

ANNUAL CONGREGATIONAL MEETING  
OPENING LITURGY

Confident in God’s generosity and gathered into one by the Holy Spirit, let us praise God and give thanks ...

God, we praise you and give you thanks.  
**You are good, and your mercy endures forever.**

You gave us a garden with good food to eat.  
**We praise you for food that nourishes us.**

You rescued your people from slavery.  
**We praise you for freedom.**

You gave us prophets to correct, rebuke and encourage us.  
**We bless you for your justice and mercy.**

You gave us your Son, Jesus, to love, redeem and save us.  
**We praise you for his death and resurrection.**

You gave us your Holy Spirit to be our Advocate and Comforter.  
**We bless you for the gifts of every tribe and nation.**

Strengthen your church with every spiritual gift  
**and commission us again to be your servant people.**

Multiply in us the fruit of the spirit:  
**love, joy, peace, patience, kindness, generosity, faithfulness, gentleness and self-control.**

Send us in your love and mercy,  
**that the world may know you and praise you.**

Now Thank We All Our God

1 Now thank we all our God with hearts and hands and voic - es,  
2 Oh, may this boun - teous God through all our life be near us,  
3 All praise and thanks to God the Fa - ther now be giv - en,

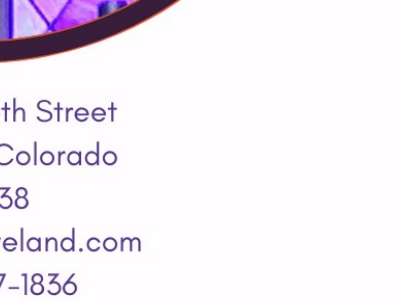
who won - drous things has done, in whom this world re - joic - es;  
with ev - er joy - ful hearts and bless - ed peace to cheer us,  
the Son, and Spir - it blest, who reign in high - est heav - en,

who, from our moth - ers' arms, has blest us on our way  
and keep us all in grace, and guide us when per - plexed,  
the one e - ter - nal God, whom earth and heav'n a - dore;

with count - less gifts of love, and still is ours to - day.  
and free us from all harm in this world and the next.  
for thus it was, is now, and shall be ev - er - more.

Evangelical Lutheran Worship, 840  
Text: Martin Rinkhart, 1586-1649; tr. Cathering Winkworth, 1827-1878  
Music: NUN DANKET ALLE GOTT, Johann Crüger, 1598-1662

Let us pray.  
Gracious God, you are the giver of every good gift. Bless us with all that we need for ministry in your name, that we might be a blessing to others. In the name of the one who broke bread and fed the multitudes, Jesus Christ, our Lord.  
**Amen.**



815 East 16th Street  
Loveland, Colorado  
80538  
[www.zionloveland.com](http://www.zionloveland.com)  
970-667-1836



Pastoral Acts 2024:

**Baptism:** Cherri Opal Lucero, Abigail Samelson, Odin Horst Sale, Elaina Brese



**Confirmation:** Cassey Vrem, Nick Weimer, Anneliese Bachman



**Funeral/Deaths:**

Ben Flack, Kate Barnes, Wilma Nelson, Bill Gerrard, Donna Freed, Norma Dimmitt, Myrna Bratten, Elliott Pancoast, Carol Schultz, Vern Ohlendorf, Mary Strick, Carolyn Carlson, Betty Rothe, Verl Carlson, Daryl Freel

**Parochial Report::**

Baptized Membership as of 12/31/2024: 568

Members removed due to Death, transfer or inactivity: 17

Members added from transfer or affirmation of baptism: 16

Number of Households as of 12/31/2024: 288

**Average Weekly Worship Attendance:**

(online& in-person): 195

Easter Worship: 391

Christmas Eve Services Attendance: 430

**Zion Staff:**

Pastor Joel Pancoast

Pastor Veronica Gould

Intern Pastor Katie Elkin

Intern Pastor Rosalie Bruner

Noelle Bauman-Stuckky, Director of Music and Worship

Neil Forsythe, Organist and Accompanist

Ryan Marvel, Collaborative Accompanist and Artist

Neil Forsythe, Director of Bells and Chimes

**\*\*Thomas Chen— resigned in May from Director of Bells and Chimes**

Lindsey Walter, Office Manager

Stig Oresjo, Worship Technology Coordinator

Ronda Buck, Custodian & Elem. Sunday School

Linda Sterner, “Eye on Zion” Editor

Scott Sprain, Eileen Huddle, Amy Brauner, Financial Secretary

Terri Sloan, Bookkeeper

KB Benstock, Nursery

Alyssa Hart, Young Adult & Youth Support

Bonnie Schowalter, Connecting Hearts Coordinator

970.493.5258 [www.SkyRanchColorado.org](http://www.SkyRanchColorado.org)



805 S. Shields, Fort Collins, Colorado 80521

**THANK YOU FOR BEING A SUPPORTING CONGREGATION  
OF SKY RANCH LUTHERAN CAMP!**

*"We ought always to thank God for you, sibilings in Christ, and rightly so, because your faith is growing more and more, and the love all of you have for one another is increasing." ~ 2 Thessalonians 1:3*

We continue to be grateful for your support of the ministry at Sky Ranch Lutheran Camp. Your congregation plays a vital role in collaborating with us to ensure our ministry prospers. We are thankful that as one of the congregations who participates in and supports this camp, we continue together on this journey of living into our mission to be a safe place for all to feel welcome to be their authentic selves and grow in their faith. Sky Ranch is blessed each year by our amazing summer counselors who exude a genuine and helpful heart. Thank you for praying for and supporting our gifted and faithful staff.

Once again, this past summer we welcomed Sky High Hope, a camp for kids who live with or are survivors of cancer. They consider the mountaintops of Sky Ranch their camp home. This week not only provides a space for these campers to be free from the day to day hardships they face, but to be a place where they challenge themselves to explore new adventures and build meaningful relationships that carry on down the mountain. Our new Program Director, Tyler, made an impact sharing his gifts and partnering with Pr. Bekah to bring fresh ideas to camp worships and activities. We welcomed youth from all over the Midwest, Southwest and Western states. It is because of your support that we touch the lives of so many to grace the sacred mountains of Sky Ranch. In addition, you helped provide resources for us to ensure the conservation and renovation of our facilities and enhance programming. Here are some of the projects we accomplished:

- **Trails & Worship Space:** Service teams made a great impact on restoring the use of the nature trail and labyrinth area.
- **Assisi Cabin Remodel:** A ramp and renovations made this an accessible cabin to the Pavilion and Shower House.
- **Scholarships for outreach ministries:** We welcomed several groups, new and returning!
- **Kitchen:** We replaced our two commercial ovens and repaired our sanitizing dish washer.
- **New Pavilion!** What a blessing to be able to enjoy our pavilion. After being placed under fire restrictions, campers were still able to enjoy campfires and s'mores utilizing the fireplace in the Pavilion.

**Finances -** This past summer, our camper numbers did not increase significantly overall. It was a gathering year, and that traditionally plays a role in a decline in attendance from returning campers. However, we were excited to see a slight increase in first time campers and a rise in our younger elementary camper numbers. We also received more requests than ever for scholarship assistance in covering campers registrations. Knowing that we want to continue to offer camp to all, regardless of their ability to afford it, we know we need more financial support from our community to build the campership fund back up. We continue to seek making connections with other faith leaders in hopes to further our outreach and invite new campers and families to experience the ministry we have to offer. The good news is we are hearing from many ready to return to camp and we predict we will make an impact on many more campers this summer.

We have so much to look forward to this 2025 year! We added a new program week, July 6-11, unique to our middle and high school campers, called Mountain Movers! We also are excited we have more registrations coming in for our adventure program Ropes, Rafts & Rockies! We have received a lot of interest from families wanting to attend Family Camp this year, led by Jacob and Anna Sorenson. We are thrilled for new additions to our ministry that will support our mission in providing experiences for our campers and guest to grow in their faith or encounter Christ for the first time.

Sky Ranch is thankful to partner with congregations: helping you strengthen your ministry, inspire your youth programs and guide young adults to become the leaders in the church. Together we continue to build intentional Christian communities that send forth our young leaders to spread the good news, sharing kindness and living a life of justice that Jesus calls us to do. Through the years, friends like you have cared enough to partner in this faith building, giving generous support to Sky Ranch. You are making it possible for children to attend Sky Ranch by helping us keep the camper fees reasonable and within the reach of most families.

**Thank you for your continued support!**

*Sky Ranch - forming faith and changing lives - one camper at a time!*







## Zion's Semi-Annual Meeting Minutes

*Minutes for July 2024 Zion Semi Annual Meeting*

*Sunday, July 21, 2024*

*Respectfully submitted by Cindy Vosberg*

*Zion Lutheran Church Mission Statement*

*Together we share God's abundance to transform lives through the love of Jesus.*

Meeting called to order 9:42 am by Bonnie Schowalter, Interim President  
Devotions by Pastor Katie Elkins, Intern

Introduction to three questions

What are you involved in at Zion you would like to share with someone else?

What programs/events (social or otherwise) do you wish were happening at Zion?

What is one topic you would like to more about and have a discussion on?

Scott Sprain moved to accept past minutes.

Treasurer's report - Chas

Election of Bonnie Schowalter as President and Clint Black as Member at Large, (taking Bonnie's position).

Ministry Report - Pastor Veronica

Overview of Faith Formation, New Orleans Youth Gathering, Retreats

8/18/24 Sunday School Kick off, 8/25/24 Confirmation Kick off

The Landing Youth Shelter - 400 youth are estimated without beds; 20-24 will be sheltered.

1st Christian Church conversion to 24/7 homeless shelter. 7/31/2024 next meeting date for those interested in knowing more.

Update on chapel renovation. Available for weddings, etc

Update on Memorial Garden / Columbarium by Rick Bilstad; 2nd columbarium Nov/Dec. Perpetual care currently \$2500.

