

Looking Up | Reaching Out



ZION LUTHERAN CHURCH

Harbinger

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How has Advent been a part of your life? There is no perfect way to prepare for Christmas, but Advent is the Church's gift to slow down and not miss the joy of a baby in a manger. My family always had an Advent calendar, devotional booklet, and wreath with five candles as part of our family meal routine in the month leading up to Christmas. Dad or Mom would read the devotion and we took turns (or to be honest, fought for turns) getting to light and put out candles on the wreath and opening windows on the Advent calendar. Mom would paint some sort of manger scene on our picture window which was the first thing we saw every afternoon as we came home from school. I miss those traditions and admit how much more difficult they became the more my kids got involved in other activities and I was so involved many evenings at church. I miss those simpler, family moments, but rather than feel guilty at what I haven't always done, I will do better to find some special way that works best now. What is most important is to remember a birth cry in the darkness that grew to become a light for the world. One of my most treasured possessions is a recording my parents made when I was five and my brother was three. Dad had a new reel to reel tape recorder and one night had me share for grandparents the line I had for the upcoming Sunday School program. Listening again to my three year old brother finally wrestling the microphone from me is always a joy. His words were "This is Donny Seeber speakin'" and then he proceeded to share my lines better than I had! What a joy to hear and remember. The love of such moments and whatever time is spent preparing for Christmas is worth the effort it takes and the time it ignores. Whatever you have or haven't done in the past, such memories become part of whatever you do or don't do in the future. This month we will sing and share gifts and decorate trees all because of a baby in a manger. And it is the words of that baby that change us forever. Jesus' cousin John had a much simpler way of saying what I have offered in the words above, "People get ready!" — Pastor Seeber

Advent and Christmas

Advent is the prelude to Christmas! You have experienced Advent and Christmas before, but why not act as if both are new? Anytime we make the familiar “routine,” we risk forgetting why it was important in the first place. Our joy over Christmas should never be routine! Every year Advent gently leads us into Christmas, as we never want Christmas to be just a cultural tradition. Right?

Retailers and internet deals introduces Christmas merchandise into our homes earlier each year. This year the threat of shortages is creating an incentive to spend quickly and often. The Church has always had a better idea, so Christmas can bring a change to our culture rather than the other way around.

What a neat gift Advent can be (if noticed, practiced, and embraced!) This year Advent lasts from November 28 until Christmas Eve, as we “wait for Christ to come into our lives.”

For us, waiting is one of the most difficult things to do! Advent remembers faithful waiting for hundreds of years by those who never were able to celebrate Christmas. We wait a lifetime to be welcomed into the manger of our own heavenly home. Every year we wait for the holiday (holy day) of Christ’s birth so we can celebrate again as if this were the first time! Waiting is difficult, but anything worth having is worth waiting for!

Advent means “to come into.” This is our time of remembering the wait for the Messiah to first come into our world. That is why we seek to hold off on Christmas carols as long as possible, as the holy day (holiday) hasn’t yet come! That is the reason, my grandparents, and many of yours, never put a tree up until Christmas Eve, so the joy of the Christ birth would come as it did on that first holy night!) It is difficult to wait and yet waiting always make what we wait for more precious.

We wait, less patiently than our grandparents, but we can still try! Without waiting, we might forget what we are waiting FOR. Rather than being lulled asleep by carols, massive sales, decorations and parties, why not WAIT?

Our Advent worship themes this year are guided by the first four chapters of John’s Gospel. The themes are “light, marriage, spirit, and water. Such simple words but they pack an incredible message and hope!

Our Advent worship services will be Wednesdays at Noon and 6:30 pm. This is an opportunity to take a time out from the world’s unwillingness to wait and find a time for peace, quiet, and preparing our hearts for this most joyous and holy birth. These services will be brief, meditational, and seek to relate to real life daily events.

Along with devotions, advent wreaths and your own traditions at home, we are setting the table for a Christmas festival that is more than any retailer can offer. Christmas comes from the phrase Christ Mass. Mass is a Latin word that means to send and refers to the blessing and benediction at the end of worship. So Christmas truly is centered around worship and we are sent from the celebration of this gift as gifts to the world!

This is our opportunity to teach children, grandchildren, and friends what the joy of this holiday (holy day) is all about!

