	3,000.00
414 Other donations and miscellaneous income	23,706.76	12,000.00
407 Confirmation Fees	0.00	0.00
Other Income Totals:	<u>100,128.98</u>	<u>85,900.00</u>
<b>Income Totals</b>	<b>\$412,766.28</b>	<b>\$411,400.00</b>

<b>Expense</b>	<u>YTD Actual</u>	<u>YTD Budget</u>
<b>Worship</b>		
500 Worship supplies	1,402.94	2,000.00
501 Copyrights	944.00	1,000.00
503 Piano and Organ	95.00	750.00
504 Nursery Attendant	0.00	0.00
505 Pulpit Supply	0.00	0.00
Worship Totals:	<u>2,441.94</u>	<u>3,750.00</u>
<b>Children's Ministry</b>		
510 Child in our Hands	0.00	0.00
511 Sunday School Curriculum	319.00	1,000.00
512 Sunday School Resource	0.00	0.00
513 Family Ministry Programs	0.00	0.00
514 VBS	0.00	0.00
Children's Ministry Totals:	<u>319.00</u>	<u>1,000.00</u>
<b>Hospitality and Outreach</b>		
520 Advertising	1,739.88	3,000.00
522 Website	615.00	750.00
521 Outreach	0.00	3,000.00
Hospitality and Outreach Totals:	<u>2,354.88</u>	<u>6,750.00</u>



	<u>YTD Actual</u>	<u>YTD Budget</u>
<b>Youth and Family</b>		
525 Confirmation	0.00	500.00
526 Sr. High Mission Trip	500.00	500.00
527 Youth Events	0.00	500.00
Youth and Family Totals:	<u>500.00</u>	<u>1,500.00</u>
<b>Congregational Life</b>		
530 Congregational Life	568.99	1,000.00
531 Adult Education/Council	300.00	500.00
532 Stewardship	590.73	750.00
533 Wildfire/Bonfire	0.00	750.00
534 Inclusive Church/Racial Justice	1,152.53	750.00
545 Pushpay	3,718.10	3,800.00
547 Pastoral Care Consulting	0.00	0.00
Congregational Life Totals:	<u>6,330.35</u>	<u>7,550.00</u>
<b>Benevolences</b>		
535 ELCA	5,000.00	5,000.00
536 Lutheran Social Service	500.00	500.00
Benevolences Totals:	<u>5,500.00</u>	<u>5,500.00</u>
<b>Administration</b>		
540 Bank and Service Fees	163.50	500.00
541 Telephone	5,011.70	4,500.00
542 Postage	347.35	1,000.00
543 Office Supplies	1,924.97	4,000.00
544 Office Equipment	14,738.88	10,500.00
546 Zoom Services	2,889.70	2,300.00
Administration Totals:	<u>25,076.10</u>	<u>22,800.00</u>
<b>Miscellaneous Expenses</b>		
550 Delegates	1,341.30	600.00
<b>Salaries</b>		
555 Pastors Salaries	57,455.53	57,455.53
556 Pastors Housing Allowances	66,648.01	66,648.01
557 Staff Salaries	112,574.20	107,059.49
Salaries Totals:	<u>236,677.74</u>	<u>231,163.03</u>
<b>Benefits</b>		
560 FICA - EER	8,589.08	8,190.05
561 Cont. Ed. & Prof. Exp - Associate Pastor	375.58	600.00
562 Mileage	0.00	1,250.00
563 Pr. Benefits	41,933.61	42,770.27
564 Staff Benefits/Continuing Ed	0.00	500.00
565 Cont. Ed & Prof. Exp.- Sr. Pastor	0.00	1,200.00
Benefits Totals:	<u>50,898.27</u>	<u>54,510.32</u>



	<u>YTD Actual</u>	<u>YTD Budget</u>
<b>Property Expenses</b>		
570 Snow Removal	1,980.00	4,000.00
571 General Maintenance	24,407.03	15,000.00
572 Grounds & Mowing	3,745.00	3,210.00
580 Maintenance Equipment & Supplies	976.96	2,000.00
586 Custodial / Cleaning	19,012.50	17,000.00
Property Expenses Totals:	<u>50,121.49</u>	<u>41,210.00</u>
<b>Utilities</b>		
575 Heat	10,040.84	15,000.00
576 Sewer and Water	6,933.56	7,000.00
577 Trash and Recycling	5,034.34	5,000.00
578 Electricity	18,146.86	22,000.00
Utilities Totals:	<u>40,155.60</u>	<u>49,000.00</u>
<b>Insurance</b>		
585 Insurance	27,631.02	27,551.54
Expense Totals:	<u>449,347.69</u>	<u>452,884.89</u>