New intern Rosalie Bruner arriving 8/4/2024

Adjourned 10:25



**Zion Annual Meeting**  
**January 29, 2024**  
Respectfully Submitted by Amy Brauner

The meeting was called to order at 12:24 p.m.

**Devotions** by Pastor Veronica

**Acceptance of the 2023 Semi-Annual Meeting Minutes** – Steve Courts

*Motion to accept the 2023 Semi-Annual Meeting Minutes*  
*Florence Doksansky, seconded, motion passed*

**2023 Treasurer’s Report** – Chas Farasyn  
Member giving was under budget but other income (from groups that use our building)  
We did increase our giving between 2022 and 2023

**President’s Report** – Steve Courts  
Greg Schairer had to leave his term early, so Steve is giving the report as interim president  
Past Year Notes: Called Pastor Veronica, A/C project competed, moving the organ, renovation of the chapel, started SafeLot, a new congregation gift policy, approved a new 2 year lease of the preschool, welcomed an intern pastor, and hired a new music director and band director  
Works in Progress: working on a sabbatical plan for Pastor Joel, church budget, and long range plan  
Thanks to the committees for their work and thanks to the staff

**Pastors’ Report** –Pastor Joel  
Caring – Zion has leaned into our mission to share God’s abundance  
Staffing - We got to call Pastor Veronica last year, hire an intern (Katie Elkin), and we hired a new band director (Neil Forsythe) and Noelle shifted her role to music director  
Internship – Zion is committed to the intern program  
Holy Land Pilgrimage – thankful for the timing of when we got to have it, and looking in the future for doing a footsteps of Paul trip  
Sabbatical – Pastor Joel is breaking it into two time periods: first piece will be for spiritual rest and just being during June, and the second piece will happen in the fall and focusing on learning  
Invitation – concern of the church (both Zion and the greater church) in the near future  
Excited and proud to be a pastor at this church

**2024 Budget Proposal** – Chas Faraysn  
Thanks to the financial stewardship committee  
Added “interest on investments” and “Zimmerman estate” to the budget to reflect how money is being spent  
Overall 2024 budget is \$642,398 with an increase of \$37,181 from 2023 to 2024  
Admin and Property saw the biggest increase in the budget due to increase spending across the board  
Increase in pledges from last year  
Mortgage Update  
Ending balance on 12/31/23 - \$370727  
Next interest rate adjustment in 2027  
Thrivent Mutual Fund Earnings  
Currently at \$75,038.94  
We can spend the interest made on the account on new ministry/ideas – \$500 for tea party and \$650 for wedding/vow renewal  
Thrivent Money Market Account  
Transferred \$100,000 from checking account to new Thrivent Money Market account in October—Thank you for supporting Zion through the budget

A MESSAGE FROM PRESIDING BISHOP  
ELIZABETH EATON



Dear friends in Christ,

All around us, we see signs of God’s love and goodness. A person who has stepped away from church for many years steps back into a congregation, feeling the call of the Holy Spirit. Young adults feeling isolated in a digital-first world start gathering in person in a small group, enjoying the warmth of a hug and a new friend asking about their week. A mother plants a garden, and it yields fruits and vegetables, giving her nutritious food for her kids and extra produce to sell at the local market. Everywhere we look, we see signs of Christ’s love. In Psalm 93, we read: “More majestic than the thunders of mighty waters, more majestic than the waves of the sea, majestic on high is the Lord! Your decrees are very sure; holiness befits your house, O Lord, forevermore” (4-5).

God’s love is a majestic thing, and it moves us to share it in word and deed. The ministries of our congregations, our synods and the ELCA churchwide organization are all working together to share God’s love with people in our neighborhoods, across our country and around the world.

I am so grateful for you, dear church. Your generosity to each of these three expressions of the church — your congregation, your synod and the churchwide organization — has bolstered the church’s ability to share the message of God’s love to people who are longing for it. Through your

“More majestic than the thunders of mighty waters, more majestic than the waves of the sea, majestic on high is the Lord! Your decrees are very sure; holiness befits your house, O Lord, forevermore.”

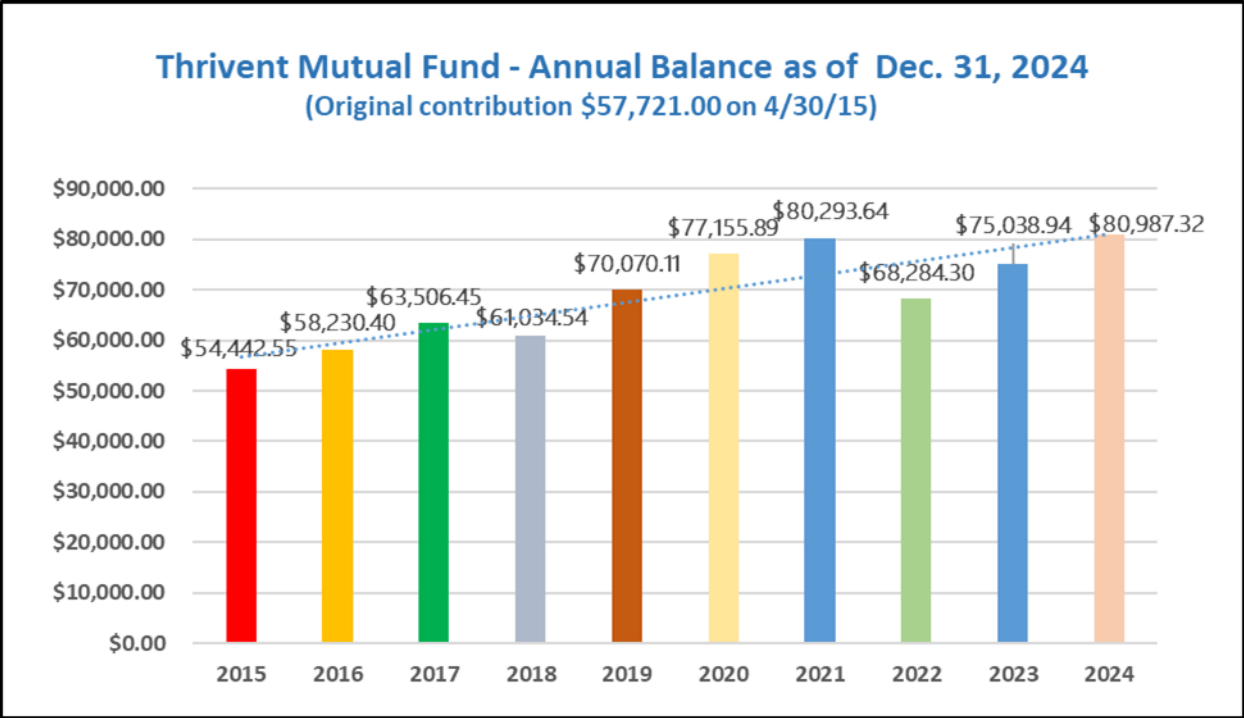
—Psalm 93:4-5

financial resources, your time volunteering and accompanying others, and your voices, you’ve helped carry this message of God’s majestic love. Thank you, dear church. As we look ahead to the coming year, I encourage you to stand steadfast in God’s promises, sure of God’s love and goodness.

The Rev. Elizabeth A. Eaton  
Presiding Bishop  
Evangelical Lutheran Church in America



# Thrivent Mutual Fund through December 2024



# Thrivent Money Market through December 2024

(Transferred \$100,000 from checking account to new Thrivent Money Mkt Acct on 10/31/23)

	2024	2023
Beginning balance	\$100,831.25	\$0.00
Contributions	\$100,000.00	\$100,000.00
Principal Distributions (xfer to Ckg Acct.)	\$79,410.00	\$0.00
Interest Earned	\$8,692.42	\$831.25
Interest Distributions (xfer to Ckg Acct.)	\$5,590.00	
Ending balance 12/31/24	\$124,523.67	\$100,831.25

**Acceptance of the 2024 Budget** – Steve Courts  
*Motion to adopt the 2024 budget as proposed*  
*Janie Lichtfuss moved, seconded, motion passed*

**Elections** – Erin Bachman

President, Council	Steve Courts
Secretary, Council	Cindy Vosberg
Member at Large, Council	Ron Christensen (2 <sup>nd</sup> term)
Amy Moore	
Bonnie Schowalter (completing Steve Courts’s term)	
Youth Council Member	Gordon Kuhns (2 <sup>nd</sup> term)
Gifts and Endowment	Cindy Kurtz
Leadership Development	Amy Black (2 <sup>nd</sup> term)

Personnel

	Bill Kurtz
	Theresa McCarthy (completing John Pickett’s)
Financial Stewardship	Joyce Robinson
Local Service Committee	Kathy Hume
	Brenda Fosse (completing Bill Kurtz’s term)

Synod Assembly

Joel Brauner  
 Amy Brauner  
 We do have an open position in Local Service (this will need to be filled at a later time)  
*Motion to elect all candidates by acclamation as presented on the ballot*  
*George Stevens, seconded, motion passed*

**Recognition of Outgoing Members and Call Committee for their service** – Erin Bachman

President, Council	Greg Schairer
Secretary, Council	Amy Brauner
Member at Large, Council	Tom Robinson
Gifts and Endowment	Randy Davis
Leadership Development	Susan Schairer
Personnel	John Pickett
Financial Stewardship	Jenn Barella
Local Service Committee	Laura Dimmitt
	Bill Kurtz
Synod Assembly	Jim and Susan Linden

**Conclude Meeting with Prayer and Blessing** – Intern Pastor Katie Elkin

Meeting was adjourned at 1:36 p.m.  
 Attendance: 56 in person, 20 screens





**Capital Campaign Update 12/31/24**

Initial Donor Contribution	\$800,000
Total Contributed Previous Years	\$282,790
Total Contributed in 2024	\$8,020
Total Contributed through 12/31/24	\$1,090,810