Christmas Eve worship will be at 5pm, 6:30pm, and 8pm. Christmas Day worship is at 10am. Anything worth waiting for is worth the wait. Don’t just go through the motions and miss the true joy of this season.

And remember to invite family, neighbors, and friends to join us in waiting and in celebrating on Christmas!

It isn’t a long wait, but it is a joyful one!

Catechism Review: The Lord's Prayer (part 1) Our Father!"

"Jesus said, "when you pray, pray like this..."

The Lord's Prayer is not the perfect prayer but guidance for how to pray. The first words (Our Father) get us rolling! Some resist the idea of God as Father, rather than parent or mother. But Jesus taught prayer in a culture where the father was the leader of the clan. He was protector, provider, and final word at home. Mother's were equally important but they were not the father. At the same time, they had seen God as a distant and over-powering force. Jesus began with a word that emphasized a personal rather than a distant relationship. He wanted us to be comfortable in that conversation rather than engage in a ritual with a distant stranger.

Of course they had a healthy fear of God. Think about times when God drew near: Like the supernatural plagues against Egypt. Or fire blazing from the sky to ignite an altar for Elijah. Or thunder and lightning pounding the top of Sinai when Moses went face to face with God. God brought a flood that covered the earth, and fire and brimstone that incinerated Sodom. When the altar of the Lord was put in a temple, it was hidden behind a curtain, because God seemed so holy no one dared get too close.

With that background, what must disciples have thought when Jesus said when you pray simply say, Father? The Aramaic word we translate father is abba. It corresponds to our word daddy. It is a personal word. A family word. A word of trust, dependence, and strength. Abba denotes a relationship of closeness, love, protection, and family completeness. God is close by! He cares, listens, and will be there tomorrow. And this heavenly father IS OURS!

Luther said, "God would by these words tenderly invite us to believe that He is our true

Father, and that we are His true children, so that we may with all boldness and confidence as Him as dear children ask their dear father." What a statement of grace! An all-powerful God of creation tenderly invites each to approach him one-on-one, in trust, knowing he will listen and understand (even when he is disappointed.) Israelites knew even when father was working in the fields or hunting for dinner his concern was for his family. He would come home. He would provide. He would always be father.

A father's love is a father's love. And when we seek closeness to God in prayer, we begin with one word, "Abba -- Father!" In doing so we know we are safe. That we are loved. That we are heard. That love draws us near!

"My father!" What a prayer! What a statement of faith! Although God is King of the universe and is Heaven incarnate, He comes so close to us – especially as we talk and listen in prayer. Jesus used this word to teach that prayer isn't about a theological masterpiece of words, but a time to be close to the heavenly Father who loves us so much!

Anyone can talk to God like a father. Anything is OK in the conversation of prayer. Just talk. And listen! If there is love, honesty, and trust there is prayer. Prayer is a relationship not a magic formula. It is to be a conversation rather than a ritual.

"My father! Our father! Abba! Daddy!" What comfort and what hope! There have been times when I feared anyone who had a terrible earthly father might be put off, and yet how neat for someone who is fatherless to know God will fill that role! What a gift God offers! Prayer begins by remembering this tender gift of love.

God is not distant, and despite his awesome power his love wraps us in his arms, no matter where we go or what we do! "Dear Father! Our Father!" What comfort. What strength. What peace! Amen -tws

Family Life

Family Ministry News

Calendar

We WILL have Sunday School

December 5th, 12th, and 19th. On those days we will be recording certain parts of a Christmas Presentation to be released the week of Christmas! Watch for the finished video link in the weekly email!

Family Advent Videos will be released each week this month! Watch for these fun “re-telling” of the stories!

FAMILY

Of the many relationships and communities that are available to us, family seems to be unique. Sure, you don't get to choose your family (at least when you are born) but there is still a special place for family when it comes to priorities and decisions.

Sometimes “family” complicates things. Other times they are a safety net.

Think of the family of Mary, Joseph, and baby Jesus. How did a baby complicate things? Did knowing He was the Son of God offer challenges or rewards? Do you think Mary and Joseph ever had a “date night?” A wedding? A babysitter?

The challenges families face today are much different from back then but we still have one thing in common...each other. Family has family and families have other families.