**Income –Expense** **(\$-36,581.41)** **(\$41,484.89)**

**With non-recurring income included:**

<b>Non-Recurring Income</b>		
415 PPP Loan/ETC	0.00	0.00
416 prior year m&m reserves	36,581.41	0.00
417 Prior year legacy gift	0.00	0.00
Non-Recurring Income Totals:	<u>36,581.41</u>	<u>0.00</u>

**Income –Expense** **\$0.00\*** **(\$41,484.89)\***

*\*With non-recurring income included*



# Dedicated Accounts 2024

	<u>Beginning Balance</u>	<u>Month Credits</u>	<u>Month Debits</u>	<u>YTD Credits</u>	<u>YTD Debits</u>	<u>Ending Balance</u>
<b>Dedicated Accounts</b>						
900 Memorial Fund	5,613.97	48.00	0.00	48.00	72.50	5,589.47
901 Flowers	2,792.15	20.00	124.00	1,079.00	787.55	3,083.60
902 Capital Fund Drive	26,139.43	15,392.00	6,158.00	72,009.31	77,146.00	21,002.74
905 Funerals & Funeral Lunches	5,047.11	0.00	0.00	0.00	0.00	5,047.11
906 Youth Activities	1,270.94	0.00	0.00	1,570.00	1,600.66	1,240.28
907 Elevator Fund	0.00	0.00	0.00	1,000.00	0.00	1,000.00
908 Children's Ministry	1,591.15	0.00	0.00	125.00	0.00	1,716.15
910 Revolving/Transfer/Misc	7,390.04	615.00	365.00	635.18	5,136.28	2,888.94
912 Hospitality Fund	1,440.99	167.90	0.00	1,222.25	0.00	2,663.24
913 Employee Retention Credit	0.05	0.00	0.00	0.00	0.05	0.00
915 Library	887.78	0.00	0.00	0.00	85.92	801.86
916 VBS	1,622.37	0.00	0.00	0.00	0.00	1,622.37
918 A-MEN Men's Group	2,033.97	160.00	0.00	160.00	2,033.97	160.00
919 Confirmation	1,618.35	0.00	0.00	0.00	0.00	1,618.35
920 NEAR	2,274.56	25.00	2,308.31	2,880.80	5,130.36	25.00
921 Loaves and Fishes	742.05	0.00	0.00	0.00	742.05	0.00
922 ELCA Scholarship Fund	2,369.50	0.00	0.00	0.00	0.00	2,369.50
923 Wifi Upgrade	10,000.00	0.00	0.00	0.00	0.00	10,000.00
925 Music Fund	0.00	0.00	0.00	10,000.00	0.00	10,000.00
926 Supper @ Six	1,589.59	0.00	0.00	829.02	649.47	1,769.14
927 Sound System	1,688.38	0.00	0.00	130.00	150.00	1,668.38
928 Altar Guild	946.08	0.00	0.00	0.00	0.00	946.08
929 Bell Choir Fund	463.23	0.00	0.00	0.00	0.00	463.23
930 Roof & AC	318.51	8,543.90	37,841.90	95,573.90	106,288.21	(10,395.80)
931 Insurance Claim	90.00	0.00	0.00	101,265.70	90.00	101,265.70
932 Quilting Fund	3,375.43	88.68	0.00	531.11	361.62	3,544.92
933 Lutefisk Dinner	3,524.22	0.00	0.00	208.00	0.00	3,732.22
934 Special Youth Scholarships	2,082.73	0.00	0.00	0.00	390.00	1,692.73
937 Sunday School	35.00	0.00	0.00	0.00	35.00	0.00
962 Archives Fund	1,235.84	0.00	0.00	0.00	0.00	1,235.84
967 Insurance prepayment	(5,353.90)	2,308.44	26,639.22	32,313.92	51,290.80	(24,330.78)
968 Prayer Shawl Ministry	249.50	0.00	0.00	0.00	0.00	249.50
969 Special Offerings	0.00	760.00	1,244.67	5,235.00	4,924.67	310.33
970 Caring for Crystal Garage Sale	110.00	0.00	0.00	7,705.76	7,793.74	22.02
971 Helping Our Neighbor	4,647.61	0.00	0.00	0.00	0.00	4,647.61
972 Youth Summer Camp	6,110.32	577.00	0.00	3,664.00	3,546.75	6,227.57
973 Families Moving Forward	4,058.88	0.00	0.00	0.00	0.00	4,058.88
975 Endowment Cash	5,302.26	3,990.52	8,494.00	5,468.02	9,494.00	1,276.28
976 Youth Fundraising	2,287.68	162.00	0.00	12,538.72	11,207.33	3,619.07
977 Global Health	2,526.01	0.00	0.00	0.00	0.00	2,526.01