**MIF Mortgage Loan Update 12/31/24**

Original MIF Mortgage Loan Amt. effective July 2020	\$450,000
1/01/24 Beginning Mortgage Balance	\$370,727
Total Interest Paid in 2024	\$14,210
Total Principal Paid in 2024	\$11,050
12/31/24 Ending Mortgage Balance	\$359,677
Monthly Payment: \$2,105 beginning 6/01/22 after paydown	
Interest Rate 3.875%/Term: 25 years/5 yr. adj rate	
Next interest rate adjustment scheduled for 2027	
Donor Funds Received & dedicated to 2024 Mortgage Pmts.	\$25,260
Zion Portion of 2024 Mortgage Pmts.	\$0
Total Annual Mortgage payments in 2024 (interest & principal)	\$25,260



## 2024 Treasurers Report

### December Year-To-date

	2024 <u>Budget</u>	2024 <u>Actual</u>	Over/(Under) <u>Budget</u>
<b>Unified Income</b>			
Member Giving	623,905	611,350	(12,555)
Money Market Invest Inc	5,590	5,590	0
Zimmerman Estate	7,500	7,500	0
Other Income	5,400	13,450	8,050
<b>Total Unified Income</b>	<b>642,395</b>	<b>637,890</b>	<b>(4,505)</b>
<b>Expenses</b>	<b>642,395</b>	<b>639,072</b>	<b>(3,323)</b>
<b>Surplus/(Deficit)</b>	<b>0</b>	<b>(1,182)</b>	<b>(1,182)</b>

#### Comments:

Income YTD: Overall Member giving is well below budgeted income for the Year but our Investment Income & Other Income offset some of the deficit in giving

Expenses YTD: The Expenses were held under the budgeted amount so this helped offset some of the giving deficit.

### Total Giving Income December Year-To-date

	2023 <u>Actual</u>	2024 <u>Actual</u>	Over/(Under) <u>Last Year</u>
<b>Unified Fund Giving</b>	<b>586,184</b>	<b>611,350</b>	<b>25,166</b>
<b>Designated Funds Giving</b>	<b>156,139</b>	<b>114,422</b>	<b>(41,717)</b>
<b>Total Giving Income</b>	<b>742,323</b>	<b>725,772</b>	<b>(16,551)</b>
<b>Avg Sunday Attendance</b>	<b>196</b>	<b>195</b>	<b>(1)</b>

2024 YTD Unified Giving is running higher than YTD 2023 & Designated Giving is reflecting less since we had the heating/cooling appeal in 2023

### Presidents Report

We have some council changes in 2024. Steve had to step down due to a move out of state. Steve led with his incredible energy and leadership skills. I volunteered to step in his place as President. We would like to acknowledge Erin Bachman our Council Vice President and our Treasurer Chas Farasyn, and Chris West for their hard work and dedication to our council and our church family . We have been honored to have them on council and sharing their gifts with all of us. They will be deeply missed. Joyce Robinson will step in for Chas as he ends his term as our treasurer. Chris is transitioning to our Personnel Committee.

We held a council retreat in early 2024 to welcome new council members Amy Moore and Bonnie S. We discussed our mission and goals for Zion Loveland. Pastor Joel's sabbatical was approved and completed this year. In July we said good bye to Intern Pastor Katie and hello to Intern Pastor Rosalie Brunner. We are so glad she is here.

The Landing opened in mid December. We had volunteers help The Matthews House team on December 17 th and 18th. I would like to thank you for letting me step in for Steve. After coming home from Israel there was a great desire to serve more in our church community. There is so much to learn about council and learning to balance my home life. I have such a great love for Zion. Thank you so much for giving this opportunity to me.

We have an incredible Pastoral team and Zion Employees who are dedicated to our congregation and community. Thank you to all the staff for all that you do. We have a fantastic church family.

God bless and much love,  
Bonnie Schowalter





Pastor’s Report

I will call to mind the deeds of the LORD; I will remember your wonders of old.  
I will meditate on all your work, and muse on your mighty deeds.  
Your way, O God, is holy. – Psalms 77:11-13a

The word “remember” appears in the Bible more than 200 times, depending on which translation you use. *Remembering* is important both to God and God’s people. *Remember* the works of the Lord. *Remember* the goodness of God. *Remember* that God has been with us, that God is with us, and that God will be with us forever.

Throughout the Scriptures, God gives us tools to remember God’s faithfulness, and we still use those today. The rainbow. Stones in the desert. People who share stories of how God is working in their lives. The cross in a sanctuary or marked on our foreheads in baptism. Bread and wine given in remembrance of Christ.

Father Richard Rohr, a Franciscan priest and well-known contemporary theologian and writer, said at a conference I once attended that for people of faith, remembering is the highway into our future. Remembering can be a source of both pain and hope, but it gives us the energy and drive to keep moving into God’s promised future.

The tools in Scripture that help us remember God’s faithfulness are witnessed throughout the church community, the people, the activities, and the mission to which we have been called together. As you read this annual report, remember the deeds of the Lord, the wonders of old, God’s mighty acts. And as we remember the past, let’s jump on God’s holy highway together to continue participating and celebrating in God’s work together.

This annual report is full of stories and examples of God’s faithfulness through Zion’s mission, but I want to highlight a few things that I am remembering and meditating on that remind me of God’s faithfulness, especially through you and through our mission to *share God’s abundance to transform lives through the love of Jesus* as we begin another year of ministry together.

**I remember with gratitude that God led us to be a founding partner of Loveland SafeLot Parking.** It may be hard to believe this was just started in November 2023, but after just over one year, it has become one of the primary ways we have been able to share God’s abundance to those in need. We have up to 7 vehicles at any one time with individuals and families staying overnight, with meals and showers provided twice a week, and well over 100 volunteers.

**I remember with gratitude that in 2024, Zion became a primary partner with The Landing,** an overnight and day shelter for youth and young adults located right across the street from the Zion building. This partnership comes after many meetings with Todd Piccone, Thompson School District’s chief operations office, and Nicole Armstrong, The Matthews House executive director. In December, we had numerous volunteers prepare the building for the Grand Opening by cleaning, organizing, decorating, and so much more. In 2025, there will be many more opportunities through both direct and indirect tasks with and for the youth. We will be able to help prepare and provide meals, share different skills and activities, help with homework and tutoring, cleaning, and providing for their needs. If you have a specific interest, let one of Zion’s staff know.



DEDICATE ACCOUNTS CONTINUED						
EXTRA BENEVOLENCE						
Community Kitchen	100.00	1,200.00		1,300.00		0.00
ELCA Disaster Response	0.00	420.00		420.00		0.00
Family Promise (IHN)	1,370.31					1,370.31
Global Mission Funds	3,972.51					3,972.51
Great Gift Away	299.32	2,409.00				2,708.32
Habitat for Humanity	0.00	1,380.00		1,380.00		0.00
HNS	0.00	1,119.67		1,119.67		0.00
Local Benevolence	175.00	3,034.00			3,059.00	150.00
Pastors Fund	2,113.21		1,173.31	324.07		2,962.45
Special Projects	643.54	1,019.66		585.00		1,078.20
Local Service (formerly General Benv)	7,000.43	2,500.00	3,036.00	91.75		12,444.68
Member Assistance	50.50		1,286.03	1,182.89	153.64	0.00
Peakview Academy(formerly Monroe)	-112.97	7,620.00		1,357.14	11.30	6,138.59
Refugee's	7,682.96	1,234.30		8,717.26		200.00
World Hunger	0.00	2,027.00	894.25	2,921.25		0.00
Zion SafeLot	0.00	290.00	5,600.00	4,874.86	109.99	905.15
Total EXTRA BENEVOLENCE	23,294.81	24,253.63	11,989.59	24,273.89	3,333.93	31,930.21
MEMORIALS						
Memorials (See Details second tab)	27,651.26	2,888.00	85.50	875.00	4,110.00	25,639.76
Total MEMORIALS	27,651.26	2,888.00	85.50	875.00	4,110.00	25,639.76
FAITH FORMATION (Previously Youth)						
College Scholarships	295.00				295.00	0.00
Faith Formation	5,549.14			869.52		4,679.62
Nourish	146.78	120.00	85.00			351.78
Sky Ranch Campership	6,264.46	2,625.00		906.00		7,983.46
Sky Ranch Registration Fees	0.00	1,250.00		970.00		280.00
VBS	331.28	160.00				491.28
Young Adult Ministry	110.65					110.65
Youth Fundraisers/Scholarship	9,534.51	9,496.53	820.82	10,767.54		9,084.32
Youth Registration	822.09	1,236.00	520.00	1,709.27	868.82	0.00
Total YOUTH	23,053.91	14,887.53	1,425.82	15,222.33	1,163.82	22,981.11
OTHER ORGANIZATIONS (Fd Admin Only)						
Loveland Community Safelot	5332.03	9,990.89	4,246.25	3,371.42	9,418.29	6,779.46
Lutheran Men of Song	1,173.55	50.00		248.10		975.45
R & R (formerly Theoprobe)	20,682.18	28,042.00		31,751.13		16,973.05
Total OTHER ORGANIZATIONS	27,187.76	28,042.00	4,246.25	31,751.13	9,418.29	24,727.96
Total DEDICATED FUNDS	318,179.79	245,752.64	81,672.12	267,531.88	84,046.26	300,447.78
OFFERINGS SAVED						
Emergency Reserve Fund	20,777.99					20,777.99
Surplus	0.00					0.00
Total OFFERINGS SAVED	20,777.99	0.00	0.00	0.00	0.00	20,777.99
Grand Total	338,957.78	245,752.64	81,672.12	267,531.88	84,046.26	321,225.77
Thrivent Money Market (not included in totals)	100,831.25	100,000.00	8,692.42	85,000.00		124,523.67
New Ministries - Thrivent investment earnings (not included in totals)	17,317.94	5,948.38				23,266.32