As you continue to navigate COVID changes, remember the “family” of Zion is here for you. Don't forget you are a part of *that* family too.

Campus Ministry

SUNDAY WORSHIP @ ZION: 4 students have been attending the 10:30AM service on a regular basis and staying for pizza afterwards.

MONDAY EVENING EVENT 7:30-8:30PM: We are alternating between Bible studies and talks on a variety of topics. Anywhere from 5-14 people have been attending our events. The last topic covered was: Dealing with stress and anxiety. A counselor from Desert Streams Christian Counseling presented and there were 10 students that attended. Our next topic scheduled for Monday, Nov 22nd will focus on how to deal with conflict and friction with friends, roommates, and family.

MONDAY NIGHT PRAISE & WORSHIP 9:00-10:30PM:

Monday November 8th, we began a weekly praise and worship event at the Wesley Foundation, led by a group of recent college graduates and current WMU students involved in a group called Met By Love. They all became believers while in college and plan to hold weekly praise and worship events every Monday evening for the foreseeable future. The pastor and director of the Wesley Foundation, Jeremy Simpson and I will be working together with them. The goal is to share the Gospel with students who don't believe in Jesus. My sense is that Jeremy and I will be working together with students who come to these events and want to get connected with a Christian group on campus.

TUESDAY FUNDRAISER FOR HUMAN TRAFFICKING VICTIMS: 11:00AM-1:30PM:

On the Tuesday's in September and October, we sold Popeye's chicken sandwiches, chips, bottled water and a cookie for \$7.00. We sold approximately 20 sandwiches the last 3 events in October. Once the weather turned cooler, we sold chili and broccoli and cheese soup the past 2 events. The turnout was smaller at both of those events with about 10 people at both events.

My hope was/is that now that the weather is going to get colder, we will set up tables and chairs inside Solid Grounds and give students, faculty and staff a place to eat and relax, while selling chili and soup.

I spoke with a representative of the Western Student Association (WSA) who promotes events on campus. We are hoping to meet with her to promote our event on their website. There are 4 members of Zion who have volunteered to cook for us.

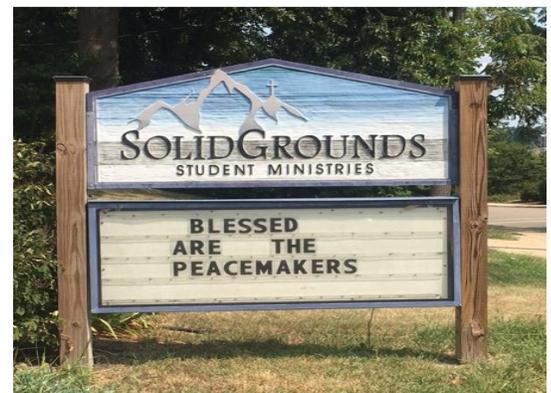
WEDNESDAY NIGHT FCA 8:30-10:00PM:

We are averaging 30-35 students at our weekly FCA events here at Solid Grounds. We begin with a 15-20 minute presentation on a passage of the Bible and then break into 3 small groups. I am building friendships with the student athletes and helping facilitate conversation in the small group.



God's blessings and peace to you all!

Pastor Mark



Youth News

High School:

Bible Study

Every Sunday at 9:15am! (not
Dec 26th or Jan 2)

Christmas Party

December 11th, tentative time is
3pm. We'll find someplace to
ice skate (or sled!) and then go
to Zion for our gag gift exchange
and hot chocolate. If any Youth
Alum are home this day, they
are welcome to attend too!

Middle School Youth:

No Confirmation Class on Wednesday nights during December.

Instead, we want you to attend
worship...with your family!
Classes resume January 5th.

Christmas Party

December 12th from 11:30am—
1:30pm. Bring canned goods to
donate!

Echoes

*God IS at work through people in our
congregation...here is their story:*

Have you looked around the property at
Zion last month? From the view of my
office I count 14 ENORMOUS Oak
trees. Did you know each tree can drop
700,000 leaves PER YEAR!?!?! Add that
to the other trees in our lot and we see
over 10,000,000 leaves drop on our
grounds!

It might sound strange but God is truly
at work in the 10-20 people who come
help out weekly in Summer and Fall, as
well as on the leaf clean up day. Their
hard work and service present less
tripping hazards, healthy grass, and
beautification. They have also created a
community and an outlet for service,
along with saving a ton of money!