	Beginning Balance	Month Credits	Month Debits	YTD Credits	YTD Debits	Ending Balance
984 Youth Individual Accounts	50.00	0.00	0.00	0.00	50.00	0.00
985 Hot Dogs	0.01	0.00	0.00	1,325.05	795.31	529.75
987 Prepaid Gifts	24,000.00	24,000.00	2,000.00	24,000.00	24,000.00	24,000.00
988 Legacy Gifts	54,842.07	0.00	0.00	0.00	0.00	54,842.07
990 Legacy Tithe Matching Funds	7,516.95	0.00	0.00	0.00	0.00	7,516.95
991 Building Repairs	9.93	0.00	0.00	0.00	9.93	0.00
994 Montessori AC replacement	(3,280.00)	125.00	0.00	1,500.00	0.00	(1,780.00)
995 Dishwasher	12,296.18	0.00	0.00	9.93	0.00	12,306.11
996 New Door System	10,000.00	0.00	0.00	0.00	2,505.00	7,495.00
997 Prior Year M&M reserves	47,111.42	0.00	36,581.41	0.00	36,581.41	10,530.01
998 Mary Circle	452.52	20.00	0.00	366.00	602.00	216.52
999 Raise Right	111.44	0.00	0.00	0.00	0.00	111.44
Dedicated Accounts Totals:	261,232.30	57,003.44	121,756.51	383,393.67	353,500.58	291,125.39
General Fund Totals:	261,232.30	57,003.44	121,756.51	383,393.67	353,500.58	291,125.39
<b>Total for selected dedicated accounts:</b>	261,232.30	57,003.44	121,756.51	383,393.67	353,500.58	291,125.39

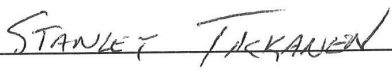
## Report from the Audit Committee

### 2024 Audit Team

We reviewed the Treasure's Report of St. James Lutheran Church for the year ending December 31, 2024.



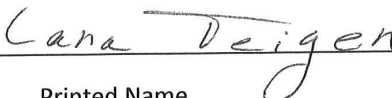
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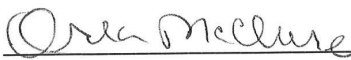
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1-9-2025



# Proposed 2025 Budget

	<u>2025</u> <u>Proposed Budget</u>	<u>2024 Actual</u>
<b>Income</b>		
<b>Offerings</b>		
400 Envelope Offerings	310,000.00	304,646.42
402 Loose Offerings	5,000.00	4,278.63
406 Seasonal Offerings	5,000.00	3,712.25
Offerings Totals:	320,000.00	312,637.30
<b>Other Income</b>		
408 Rents	75,300.00	71,750.00
410 Thrivent Choice	1,000.00	809.00
412 Ebay Income	3,000.00	3,863.22
414 Other donations and miscellaneous income	0.00	23,706.76
415 Garage Sale	4,000.00	0.00
416 Dedicated Account Interest	14,000.00	36,581.41
Other Income Totals:	97,300.00	136,710.39
Income Totals:	417,300.00	449,347.69
<b>Expense</b>		
<b>Worship</b>		
500 Worship supplies	1,500.00	1,402.94
501 Copyrights	1,000.00	944.00
503 Piano and Organ	750.00	95.00
Worship Totals:	3,250.00	2,441.94
<b>Children's Ministry</b>		
511 Sunday School Curriculum	0.00	319.00
<b>Hospitality and Outreach</b>		
520 Advertising	2,000.00	1,739.88
522 Website	750.00	615.00
521 Outreach	1,000.00	0.00
Hospitality and Outreach Totals:	3,750.00	2,354.88
<b>Youth and Family</b>		
526 Sr. High Mission Trip	0.00	500.00
<b>Congregational Life</b>		
530 Congregational Life	1,000.00	568.99
531 Adult Education/Council	500.00	300.00
532 Stewardship	500.00	590.73
534 Inclusive Church/Racial Justice	0.00	1,152.53
545 Pushpay	3,800.00	3,718.10
Congregational Life Totals:	5,800.00	6,330.35