Zion 2024 Dedicated Accounts										
			12/31/23 DEDICATED Balance		DEDICATED Income	Funds xfer in		DEDICATED Expense	Funds xfer out	12/31/24 DEDICATED Balance
ACTIVITY ACCOUNTS										
Boy Scout Scholarships			532.49							532.49
Childrens Music Ministry			425.98							425.98
Columbarium			6,795.18		20,000.00			37,142.06		-10,346.88
Competetive Stewards			629.10		333.00			300.00		662.10
Donuts			-367.51			367.51				0.00
Fair Trade Coffee Fund			908.48		945.10			1,151.00		702.58
Flower Acct			542.45		981.00			1,287.49		235.96
Funerals			0.00		9,162.06			9,102.93		59.13
Health Care Reimbursement			0.00			2,400.00		1,562.61		837.39
Intern Program			20,173.99					5,014.50	12,000.00	3,159.49
Prayer Shawl Ministry			188.00							188.00
Sabbatical			13,758.19		275.00			8,045.26		5,987.93
Stephen Ministry			1,236.07					71.27		1,164.80
Technology			293.60		3,600.00			1,581.69		2,311.91
Thomspen Valley PreSchool			23,221.69		18,900.00			6,832.25		35,289.44
Via De Cristo			1,053.44							1,053.44
Womens Retreat Fund			0.00		5,156.40	3,120.00		8,276.40		0.00
Womens Support			1,765.10						1,765.10	0.00
Total ACTIVITY ACCOUNTS			71,156.25		59,352.56	5,887.51		80,367.46	13,765.10	42,263.76
BUILDING FUND										
Building Funds			28,235.64		21,354.19			11,890.93	7,500.00	30,198.90
Capital Campaign			25,174.46		8,020.00					33,194.46
Mortgage Payment			23,308.48		26,278.63	6,000.00		25,260.00	30.00	30,297.11
Total BUILDING FUND			76,718.58		55,652.82	6,000.00		37,150.93	7,530.00	93,690.47
CLEARING										
Chapel			12,361.55		1,418.76	20,000.00		31,748.43	2,031.88	0.00
Clearing - Other			-69.74		4,924.86	2,634.38		6,599.33	890.17	0.00
Endowment			20,950.00		46,107.32	10,000.00		34,212.27	39,403.07	3,441.98
Faster Pastors			0.00		3,542.61			3,542.61		0.00
King Soopers			0.00		1,788.55			1,788.50		0.05
Sanctuary Lighting			0.00			19,403.07				19,403.07
Staffing Support			35,652.41						2,400.00	33,252.41
Thrivent Choice Dollars			223.00		2,894.00					3,117.00
Total CLEAR-ING			69,117.22		60,676.10	52,037.45		77,891.14	44,725.12	59,214.51

I remember with gratitude that I was able to receive sabbatical time in 2024. This could have only happened with the council’s approval, the staff’s enabling, and the congregation’s blessing. You can learn much more about my sabbatical experiences in the August-September-October and November-December-January issue of the *Eye on Zion* newsletter. In a nutshell, I was able to divide the 3-month sabbatical into two separate 6-week experiences. In June, I walked more than 250 miles of the Camino de Santiago in Spain with my oldest daughter Sophia, for a time of spiritual renewal, rest, and to grieve after the death of my dad in February. Then, in October and November, I visited 8 different congregations that had developed meal churches as a way of exploring the possibility for a deeply spiritual worship experience that is inviting to those who have not participated in church community for a while.



I remember with gratitude the opportunities to experience Christ’s presence in worship, faith formation classes and Bible studies, and in community. Henri Nouwen once wrote, “The church is not an institution forcing us to follow rules but a community inviting us to still our hunger and thirst at its table.” I am grateful for the ways you have gathered with me to be fed and nourished, and to continue to learn what it means to live in the way of Jesus.

I remember with gratitude members of Zion’s staff who I have been blessed to share ministry with: Pastor Veronica Gould, Intern Pastor Rosalie Brunner, Lindsey Walter, Noelle Stucky-Bauman, Neil Forsythe, Ryan Marvel, Stig Oresjo, Ronda Buck, and Terri Sloan have all provided a consistent presence to every area of ministry. Additionally, we have both volunteer staff and hourly staff – Alyssa Hart, Pam Stevens, Linda Sterner, Amy Brauner, Eileen Huddle, and Scott Sprain – who have gone above and beyond to give of their time. And finally, I remember with gratitude you...every person who has participated in Zion’s mission and ministry, following the way of Jesus, growing in faith, and sharing God’s abundance and transform lives through the love of Jesus.

The last few years churches have experienced shifting patterns. Here at Zion, we have gained new individuals and households who want to share in our mission. We have also lost some, and our weekly worship attendance is not what it was before the pandemic. I have worked hard to be in touch with those who have become inactive or have chosen to go in a different direction when it comes to church participation. I grieve the losses we have experienced, especially those who have been active leaders and participants, and those who have not been open and communicative about their expectations. These shifts have happened across almost every church in the United States in some way. But God is still at work, and if we have eyes to see it, perhaps in more powerful ways than ever. As I started with Psalm 77, I end with it now, remembering that God’s way is holy, and just as God has done amazing things through this church community, God will continue to guide us in the way of Jesus and his love.

I am excited for the coming year of ministry, and will be working with the council and staff to move toward closing out the Mission Action Plan that we have been working with for several years, choosing to either forward or close out unfinished items. With all of the complexities of life, I hope to move forward in the coming months with a few items we feel God is drawing us into. How is God calling you to be a more faithful follower of Jesus in 2025? How is God calling us to serve our community and care for the earth? If you have suggestions and ways you would like to see Zion help you grow and fulfill God’s mission for us, let one of the pastors know.

Thank you again, for the incredible opportunity to serve as one of your pastors.  
Grace and Peace!

Joel Pancoast



# Pastor’s Report

Dear Friends in Christ,  
Several years ago, a member of one of my former congregations gifted me a travel mug with the phrase “Pastor: Teach, Pray, Love, Repeat”. As I reflect on the ministry we shared together in 2024 and dream about the coming year in 2025, this simple phrase has reminded me of the many blessings of our life together.

## Teach

The teaching of our church remains always centered in the Word of God and the grace of Jesus. We continue to proclaim the wide welcome of God in a world that sometimes seeks to place limits around God’s love. Throughout 2024, our worship and preaching emphasized sharing the wonder of God’s love with others, seeking God in the wandering heart of faith, discovering the belonging that comes before believing, following where grace takes us, opening our eyes and minds to see God among us, and reorienting ourselves to the hope of the Messiah. Along the journey, we have sought to find ourselves at home in the story of God. We believe that this is a story worth sharing and inviting others into through teaching and discipleship. This happens through many ministries, small groups, Bible studies, classes, and personal relationships in our church. If you are seeking to grow in knowledge and faith in the coming year, consider how you might connect with others on your journey of faith. God has given us to one another as companions in this journey! The many teaching ministries of Zion would not be possible without the leadership of so many people who give of their time and talents. It is truly a community effort. I especially want to thank our Sunday school teachers; our confirmation mentors and parents; our high school mentors; everyone who has shared their faith stories in worship, through Lenten reflections, mission moments, and more; everyone who has led discussions on faith and life with Nourish; our music leadership with Lenten music, Art and Music Camp, and the Advent Pageant; our Loveland Lutheran Faith Formation team with King of Glory and Trinity Lutheran Churches; and all of the staff who support faith formation behind the scenes.

## Pray

So often, when we think about prayer, we think about what we want to ask God for: our deepest longings; our hopes for our loved ones’ health, or our own; the well-being and peace of the world around us. There is no shortage of things we could pray for. I am thankful for this community of prayer and all the ways we carried one another in prayer this year. Some of those prayers have been answered, and we celebrate the many acts of God’s healing and salvation, both in this life and the next. We continue to pray with those who are still seeking, that they would experience the goodness and grace of God. It is a privilege to pray with and for you.

This year, over and over, I was reminded of the importance of listening for God in prayer– considering what God is asking of me and what God is revealing to me in my heart. This work of discernment is essential to our life of faith. Our Women’s Retreat this year focused on this way of contemplative prayer, as we spent time alone together with God.

We celebrate the re-dedication of our chapel as a space for prayer and discernment, for those who want to gather together and those who need a place to spend time alone with the Lord. The chapel has been a blessing for many in our church, and we look forward to how it can continue to be a blessing to our community in the coming year.  
On a personal note, I want to thank everyone who prayed with me over the past year for my aunt, while she was struggling with cancer, for my family after my grandmother’s death, and for me and Greg as we prepare for our upcoming wedding in May of this year. Thank you for your prayers!