It doesn't take elaborate speaking or
miraculous works to allow God to work.
Something as simple as raking leaves for
a neighbor, shoveling a sidewalk, or
simply being a welcoming/listening ear
can have as much of an impact on
someone as the great feats mentioned in
the Bible.

God is ALWAYS at work...are you
allowing Him to work through you?



Christmas Poinsettia

(These poinsettias are used to decorate the church sanctuary)

Anyone interested in contributing to the "CHRISTMAS POINSETTIA" may do so by sending their gift to the church office or putting it in the offering plate along with this form. Please note on your check "CHRISTMAS POINSETTIA."

We will take checks through Sunday, December 12.

All contributions will be acknowledged in the bulletin.

In Loving Memory of:

In Thanksgiving of:

In Honor Of:

Given By:

Envelope # _____

Amount _____

Christmas WORSHIP SCHEDULE

Advent Services

at NOON & 6:30 pm
Wed, **December 1, 8, 15, 22**
(Soup Supper at 5:30pm)

Christmas Eve Services

Friday, December 24
Family Worship 5:00 & 6:30 pm
(Especially for families with young children wanting an earlier time to worship filled with carols & the Christmas story)

Worship & Communion 8:00 pm

Christmas Day Service

Saturday, December 25
Worship 10:00 am

Keep Christ in Christmas



Book Review. Preparing for Jesus; Meditations on the Coming of Christ, Advent, Christmas, and the Kingdom. Walter Wangerin, Jr. Harper Collins. 1999.

The Church recently lost one of the most gifted and creative writers God has blessed us with in untimely death of Walt Wangerin. He was a Lutheran pastor and professor at Valparaiso University. He is the author of more than forty books, including one that received the National Book Award. There is no book of Wangerin that you will not find useful and inspirational.

This is a small book, perfect for this time of year, that is vintage Wangerin. It is the sequel to his similar book of Lenten devotionals titled "Reliving the Passion." These two little devotionals would be perfect for any family's bookshelf to be used over and over again as we live the seasons of the Church.

In his introduction to this book of Advent devotions Wangerin writes, "The meditations of this book will vary one from another. In some I will speak directly to you as your pastor, your teacher, your friend. In others I will carry you onto the story by speaking to biblical characters ... Be prepared then, for changes as you begin each new day's dialogue between me and you."

That should give you a feel for his approach as well as his purpose. He has a Masters degree in English literature from Miami University in Oxford Ohio. Then he attended Christ Seminary — Seminex in St. Louis and graduated the same year as I did. He served twenty years on the faculty of the University of Evansville, and for ten of those years served as pastor of an inner city congregation. Since 1991, he has been a fixture on the theology faculty of Valparaiso.

This wonderful book is most helpful in getting one into the Advent mood and preparing for what Christmas is truly all about. This is a book

that you will be able to use year after year and would be helpful at any other time of the year as well.

Here, for instance, is how he handles a devotion on Joseph. After finding out that Mary, his intended wife was pregnant, Joseph had a choice to make. Until the angel told Joseph what was really up, he had to assume Mary was guilty of adultery, for which the law had remedies which he had to consider. Should he publicly accuse her and divorce her, as was his right, or should he handle it in another way? This follows:

"Evidently one's rights do not define one's righteousness! So this is what the righteous man is not: he is not self-centered! If Joseph suffers a blow to his ego, his masculinity, his stallion pride, we don't see it. He shows no anger, no public outrage, no withering scorn. He doesn't pull a gun on her. He doesn't beat her. He doesn't launch a campaign to smear her. He never says, "She owes me" or "She'll pay for this," as if her sin owes something to him ... "But in today's systems of law that ignore God altogether and in hearts too filled with selves, folks demand justice as their own due! "She'll pay for this" means "I'll get that pay!" And we seek punishment to satisfy nothing but ourselves." [p. 109]

Joseph's approach (even before the angel gave him the real story) tell us much about Joseph. Wangerin writes how Joseph had a sensitivity to the law many don't and "resolved to keep the law, but with such lenience that Mary's life will not be destroyed in the process. There will be no accusation, no trial at all, no public shame." [p. 109] What a choice of God for an earthly father!