# Proposed 2025 Budget Continued

	<b>2025</b>	
	<b><u>Proposed Budget</u></b>	<b><u>2024 Actual</u></b>
<b>Benevolences</b>		
535 ELCA	5,000.00	5,000.00
536 Lutheran Social Service	500.00	500.00
Benevolences Totals:	5,500.00	5,500.00
<b>Administration</b>		
540 Bank and Service Fees	175.00	163.50
541 Telephone	5,000.00	5,011.70
542 Postage	750.00	347.35
543 Office Supplies	2,500.00	1,924.97
544 Office Equipment	12,000.00	14,738.88
546 Zoom Services	3,000.00	2,889.70
Administration Totals:	23,425.00	25,076.10
<b>Miscellaneous Expenses</b>		
550 Delegates	1,250.00	1,341.30
<b>Salaries</b>		
555 Pastors Salaries	107,285.41	57,455.53
556 Pastors Housing Allowances	0.00	66,648.01
557 Staff Salaries	92,501.22	112,574.20
Salaries Totals:	199,786.63	236,677.74
<b>Benefits</b>		
560 FICA - EER	8,602.10	8,589.08
561 Cont. Ed. & Prof. Exp - Associate Pastor	300.00	375.58
563 Pr. Benefits	44,594.27	41,933.61
565 Cont. Ed & Prof. Exp.- Sr. Pastor	600.00	0.00
Benefits Totals:	54,096.37	50,898.27
<b>Property Expenses</b>		
570 Snow Removal	4,000.00	1,980.00
571 General Maintenance	18,000.00	24,407.03
572 Grounds & Mowing	3,210.00	3,745.00
580 Maintenance Equipment & Supplies	1,000.00	976.96
586 Custodial / Cleaning	18,540.00	19,012.50
Property Expenses Totals:	44,750.00	50,121.49
<b>Utilities</b>		
575 Heat	14,000.00	10,040.84
576 Sewer and Water	7,000.00	6,933.56
577 Trash and Recycling	5,000.00	5,034.34
578 Electricity	22,000.00	18,146.86
Utilities Totals:	48,000.00	40,155.60
<b>Insurance</b>		
585 Insurance	27,692.00	27,631.02
Expense Totals:	417,300.00	449,347.69
<b>Income - Expense:</b>	0.00	0.00



# 2025 Annual Meeting Ballot

## Council Position

## Term

### Officers

President	Mike LaMotte	3rd year, 1st term
Vice President	Orla McClure	3rd year, 1st term
Secretary	_____	1st year, 1st term
Treasurer	Joel Anderson	2nd year, 1st term

### Council members at large

#### Continuing:

Linda Omark	1st year, 2nd term
Kristine Nymoen	2nd year, 2nd term

#### New:

_____	1st year, 1st term
-------	--------------------

### Nominating Committee (6 needed, at least two from members leaving council)

Jeannette Valentine  
Sonya Lodahl  
Tim Frater  
Terry Taylor  
Tim Buck  
\_\_\_\_\_

### Minneapolis Area Synod Assembly Voting Delegates (Up to 4 lay voting members, including youth delegate)

Deanna Loken  
John Stumme  
Thomas Becker

# Annual Congregational Meeting Agenda

January 26, 2025

10:45 a.m.

**Call to order** - Mike LaMotte

**Opening Prayer** – Pastor Kyle

**Pastor Jerod's Report**

**Pastor Kyle's Report**

**Secretary's Report** – Approve Minutes of 2024 Annual Meeting- Sonya Lodahl

**Treasurer's Report** – Joel Anderson

**Presentation and Adoption of the 2025 Budget** – Joel Anderson

**President's Report** – Mike LaMotte

**Election of Church Leaders**

**Benediction** – Pastor Kyle

**Adjournment** – Mike LaMotte

## Welcoming Statement

St. James Lutheran in Crystal welcomes ALL who seek God's love and grace, each a beloved child of God, regardless of race or culture, sexual orientation, gender identity, or relationship status.

We welcome ALL without regard to addictions, physical or mental health or abilities, imprisonment, socio-economic circumstances, or anything else which could be used to divide us.

Our unity is in Christ.

In Christ, we are one.



*Reflecting the Light of Christ*

6700 46th Place North

Crystal MN 55428

Phone: 763-537-3653

Fax: 763-537-3828

Email: [office@stjamesincrystal.org](mailto:office@stjamesincrystal.org)

Website: [www.stjamesincrystal.org](http://www.stjamesincrystal.org)