CONTINUING ED					
	Continuing Education Music	-	500	500	
	Pastor Veronica Continuing Education	1,260	1,200	1,200	
	Sabbatical Reserve	-	-	1,500	
	Pastor Joel Continuing Education	1,381	1,200	1,200	
Total CONTINUING ED		2,641	2,900	4,400	
PROFESSIONAL EXPENSES					
	Pastor Joel Books	284	250	250	
	Pastor Joel Expense	4,200	4,200	4,200	
	Pastor Veronica Books	245	250	250	
	Pastor Veronica Expense	1,058	4,200	4,200	
Total PROFESSIONAL EXPENSES		5,787	8,900	8,900	
TAXES & PAYROLL EXPENSES					
	Payroll Expenses	14,660	16,000	15500	
	Workers Compensation	3,591	1,500	1500	
Total TAXES & PAYROLL EXPENSES		18,251	17,500	17,000	
Total SALARIES & BENEFITS					
		409,850	418,355	425,511	
Total UNIFIED EXPENSES					
		639,071	642,395	675,026	
SURPLUS/DEFICIT					
		(\$1,182)	\$0	\$0	



SALARIES & BENEFITS					
MISC STAFF SALARIES					
	Bookkeeper	5,977	5,977	6,097	
	Custodian	14,128	14,128	14,411	
	FF Staff Salary - Other	1,373	4,000	-	
	Nursery Staff	3,263	5,700	3,500	
	Technology Coordinator	17,416	17,416	17,764	
	<b>Total MISC STAFF SALARIES</b>	<b>42,156</b>	<b>47,221</b>	<b>41,772</b>	
MUSIC STAFF SALARIES					
	Accompanist/Collaborative	5,100	5,200	5,304	
	Bell & Chimes	4,269	4,269	4,354	
	Choir Director, Worship & Children	30,000	30,000	30,600	
	Organist / Band Director	25,000	25,000	25,500	
	<b>Total MUSIC DIRECTORS SALARIES</b>	<b>64,369</b>	<b>64,469</b>	<b>65,758</b>	
OFFICE STAFF SALARIES/BENEFITS					
	Office Manager Salary	53,970	53,970	55,050	
	Insurance Reimbursement	-	-	2,400	
	Office Mgr Pension & Other Benefits	3,778	4,498	3,648	
	<b>Total OFFICE STAFF SALARIES/BENEFITS</b>	<b>57,748</b>	<b>58,468</b>	<b>61,098</b>	
INTERN PROGRAM					
	Intern Program	24,000	12,000	10,000	
	xfer from Dedicated	(12,000)	-	-	
	<b>Total INTERN PROGRAM</b>	<b>12,000</b>	<b>12,000</b>	<b>10,000</b>	
PASTORAL SALARY & BENEFITS					
	Pastor Joel Pancoast Salary	28,677	88,677	90,451	
	Pastor Joel Housing	60,000	-	-	
	Pastor Joel Health Insurance, Pension & Other Benefits	46,592	46,592	48,728	
	Pastor Veronica Salary	13,761	58,760	59,935	
	Pastor Veronica Housing	45,000	-	-	
	Pastor Veronica Health Insurance, Pension & Other Benefits	12,869	12,869	17,469	
	<b>Total PASTORAL SALARIES/BENEFITS</b>	<b>206,898</b>	<b>206,897</b>	<b>216,583</b>	

### Love

As followers of Jesus, we are guided by the constant command of love. As a loving community, you have shown up for one another in times of need, bringing meals, visiting in hospitals and at home, attending funerals and baptisms, sharing communion, and volunteering your time. We have built a community here with every word of care, every “highs and lows” we share, every prayer. We know that the love we share is the same love that God first gave us. We have shared God’s love with our neighbors through service projects with campus ministry, Hearts and Horses, KidsPak, local schools, New Beginnings, HNS, Community Kitchen, and more.

God has called us to love our neighbors and especially blessed us with opportunities to seek the welfare of the most poor among us: our homeless neighbors in need. This year, we have celebrated the community built through our SafeLot program as we have welcomed guests of many ages and backgrounds. We also celebrate the opening of The Landing youth shelter and pray that God will guide us as we discern how we can best love and care for our neighbors right across the street. Finally, as our city is at a crossroads, we are in prayer and discernment about how to serve others experiencing homelessness in Loveland. The proposed shelter site at First Christian has brought both hope and concern. I believe it is our Christian duty and responsibility to do all that we can to “seek the welfare of the city” (Jeremiah 29:7). I pray that God will guide us in all wisdom and courage.

### Repeat

Finally, we get to repeat each of these goals, day after day, month after month, and year after year. In doing so, we establish many beloved traditions. Some traditions we have celebrated this year include Lenten Midweek services, Vacation Bible School, Sky Ranch Camp, the ELCA Youth Gathering in New Orleans, Labor Day Weekend Family Retreat, and Women’s Retreat.

As we “repeat” we also discover new ways of being together, new traditions and fun new experiments. We have seen some ministries come to an end, others take new shape, and still others take a pause as the world around us changes. Being Spirit-led people requires that even our most beloved traditions may be subject to change.

This year came with many transitions. We said goodbye to Intern Pastor Katie and welcomed Intern Pastor Rosalie. We installed our new bishop, Meghan Johnston-Aelabouni, in the Rocky Mountain Synod. We honored Pastor Joel’s time of sabbatical as he traveled to Spain in June for some time set apart for spiritual reflection, as well as time in the fall spent traveling around the country to learn from dinner and brunch churches to hear how others are gathering for worship around a meal. We look forward to discovering the fruits of this time set apart.

This year, our council felt repeatedly called to conversations around worship and invitation. In the coming year, it is my hope that these conversations can continue as we set our hearts and minds on the call of Jesus to “go and make disciples” and invite others into the life we share. Thank you so much for all you do to live God’s love in the world!

In the Love of Christ,  
Pastor Veronica



Intern Report

Dear Zion Lutheran Church,

Five months with you all has absolutely flown by! I don’t think there are words enough to describe my gratitude for the welcome and care that has been extended my way since even before I arrived in Colorado in August of 2024. From the very beginning, I entered a house that was comforting and well-stocked, entered into a staff ready to uplift my gifts for ministry, entered a congregation excited for my learning and leadership, and entered a community prepared to encourage and support me in every possible way. Our internship committee this year has walked alongside me in each month of my learning at Zion and is comprised of Erin Bachman, Annaliese Bachman, Florence Doksansky, Roy Geiss, Janine Johnson, Debbie Joncas, Susan Samuels, Marty Schultz, and Nita Starr. Besides our monthly meetings, they have each committed to providing feedback and evaluating the work I am doing in ministry and beyond. Their evaluations will assist in both my graduation from seminary and the approval process of my synod’s candidacy committee. I am exceedingly grateful for all their time and intentionality with both my learning and wellbeing.

As a pastoral intern, I am committed to a set of learning goals that were established at the beginning of my time at Zion alongside Pastor Joel as my supervisor and the above listed internship committee. These goals help me to both develop my own skills as a pastoral leader while also utilizing the ministry opportunities provided by the Zion community and beyond. During my year at Zion, I will be focusing on pastoral care ministry, funeral leadership, facilitating Zion’s grief group and other adult education opportunities, as well as learning our financial/budgeting processes and working to explore the invitational practices of this congregation both within and outside the walls of the church building. In addition to the learning goals we have set, pastoral interns also complete a project to engage the community they serve as well as continue to develop their own gifts and skills for ministry. My project for this year is focused on invitational practices at Zion Lutheran Church, specifically what is needed in our online digital spaces as a church community. To help engage this work, I have employed the help of an Invitation Task Force comprised of Erin Bachman, Annaliese Bachman, Clint Black, Joel Brauner, Sarah Christensen and Amy Moore. They have met monthly to discuss the current practices of welcome and invitation at Zion and wonder how we can expand these both within the physical building and outside the space (online and community oriented). Anyone interested in this topic is welcome to join the work!

My time at Zion has been a beautiful whirlwind of learning and growing thus far. I am especially grateful to Pastor Joel as my supervisor for the intentional time he has taken to work with my gifts and skills. I want to extend a huge thank you to Pastor Veronica who stepped up in many and various ways to work with me during Pastor Joel’s second-half sabbatical this fall. Our staff adapted to many changes both in front and behind the scenes and I am feeling beyond blessed to be surrounded by such support. The Zion community has made such a commitment to growing future pastors and leaders of the church. I pray you each can take pride in that work and know that your ministry extends far beyond the walls of this space. I am excited to see all you will continue to do in 2025!

With immense gratitude and joy,  
Intern Pastor Rosalie Brunner



ADMINISTRATION					
		Background checks	-	250	200
		Childcare	-	300	150
		Comm Advertising	218	600	350
		Computer/Tech Support	14,884	9,000	12,000
		Copiers	16,039	16,500	16,500
		Council	639	750	750
		Devotions Publications	431	2,000	1,000
		Leadership Development	181	400	500
		Long Range Planning	1,095	1,000	1,000
		Marketing	228	500	500
		Office Supplies	7,376	4,500	5,000
		Postage	2,025	2,500	2,500
		Synod Conferences	4,501	4,500	4,500
		Staff & Volunteer Appreciation	630	800	800
		Total ADMINISTRATION	48,247	43,600	45,750
PROPERTY MAINTENANCE					
		Custodial Supplies	3,124	2,750	2,750
		Gas	6,146	8,500	8,500
		Insurance	22,765	15,000	26,500
		Maintenance/Repair	15,529	19,000	16,500
		MIF Mortgage Pmts	6,000	6,000	15,260
		Security System	1,077	400	500
		Telephone	7,097	7,500	7,500
		Trash	6,171	4,000	4,000
		Water/Electric	10,641	12,500	12,500
		Total PROPERTY MAINTENANCE	78,548	75,650	94,010
Total ADMINISTRATION & PROPERTY MAINTENANCE				126,795	119,250
					139,760



MUSIC					
	Music/Bell	-	500	500	
	Music/Children's	202	500	500	
	Music/General	4,155	3,000	3,000	
	Music - Praise Band	-	-	2,000	
	Music/Subs	2,420	3,000	2,000	
Total MUSIC		6,777	7,000	8,000	
CARE					
	Connecting Hearts	500	500	750	
Total CARE		500	500	750	
STEWARDSHIP					
	Offering Envelopes	259	250	200	
	On-Line Fees	5,099	3,500	4,500	
	Stewardship Breakfast	284	-		
	Stewardship - Other	338	-		
	Stewardship Program	55	1,500	1,500	
Total STEWARDSHIP		6,035	5,250	6,200	
Total PROGRAMS				34,100	36,800
Total PROGRAMS, BENEVOLENCE & OUTREACH/SERVICE				104,790	109,755

**2025 Candidate Bio's**  
*We asked our candidates these 5 questions:*  
*Tell us about your family*  
*How long have you been a member of Zion*  
*Tell us an interesting fact about yourself that other may not know*  
*What are you excited about in Zion's ministry, and*  
*What are you hoping to bring to your elected position.....*

**Joyce Robinson (Treasurer):**  
My family is three of us that live in Colorado, my husband Tom, our daughter Jenn and myself. Tom plays in the Praise band and Jenn is working at Macy's. Both Tom and I retired in 2024, which is a big change from working. We have been members of Zion for 11 years this time, we were members in 2020 before leaving northern Colorado in 2022. An interesting fact is that I was able to ride in the Goodyear blimp, it was exciting to be up in the air over Phoenix, a very smooth trip. I am excited to be involved with the Bell Choir at Zion. I think it is a rich accompaniment to our worship service. I hope to bring my financial knowledge to the role of Treasurer. After retiring from the City of Loveland as Accounting Manager I feel that I can help with the budget and ongoing expense tracking.