(And there is time to get one of books ordered and delivered to you, or someone you love, before Advent begins, or as a Christmas gift for the years to come.) This is a great little book. Pastor Seeber

DECEMBER 2021

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Note: 2 special concerts here in December	12/12 Kalamazoo Community Chorale 12/16 Jazz & Creative Institute	<table border="1"> <caption>November 2021</caption> <thead> <tr><th>S</th><th>M</th><th>T</th><th>W</th><th>Th</th><th>F</th><th>Sa</th></tr> </thead> <tbody> <tr><td>1</td><td>2</td><td>3</td><td>4</td><td>5</td><td>6</td><td></td></tr> <tr><td>7</td><td>8</td><td>9</td><td>10</td><td>11</td><td>12</td><td>13</td></tr> <tr><td>14</td><td>15</td><td>16</td><td>17</td><td>18</td><td>19</td><td>20</td></tr> <tr><td>21</td><td>22</td><td>23</td><td>24</td><td>25</td><td>26</td><td>27</td></tr> <tr><td>28</td><td>29</td><td>30</td><td></td><td></td><td></td><td></td></tr> </tbody> </table>		S	M	T	W	Th	F	Sa	1	2	3	4	5	6		7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30					<table border="1"> <caption>January 2022</caption> <thead> <tr><th>S</th><th>M</th><th>T</th><th>W</th><th>Th</th><th>F</th><th>Sa</th></tr> </thead> <tbody> <tr><td></td><td></td><td></td><td></td><td></td><td></td><td>1</td></tr> <tr><td>2</td><td>3</td><td>4</td><td>5</td><td>6</td><td>7</td><td>8</td></tr> <tr><td>9</td><td>10</td><td>11</td><td>12</td><td>13</td><td>14</td><td>15</td></tr> <tr><td>16</td><td>17</td><td>18</td><td>19</td><td>20</td><td>21</td><td>22</td></tr> <tr><td>23</td><td>24</td><td>25</td><td>26</td><td>27</td><td>28</td><td>29</td></tr> <tr><td>30</td><td>31</td><td></td><td></td><td></td><td></td><td></td></tr> </tbody> </table>		S	M	T	W	Th	F	Sa							1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31						
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12/1	Mary Bernhardt
12/3	Paul Leitz, Kasey McGill, Karen Sarver,
12/4	Brian Bauer, Matthew Huberty, Taylor Hurry, Ernest Rose, Benno Rosin
12/5	Landon Bauer, Riley Eastman Andrew Leitz, Anna Schierbeek Anna Schuppel
12/6	Richard Griffith,
12/7	Lorraine Hanna, Richard Wordell
12/8	Angela Parente, Michael Schlack, Charlotte Toy
12/9	Caila Chapman, Jen Pesch, Audrey Hamilton,
12/10	Sara Bussey, Amy Fill
12/11	Tiffany Bierlein, Audrey Stetten, Nicole Villanueva
12/12	Ian Carlson, Karla Morgan, Michelle Rollen, Loretta Rose
12/15	Ayden Emig, Ron Masek, Marirose Meimers, Luke Skuratowicz
12/17	Angelo Waterlander,
12/18	Sharon Dean, Dylan Scheffers
12/20	Lucas Adlam
12/21	Kayla Laurin,
12/22	Charlotte Fill, Lisa Perry
12/24	Jason Curtiss, John Devine, Mary Vandenberg
12/26	Carol Cory, Marta Kellam, Jay Linebaugh, Walter Mutz, Sarah Perry, Mark Schulze
12/27	Megan Bowers, Tammy Parat
12/28	Linden Griffin, Joni LaPointe, Annaliese Ream,
12/30	Isabella Frazier
12/31	Alixandrea Allen, Beatrice Mayer Alexander Parat, Leona Van Antwerp

Parish Report

Deaths

James "Scott" Morgan 11/06/2021



CONCERT

ANNOUNCEMENTS

Sunday, December 12th @ 4:00 pm

Kalamazoo Community Chorale

A group of about 50 women, presenting a
concert of beautiful holiday music



Thursday, December 16th @ 6:30 pm

Jazz Creative Institute

Under the direction of Benje Daneman,
JCI presents a specialty program of
jazz ensembles

KALAMAZOO LOAVES & FISHES

December wish list item: Cooking Oil

**Please place donations in the Gray tubs
under the office windows in the Lobby**

Worship Help for Parents and Children

(It is OK for everyone else to read too!)