**Pam Stevens (Audit Committee):**  
George and I have been married for 47 years and moved to Loveland after retirement. Our son, Charlie, daughter-in-law, Megan, and 5-year-old granddaughter, Maddie, live in New Jersey. My 97-year-old mother still lives on the farm in Northwest Ohio. My brother, Charles, moved to Ft. Wayne, IN after he retired and is a big reason my mother can still live independently because he sees her three days a week to take her shopping, go to appointments, etc. My sister, Cheryl, is a retired nurse and she, her husband, and her 2 daughters and their spouses live in Toledo, OH. I have been a member of Zion for 11 years. In my spare time I like to read and play number and logic games on my Kindle. I am especially am excited about Zion's Worship and Music ministries - I serve on the worship planning committee, play handbells, and work "upstairs" on Sunday mornings usually running the cameras. On the Audit Committee I hope I can be an asset since I like working with numbers and I like solving puzzles like following the trail of a transaction from beginning to the end.

**Chris West (Personnel):**  
I am nominated for a position on Personnel. Our family have been members for 2 1/2 years. Interesting facts about me. I punched Muhammad Ali in the stomach when I was 7 and lived to tell about it. I tended bar in the Poconos with NASCAR driver Brad Keselowski. I make a pretty good Italian sauce with meatballs. The thing that attracted our family to Zion was the inclusivity and the acceptance of all at God's table. This is a strong and vibrant aspect of our mission. It needs to be celebrated, embraced, and cultivated. As a member of the Leadership Committee I hope to bring my passion for our church, an understanding of our mission as a former council member, and my personal experience as a school administrator for over 15 years to assist with any personnel matters relevant to the future of Zion and it's ministry.

**Amy Moore (Vice President):**  
I'm married to Matt and have a daughter Shyla. We also have fur children: dog Belle, and cats Buddy, Willow and Hamilton. I think we've been members for 8 years. Time flies! I used to drive a Pepsi truck. My favorite trucks to drive were the big rigs, the worst were the side loaders. I really love that Zion is so community driven- both our church community and the Loveland community. Our desire to live into the community through service and consciousness is special. Mostly I believe I'm bringing experience. I have been the VP of our previous congregation and have been on Zions council as member at large for the past year. However, I'm also a problem solver and am really good at translating big ideas into manageable steps to achieve a vision.



**Janine Johnson (Faith Formation):**

Our family moved to Colorado in 2020. We have lived in Michigan (both Ann Arbor and Grand Rapids areas), New Jersey and Minnesota. Bruce and I met at Concordia College in Moorhead, Minnesota. We love being parents to Sheyda, a 6<sup>th</sup> grader at Bill Reed Middle School in Loveland, and Teagan, who graduated from Carleton College in 2023 and is now working as a machine learning engineer at General Motors in Austin, Texas. Weston, our mini sheepadoodle, keeps us entertained. My parents, Bob and Darlene Munneke, are also Zion members who relocated to Colorado from Minnesota in 2023. We joined Zion in the midst of Covid, in 2020. *I am a passionate listener of podcasts and audiobooks.* My family has experienced first-hand Zion’s caring and compassionate staff and members; I am delighted with the perspectives and innovation shared by our intern pastors; and I believe Zion’s role in our community is meaningful. My career focus was in communications, so I will share those skills – as well as the perspective of being a parent.

**Sarah Gall (Faith Formation):**

Soren and I have been married 17 years this May. Our human children are Nolan, 13, and Josie, 11. We also have a dog child named Hudson. We moved from Denver to Loveland four years ago to be closer to my parents and have a slower pace of life. We are just becoming members. Joel Pancoast is my brother-in-law so we have actually been attending Zion as visitors for the Pancoast season of pastoring. I love to be alone. As an only child, it feels comfortable for me to have space alone, preferably in nature. I appreciate Zion’s willingness to support their immediate neighboring community. Taking into consideration my own recent journey of faith, I am hoping to bring some of what I’ve learned and gained from a practice of Rest. With my efforts in prayer and meditation, I believe in the power of spending time in practices.

**Bob Majeski (Member at Large):**

Teresa and I have been married 15 years, we have 2 sons one lives in Tennessee with his wife and fur babies and the other lives in Loveland with his wife and our 2 granddaughters. We have 1 cat and love animals. We have been a member of Zion for 12 years, both my parents were members here. An interesting fact about me is that I am on the Breeze Thru carwash billboard on 287 by Ozzie’s body shop. I love to volunteer and help out with the youth on service mission trips to help the community. I hope to bring new ideas and volunteer in the community and help with outreach.

**Alyssa Hart (Faith Formation):**

My fiance, Casey, and I live in Fort Collins with our two cats. I grew up in central Nebraska and moved to Colorado in 2017. My parents, siblings, nieces and nephews all live in my hometown and I love to visit them, especially the kids! I started going to Zion in 2017 when I moved to Colorado and became a member in 2023. I love to hike, watch Food Network, and am in multiple book clubs! My favorite thing about Zion is the community feel and how we expand our reach outside the church. I am currently most excited about partnering with The Landing. I believe I can bring a perspective of inclusivity and being affirming to all who enter our doors. I also work with the youth of Zion often and lead the Nourish youth program, giving me an inside look at what our youth might like in faith formation programs. I also love the multigenerational perspectives I gain from various church programs such as Nourish and the Women to Women book club.

**Judy Gustafson (Faith Formation):**

Family: Roy and Beilynn. My mom and dad also attend Zion. We have been attending Zion since 2001. Most people at Zion know a lot about me. I earned my black belt in Tae Kwon Do when I was 51. I am looking forward to learning more about the position, so not completely sure what I hope to accomplish. I hope to have an open and creative mind.

**Cassey Vrem (Youth Member at Large):**

My family is very loving and always supportive. In my family I have my Dad Shelby Vrem and my Mom Sarah Vrem, along with my three older siblings, Colby Vrem, Bailey Vrem and Autumn Vrem. I have been a member at Zion for my entire life, I was baptized as a baby and grew up at the church. I love spending time with my friends or peers, quality time with people is one of the things I enjoy the most. I hope to represent the youth of Zion to the best of my ability, while also hearing the inside on Zion’s new and upcoming ideas for the year.

PROGRAMS					
	FAITH FORMATION				
	Adult Education	1,130	500	500	
	All Ages Fellowship	-	-	500	
	Elementary Youth (Children/ family)	2,014	1,000	1,000	
	Confirmation/ Middle School	751	1,500	1,250	
	High School Youth	716	1,250	1,250	
	Library	257	200	200	
	Men's Ministry	303	500	500	
	Milestone Ministry	1,209	1,500	1,500	
	New Member Class	488	500	600	
	Nourish	1,755	2,500	2,200	
	Nursery Supplies & Curriculum	310	150	150	
	Sky Ranch Support	206	750	750	
	Sunday School	946	1,000	1,000	
	Teacher Recognition	-	150	150	
	VBS	1,399	1,500	1,500	
	Women's Ministry	500	500	500	
	Young Adult	739	750	800	
	Total FAITH FORMATION	12,723	14,250	14,350	
	WORSHIP				
	Donuts	2,641	2,000	2,500	
	Pulpit Supply	550	600	500	
	Sound/Video System	549	500	500	
	Worship Supplies/ Decorations	3,428	4,000	4,000	
	Total WORSHIP	7,167	7,100	7,500	



Unified Budget			2024 Actuals 12/31/24	2024 Budget 12/31/24	2025 Proposed Budget
Interest on Investments			5,590	5,590	6,000
Zimmerman Estate			7,500	7,500	7,500
Other Income			13,450	5,400	9,000
Unified Offerings			611,350	623,905	652,526
Total UNIFIED INCOME			637,890	642,395	675,026
BENEVOLENCE & OUTREACH/SERVICE					
	Community Kitchen		1,200	1,200	1,000
	ELCA/Rocky Mtn Synod		62,390	62,390	65,255
	House of Neighborly Service		400	400	250
	KidsPak		500	500	750
	Lutheran Campus Ministry		1,400	1,400	1,400
	Sky Ranch		1,800	1,800	1,800
	Total BENEVOLENCE		67,690	67,690	70,455
	OUTREACH/SERVICE				
	Fair Trade Coffee		-	500	500
	Local Service (formerly Commu- nity Outreach)		434	1,500	1,000
	Youth Shelter Outreach (formerly Peakview)		1,099	1,000	1,000
	Total OUTREACH/SERVICE		1,533	3,000	2,500
Total BENEVELOENCE & OUTREACH/SERVICE			69,223	70,690	72,955

**Jacob Kuhns (Member at Large):**  
 Hi, I am Jacob Kuhns and I have been a member of Zion for 14 years with my wife Jessica and my sons Gordon and Josiah. I am excited about the ministries of Zion that help people in our community, especially those most in need. I have been involved in the Loveland SafeLot program since its inception and look forward to its continued operation with help from the Zion community. I hope to bring passion for service in the community to my position on the council.

**Rick Bilstad (Long Range Planning):**  
 I have been a member of Zion since 1976 when I moved to Loveland from Greeley’s UNC. My parents were attending Zion also. I taught third and fourth grade at Mary Blair for 32 years. In 1984 I met Sandy, as she filled in for my teaching partner for a semester. We were married 18 months later in the Zion sanctuary with a reception in the fellowship hall. Sandy and I have two children, Steven who is a plumber and lives in the Buena Vista area, and Kristen, who lives in Phoenix. She and her husband, Steve, have two children, Rose and Jameson. Kristen is a PA and works with an orthopedic surgeon. We enjoy spending time in Phoenix with our grandchildren. We also love traveling all over the country, and we have been to Europe five times. During my time at Zion, I have been on council twice and a member of the Long Range Planning committee for two terms. I also helped start TGIF and am happy to be keeping it going for so many years. In the almost 50 years that I’ve been a member of Zion, I’ve seen a lot of great times and a few bad times. Right now feels like good times and heading in a good direction. My biggest concern is the lack of young families in our membership. Hopefully Long Range Planning will come up with some ideas to help grow our church. Besides worship and great pastors, what I enjoy most about coming to Zion is the relationships with great people.

**Kevin Patrick (Long Range Planning):**  
 I am married to Lora Patrick and we have two grown daughters, Natalie and Lily. Lora is an art teacher in the district. Natalie is a business owner in Estes Park. Lily is a special needs teacher in Longmont. I have been a member of Zion for over 31 years and Lora has been a member since she was a child. My dream vacation would be a train trip across Canada. I'm excited to see Zion mentoring new pastors and welcoming them into the ministry. I am also excited by our outreach within the community and beyond. I would like to use my design skills to see if we can play more of a roll in the affordable housing problem in our town.

**Tom & Joyce Robinson (Synod Voting Members):**  
 Tom and I moved to Colorado in 2013 to escape the heat in Phoenix. We've been married for 31 years. We have been members of Zion since we moved back to Colorado. An interesting fact about us is that we met in Toastmasters, we both worked for the same company but in different departments. We are excited to see the direction of the Synod with our new bishop.

**Soren Gall (Personnel):**  
 I have been married to my wife, Sarah for 16 years. We have a son, Nolan (13 years old) and a daughter, Josie (11 years old). How long have you been a member of Zion- I have been a frequent visitor over the years. My mother in law (Florence Doksansky) is a member. My sister is Sonja Pancoast and my brother in law is Pastor Joel. So we often have attended services while visiting Loveland when we lived in Denver. Since moving to Loveland in 2021, we have attended on a regular basis for the past year. We are planning to officially join as members with the new group of individuals later this year. Tell us an interesting fact about yourself that other may not know- I broke my arm falling off a bunk bed in the middle of the night when I was nine years old. What are you excited about in Zion’s ministry- The ministry is always looking for new opportunities to help the local community as well as regional, national and international. Being I am a close neighbor to the church, I like the Safelot ministry and the connections being developed with the Landing. What are you hoping to bring to your elected position- An opportunity to share my background and views to better the church community so we can continue to grow stronger.

**Janie Lichtfuss (Long Range Planning):**  
 I have been a member of Zion for 42 years. An interesting fact about me is I am a retired truck driver, retired judge, and president of my HOA. I have 2 sons, one is an engineer and one worked for the CIA. I am hoping to bring few changes directly related to inside the church. I am excited about worship and the use of the organ.



Music Ministry

The Music Ministry team has been blessed by our ensemble members, our staff, all of our volunteers, and the support of our congregation. We had an exciting and full year 2024.

Chancel Choir

Voices have been raised in regular Sunday services from January through May, and August through December. While rehearsing every Wednesday in those timeframes, the Chancel Choir has offered an anthem two to four times per month.

We had a great time combining with Trinity Lutheran Church to present the Easter Cantata, At His Name by Joel Raney, on March 24, 2024. The choir and hired instrumentalists presented at Trinity’s service and then at Zion’s second service. We are incredibly thankful for our relationship with Trinity. In addition to the cantata we also prepared a piece to share as we visited each church. We presented “A New Jerusalem Arise” by Kyle Pederson, edited by Dan Forrest at Trinity in 2023, but brought it back to Zion in May of 2024. Our guest cellist, Becky Kutz-Osterberg, joined for this piece and provided more special music for the service.

The choir did not meet through the summer but members volunteered to sing for our outdoor services. We are always so thankful for the desire to share and lead. The Advent/Christmas season was full again with a cantata which was presented at both services. The choir put amazing work into Appalachian Winter by Joseph M. Martin, and the guest and resident instrumentalists were a dream team. I hope the cantata, with the wonderful narration read by George Stevens, was meaningful for our choir and for our congregation. For Christmas Eve our Praise Band led music at our first service, our Chancel Choir and Bell Choir presented at the second service, and we had a guest pianist play for our last service of the night.

To end our year Zion hosted the Kalos Foundation and the first annual “Messiah Sing-A-Long.” The sanctuary space was cleared for a marvelous orchestra and vocal soloists, and all were invited to attend and sing. I am so grateful for the music staff and the beauty they bring to our services and beyond. Each Sunday Neil has provided organ accompaniment with fervor, and collaborated with the choir to provide beautiful anthems. Ryan Marvel brings stability to our rehearsals, beautiful musicianship to our Sunday mornings, and cathartic experiences with his own concerts. I am in debt to their ability and grace.

Children’s Music Ministry

Amongst soups and fellowship, music and art, we also provided a space for children during our Midweek Lenten gathering. During this time we would learn songs that told the story of Jesus and the resurrection, have discussions on similar topics as were in the adult small groups, and have fun activities to do together. Kathy Pancoast was a great partner and volunteer through this time!

This summer we brought back our Music and Art Summer Camp. The camp was for all ages and we did have a span. It was great to have children and adults experiencing music and art together. We learned about elements of music and art, how they relate and differ, and how they can inspire. Ryan Marvel, Bennett Stucky, and Neil Forsythe all provided a variety of music to which participants painted. I was happy to have adults participate. As they were sign up as such they also helped direct the children, set up, and clean up. It all could not have been done without the help of the trusty Kathy Pancoast who spent numerous hours helping me set up displays. Many thanks to all who were involved.

We had a great time preparing music for the children to sing during Advent. The theme was, of course, Waiting. It was fun to see how the kids connected to the words and music. We worked on the music during Sunday School with the help of Jenna Coleman. Many thanks to Jenna, Jessica Kuhns, Pastor Veronica, and Intern Pastor Rosalie for their planning and efforts. It was a fun service.

Blessings and thanks to all who contributed or just enjoyed the music this year. Our community experienced joys and sorrows this year, as we do in most, and found ways to sing praise and give thanks through it all.

With Gratitude,  
Noelle Bauman-Stucky



Care Coordinator– Bonnie Schowalter

Home Communion Ministers

Home Communion Minister are trained members of the congregation that take communion to those that are home bound and are unable to commune during in person worship. Our HCM are a blessing to the homebound and by receiving communion and home visits, they stay connected to our Zion community. We recognize HCM in worship the first Sunday of the month and pray a blessing over them to take with them on their visits. If you are interested in being a home communion minister please reach out to Bonnie or a Pastor.

Pastoral Visitations

Our pastoral visitation team consists of Pastor Joel, Pastor Veronica, Intern Pastor Rosalie, and Bonnie Schowalter. We meet weekly to discuss member needs and divide up visits based on those needs. We have weekly check in’s and schedules that allow us to care for those that are hospitalized, hospice care, nursing home care, homebound, and other factors that restrict them from coming to worship. Thank you to the congregation for your care and support when we are out of the office to meet these needs.

Grief Care

Intern Pastor Rosalie, Suzanne Braman and Bonnie Schowalter held a grief class that started in October and ended January 9th. We worked together to make this an informational, caring, and meaning full class to help with the stages of grief. We had more people attend virtually due to location and other factors. It was great being able to reach people in other states and still have people attend in person. We plan to hold another class in the future.

Meals to Heal

Zion provided meals to those who have had surgery, hospitalized, a new birth, death or any other circumstance that a meal or care is needed. We utilize a meal train sign-up, so members and staff of Zion can contribute and care for those when needed. Thank you for everyone who has provided meals and desserts for funerals and those with their continued support to care for Zion.

Prayer Shawl Ministry

Prayer Shawl Ministry has taken a new twist and no longer meets at Zion. We have dedicated individuals that knit or crochet and home and bring the prayer shawls in once they are done. If you have a desire to contribute to this ministry, you can do it in the comfort of your home. Reach out to Bonnie or the office if you need supplies to help facilitate your hobby.

Prayer Chain Ministry

Zion’s strong and supportive congregation responds to our prayer chain needs as they are emailed out weekly. If you are not receiving prayer chain updates please let the Pastors, Bonnie or the office know and we can add you to the email that is sent when there is a prayer need.



**SafeLot - Anita Turner-Steele**

2024 has been an amazing year of learning, growth, challenges, and successes for the Loveland SafeLot Program. This was our first full year in operation, and we could not have done it without the help of our amazing volunteers!

SafeLot is a program for unhoused people who are sheltering in their cars. (Colorado has some of the highest housing costs in the country, and Larimer County has some of the highest costs in Colorado.) We provide a safe place for registered guests to park between 6pm-8am, an electrical hook-up and extension cord, access to a portapotty and hand washing station, two dinners per week with access to showers, and resource navigation (case management) services. Our guests rotate back and forth, month to month, between Zion and King of Glory.

We currently have room for up to seven cars at one time, so numbers of guests can fluctuate, since one car might house a single person, a couple, or even a family. Most of our guests have been senior citizens. (Please read that last sentence again, slowly, and think about some of our coldest nights and hottest days.)

In 2024, Zion had 47 volunteers at this site, coming not only from Zion, Zion adjacent (being affiliated with someone from Zion), SafeLot partner congregations (King of Glory and St. Spyridon) but also from the Larimer County community at large. The vision of SafeLot is that this will be a program that the entire community gets behind and gets involved with, so this is a very positive thing.

SafeLot has served 32 guests. Five are currently on the lot, as of this writing. (We are scheduled to interview two more, so we might be full again by the time you read this.) One guest has passed away, two have left the lot, and the rest are either permanently housed, or in temporary housing situations (out of their cars!) as they await permanent housing.