This month: HOLY COMMUNION

For Dads and Moms and younger adults: To discuss Holy Communion, we always begin with the Passover (Exodus 12) which was first celebrated on the night that Israel escaped from captivity in Egypt. The Passover meal was Israel's reminder of God's deliverance. The blood of the lambs marked the homes of the faithful. This miraculous rescue set Israel on the path to a land of Promise.

Jesus kept the Passover with his disciples on the night of his betrayal. But in the midst of the remembrance of past deliverance, He added something new! *"This broken bread I share is my body ... This cup of wine that I share with you is my blood."* And soon after that meal with his disciples, Jesus sacrificed his life for once and for all!

The new "Passover Lamb" was slain that all people might be set free. The waters of death were held back that God's people might be set on the path of life. From the earliest days of the Christian Church, Holy Communion was celebrated every time the congregation gathered together. There is no way to underestimate the importance of regular participation in the meal of the new kingdom. And so, our liturgy is centered around both Word (Bible) and Sacrament (Holy Communion). God's gifts are so much more powerful than anything we can create!

Holy Communion is a meal of remembrance, God's presence, and peace! This meal is a foretaste of the kingdom to come; a preview of coming attractions! It celebrates Christ in our midst. It is the wedding feast in which Christ marries himself to his Church. It is the family meal in which our Savior again and again comes to us in a most special way. In this meal we receive the gifts of forgiveness and strength for our daily lives. This is a

spiritual meal for our spiritual lives.

For many years the practice was not to take communion too often for fear of trivializing the meal. The concern of some was that if we did it all the time we might take it for granted and it would lose its special feel. We have rightly returned to an historic tradition of celebrating this meal every time we gather in worship. This is the meal of the family of faith.

For Parents with young children: Talk about your traditions at home such as birthday parties or Thanksgiving meals. Why do you have a certain menu and routine for those such moments? Why are tables decorated and special attention given to the traditions year, after year, after year?

When those questions are answered, it is easier to begin talking about the special meal we call Holy Communion. It is "holy" because God has given it, and He is present with us in this meal in a special way. It is "communion" because it gathers God's family and makes us one with Him. Explain how the altar is a table the whole family gathers around. Since we really can't all fit at once, we keep coming up until everyone has had a chance to "sit" at the table.

A tradition of the last few centuries has been to withhold communion from children until after a time of instruction. We offer the meal to our sixth graders at Zion, but invite younger children to come with their parents and receive a blessing. so they don't feel omitted. This begins an opportunity for parents to begin answering questions and talking about communion with your children at home.

As soon as children express an interest or wonder when they can take communion is the time to start answering their questions and teaching them what communion means. And please, let us know if there are any ways we can help with that effort of love!

Lutheran World Relief Sewing Project

I can't sew!!!! Those were my words when a friend told me the "sewing" group needed help. What can I do?? Can you tie a knot? I can and so I went!! What a wonderful group of ladies. I am the youngest, and I am not young! They are courageous and dedicated and have so many interesting life stories to tell.

I was told that there are many more things to do other than sew. There are at least six steps needed to put quilts together. Then there are the newborn layettes to assemble. These too take a variety steps to complete. Some women in our church are fantastic knitters. Others bring in fabrics for the quilts. These have to be cut up to make the "patch work." Still others piece them together, some iron them and some serge them, and then the part I can do. I tie knots to keep the fabrics together.

This year sixty quilts were sent out to keep cold out of a house, to clothe an individual or wrap up a family and I'm sure much more than that. 98 layettes were sent out and will help insure a warm reception for a new child. We never know where.

I retired from directing the choir, and have been searching for something else that I could help with. I am very glad I did. I kept thinking of a favorite hymn # 381. Hark the voice of Jesus calling. One version; *"If you cannot teach like Peter, if you cannot preach like Paul, you can lead the little children to the Savior's waiting arms!"*

This, like so many things is a work of love for our brothers and sisters in Christ. The group meets only Wednesday mornings from 9:00 a.m. to 11:00 a.m. Come give us a try!