How can you help? Several ways, actually. First, please pray. Pray for our team: our leadership, our volunteers, all who serve our guests. Pray for our guests! They are in such a difficult situation: physically, emotionally, mentally, spiritually. And for many of them, there really aren't any visible answers. Also, we really do always need volunteers. Some of those 47 volunteers have left the area. Others have gotten too busy. Others volunteered a few times and dropped off the radar. One recently passed away. Others are carrying the load and getting tired.

We need someone to make a meal. Someone, once a week, to wash towels (and, during extreme weather, sheets.) During extreme weather, someone to stay overnight. (*I PROMISE YOU GET TO SLEEP.*) Someone to drive through in the mornings and check the lot. Someone to make treats for a guest's birthday.

No act of kindness is too small, and can change the world for another person.



**Band, Organist, Bell Choir-Neil Forsythe**

Greetings Zion Lutheran Church! This is Neil Forsythe, your organist, praise team director, and bell choir director. Our fantastic praise team has been at the heart of our contemporary worship in 2024. In addition to our faithful crew of Erin, Amy, Janie, Rod, and Thomas, we added Matthew on the violin, and just recently Greg on the guitar. We are always looking for new singers and instrumentalists to join our team! We rehearse every other Thursday from 6-8ish pm in the sanctuary, with the next rehearsal being on Thursday, 1/16. If you sing or play ANY instrument and would like to come and lead worship with us, please contact me. This is my first year directing the Zion bell choir. We started in August and we are having a blast! This very fun and engaging group meets every Wednesday from 5:15 - 6:15 in the fellowship hall. Generally we play on the fourth Sunday of the month, with a few exceptions. Please give prayerful consideration to joining any of the music groups at Zion. Please come say hi to me on Sunday morning, or email me at [neilforsythe29@gmail.com](mailto:neilforsythe29@gmail.com). Come and make a joyful noise with us!

**Technology– Stig Oresjo**

There are around 20 to 30 people tuning in to Zoom for our services every Sunday, as you turn around towards the camera in the sound booth, and wave to during “Sharing of the Peace”. Two of the main reasons we have so many online, even now after the pandemic, is due to amazing technical equipment from a generous congregation, supportive individuals and families. The other reason is due to our great team, Stig, Lindsey, Pam, and Rich running sound, camera, and projection and their dedication, every Sunday showing up at 7am to power all our equipment up and verify that everything works. We seldom have issues, but it is important to be here early to troubleshoot anything that has occurred.

In 2024 we installed two fixed microphones in the choir area and hopefully you noticed the difference during the cantata. People at home would like to connect with the congregation at church better so they requested to be able to see the faces of the people at church. So, we will install a camera up front in the sanctuary. Also, the projectors for the screens on the side of the organ are getting dimmer and dimmer and we will install an LED display-wall mid February 2025. We are convinced that it will enhance the worship experience for the people that are in the sanctuary.

A HUGE thank you to the congregation for your support and providing ZION with resources that allow us acquire great equipment. Our team continues to look for ways we can improve and make our online and at site worship experience better.

*Equipment up in sound booth. From left PC for projection (ProPresenter), PC for video editing (vMix) and also Zoom broadcast, Mixer board for sound Behringer X32, and below control panel for spot lights.*



**Personnel Committee– Debbie Joncas**

The Personnel Committee worked ongoing with the staff to set and evaluate goals for 2024. Zion is very grateful to Noelle Bauman-Stucky as she has grown into her leadership as Music Director. After many years of leading the Bell Choir, Thomas Chen resigned this summer to spend more time with family. And Neil Forsythe has added more responsibilities by leading the Bell Choir. We were grateful to Angie Elder for her work as Connecting Hearts Coordinator. Bonnie Schowalter stepped into that position at the end of 2024. Zion continues to be a part of the Intern Program, completing 2024 with saying goodbye to Kate Elkin to serve in North Carolina and welcome Rosalie Brunner. Each brings their own gifts which compliment our staff. In September we recognized our amazing staff with a day of celebration and thanks. They all do a wonderful job keeping everything running at Zion. Each take on extra responsibilities and challenges as needed and do it with grace. During Pastor Joel's much deserved sabbatical, the staff adjusted and made sure everything was covered. Lindsey Walter - Office Manager, Stig Oresjo - Technology Coordinator, Ronda Buck - Custodian, Alyssa Hart - Young Adult Ministry, Bonnie Schowalter - Connecting Hearts Coordinator, Terri Sloan - Bookkeeper, Noelle Bauman-Stucky - Music Director, Neil Forsythe - Organist, Praise Band & Bell Choir Director, Ryan Marvel - Accompanist and Collaborative Pianist, KB Benstock - Nursery, Pam Stevens– Sacred Space Coordinator



**Biblical Justice Book Group—Florence Doksansky**

Over the past year, our small but dedicated readers took on the following books. The discussions were deep and meaningful and always a challenge!

- Lies My Teacher Told Me by James Loewen
- The Righteous Mind: Why Good People are Divided by Politics and Religion by Jonathan Haidt
- Just Mercy by Bryan Stevenson
- I Think You're Wrong (But I'm Listening): A Guide to Grace Filled Political Conversations by Sarah Stewart Holland and Beth Silver
- What Unites Us: Reflections on Patriotism by Dan Rather

During the summer we hosted a showing of the movie: JUST MERCY. This was a very moving event.

Coming up in 2025 we will start the year with these titles:  
Jan/Feb/Mar- Killers of the Flower Moon by David Grann  
Apr/May/June- One Dies, Get Another by Matthew J. Mancini  
July/Aug/Sept- This is How It Always Is by Laurie Frankel

We hope that you will join us for interesting conversations on the 4<sup>th</sup> Monday of the month at Zion.  
Look for details in the bulletins.  
Erin Bachman, Jessica Kuhns and Florence Doksansky

**Care Calling Program—Florence Doksansky**

During the year 2024, several members of Zion volunteered to call others who had not be able for a variety of reasons to attend church in person. We offered assistance if it was needed, contact with the pastor, and a cheerful greeting to those who could not physically be present. This service was provided by Janice Ehlers, Harriett Colton, Kevin Patrick, Janie Lichtfuss, and Florence Doksansky. It was decided in late 2024 that we would suspend the formal calling and Florence would continue to call a few folks who enjoyed being contacted. If you or someone you know would appreciate being contacted would please get in touch with either a pastor or Florence Doksansky (401-524-0772).

**Local Service Committee—Jacob Kuhns**

The local service committee held several meetings this past year to discuss opportunities for members of Zion to serve the local community as Christians are called to do. We focused on basic human needs primarily. To this end we invited representatives from Denver Rescue Mission, which operates a large and expanding homeless shelter in Fort Collins, to speak to interested members about ways they can help those in need. This presentation occurred between services in May. The committee also had lengthy discussions with representatives from The Matthews House regarding The Landing, the youth homeless shelter that opened across the street from Zion in the school district building in December. This sparked a commitment from Zion as a whole to connect our members to volunteer service there. The Local Service Committee looks forward to helping Zion serve the larger community through varied local organizations in 2025.

**Financial Stewardship—Joyce Robinson**

The theme for 2024 was W<sup>3</sup>, Welcome, Worship and Wellness. Our stewardship campaign focused on our Church Family and our commitment to welcoming all in our community. Zion has Sacred Space during worship, Kids in Christ with our new playground and during 2024 the meditation on the Body of Christ during communion and the community prayer flags. Zion is also committed to helping seminary students get pastoral formation as intern pastors before they receive a call to their own church. Zion has been blessed with four intern pastors; Courtney Steitz, Andrea Kragerud, Katie Elkin and our current intern pastor Rosalie Brunner. Our intern pastors have been enthusiastic participants in Zion’s community, and all enhanced our worship. Each intern pastor brings their unique focus and has a project to complete in the year at Zion. This new focus enriches our worship and brings new ideas to our community.



Your gifts in 2024 have helped with:  
supporting incredible staff at Zion including our intern pastors, providing faith formation ministry across the generations, providing a welcoming space for over a dozen different groups and individuals continue ministering to homeless individuals and families living out of their vehicles through SafeLot, taking on The Landing as a primary partnership to serve high school youth in the school district experiencing homelessness.

Unfortunately, due to several generous givers moving or no longer participating fully at Zion, as well as some unusually large increases to expenses out of our control (e.g. insurance and utilities), the 2025 proposed budget has some cuts to very important programs and ministries at Zion. We are blessed to be able to continue most of our ministry initiatives in 2025 and prayerfully hope to be able to support all our programs and ministries in the future.

Steve Claytor, Chas Farasyn (Treasurer), Judy Gustafson, Gene Elder, Joyce Robinson

**Building & Grounds—Lindsey Walter**

The building continues to bless Zion groups and outside community groups. EVERY day of the week you will find two or more groups utilizing the building and on Saturdays and Sundays the fellowship hall, sanctuary and chapel is being cleaned, broken down and set up for group meetings, funerals, and other social events taking place regularly. The sails outside in the spring and summer time have provided a shaded and welcoming area for worship and gatherings. The fireplace welcomes and warms with a nice ambience, while the fountain and columbarium gardens provide a reflection and meditation space. This year Teresa and Bob Majeski stepped up to continue planting flowers, trimming rose bushes and adding some festive decorations, while Terri and Mike Sloan make sure Zion’s sprinklers are adjusted and the North Flower planters are welcoming. The Bilstad’s and Schultz’s maintained this for many years along with other volunteers. We have a contract company who maintains the mulch and columbarium area and snow removal. The sanctuary heating and ac units are quiet and provide comfort for worship, while the boiler keeps heating the majority of the older building. With the remodel allowing more building use, Zion continues to share the WHOLE church space at no charge to the community groups. As inflation continues, expenses continue to increase, and many groups are grateful to be able to meet at no charge. This is an amazing example of stewardship amongst the Zion members. YOU are making a difference in the community more than you know. Thank you!