Helen Fierke

2022



Offering Envelopes

Offering envelopes will be mailed in December. Please let us know if yours do not arrive in the mail!

If you wish to contribute through automatic payment, Kindrid Giving authorization forms are available.

Can't find your envelopes or you are interested in receiving them? Please contact Monica by calling 382-2360 or email at Monica@zionkazoo.org.

Thank you for your faithful support of ministry during this challenging time!



Financial Report for October, 2021

ZION: October Giving is over budget by \$4,517. Expenses are over budget by \$3,598.

October ended with a Net Loss of \$2,903. YTD Net Income Loss is \$18,310, over budget by \$16,739.

YTD Giving is down by \$18,195.

FRIENDS OF JESUS PRESCHOOL: Income is under budget by \$4,016. Expenses are under budget by \$4,648. October Net Gain is \$465. YTD Net Income Gain is \$1,813, over budget by \$8,239.

Solid Ground: Income is under budget by \$2,208. Expenses were under budget by \$758.

October Net Loss is \$1,375. YTD Net Income Gain is \$1,725, under budget by \$3,636.

ZION LUTHERAN CHURCH	Current Month			Year-To-Date		
	Budget	Actual	Over/Under	Budget	Actual	Over/Under
INCOME						
Zion Giving & Misc.	52,925	57,442	4,517	286,825	268,630	-18,195
EXPENSES						
Zion Staff Support	31,422	30,981	-441	158,029	152,622	5,407
Office Operations	1,853	724	-1,129	6,763	6,689	74
Church Property	5,225	12,590	7,365	31,975	39,132	-7,157
Education Ministry	1,100	806	-294	3,300	3,785	-485
Evangelism/Missions	50	228	178	150	367	-217
Worship Ministry	488	547	59	2,488	2,434	54
Other Ministries	130	114	-16	975	797	178
Music Ministry	2,250	1,950	-300	8,800	9,475	-675
Finance Ministry	9,370	6,383	-2,987	46,850	43,420	3,430
Zion Haus Ministry	259	412	153	1,296	2,141	-845
Missions - General	4,600	5,610	1,010	27,770	26,078	1,692
Total Expenses	56,747	60,345	-3,598	288,396	286,940	1,456
INCOME LESS EXPENSES	-3,822	-2,903	-919	-1,571	-18,310	16,739
FRIENDS OF JESUS PRESCHOOL						
INCOME						
FOJ Income	4,575	559	-4,016	13,970	2,570	-11,400
FOJ Staff Support	4,102	0	-4,102	17,456	231	-17,225
FOJ Operations Expenses	640	94	-546	2,940	526	-2,414
INCOME LESS EXPENSES	-167	465	632	-6,426	1,813	-8,239
SOLID GROUND						
Solid Ground Income	10,065	7,857	-2,208	53,544	49,738	-3,806
Solid Ground Expenses	9,990	9,232	758	48,183	48,013	170
INCOME LESS EXPENSES	75	-1,375	-1,450	5,361	1,725	-3,636
BALANCE SHEET						
	6/1/2021	10/31/2021	YTD Change			
ASSETS						
Cash	86,738	117,433	30,695			
Investments	188,271	188,719	448			
Other Assets	8,046	20,306	12,260			
TOTAL	283,055	326,458	43,403			
LIABILITIES						
Payroll	5,030	4,612	-418			
Dedicated Funds	132,481	192,800	60,319			
Unrestricted Funds	145,544	129,046	-16,498			
TOTAL	283,055	326,458	43,403			
MORTGAGE LOAN BALANCE	\$680,754					
Dedicated Accounts with Balances over \$3,000						
Youth Ministry	\$6,799	FOJ Estate Gift	\$3,140			
New Staff	\$50,000	FOJ Fundraising	\$11,518			
Ins. Claim Water Damage	\$6,483	Benevolence/Wise	\$5,476			
Future Debt	\$30,000	Besser Ins. Checks	\$8,293			

Monthly Publication of

Zion Lutheran Church

December

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CHANGE SERVICE REQUESTED

Christmas Worship Schedule

Christmas Eve

5:00p.m. & 6:30 p.m. Worship Service

8:00 p.m. Worship Service and Communion

Christmas Day

10:00 a.m. Worship Service



Wise Men and Women Still Seek Him