

Looking Up | Reaching Out



## ZION LUTHERAN CHURCH

# Harbinger

**August 2022**  
**Volume 154 Number 8**

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When I lived in Toledo, I was always ready to for walleye fishing on Lake Erie. One Friday my neighbor said he was fishing early Saturday morning and wondered if I was interested. He promised to be back by noon as he had a wedding to attend. That was fine as I was performing the ceremony and needed to be back as well. The wedding wasn't until 5pm so I knew there would be time, as long as we had no problems with the boat. (Luckily we didn't.) We got back by noon, but there was a minor detail I hadn't considered. After cleaning a dozen walleye, I headed home for a long shower and lunch before I headed to church. As I was eating I was aware my hands still had the peculiar odor of slimy worms and the aroma that came from gutting and fileting fish. In other words, my hands smelled like fish! More baking soda and most of a bottle of lemon juice finally seemed to do the trick. I headed to church, but in the car, but I kept smelling the odor I thought I had left behind. Whether it was there or just in my imagination didn't matter. I was concerned. Anyone who got close would know what I had been doing without having to ask. Besides, the smell of fish guts and worms didn't seem ripe for the tuxes, gowns, flowers and happy couple that were the main attraction. I washed and scrubbed my hands again, and again, before the ceremony. No one complained. I assumed I was clean. But I did keep my hands in my pockets as often as I could. That memory reminds me of how often our mistakes and missed opportunities can leave an odor of discomfort or hurt, which causes us to wonder how and why we made the choices we made to cause such a situation to exist. God's forgiveness is a gift we are anxious to embrace, but there are always remnants in our memory and the lives of others whom we have hurt, whether it was intentional or not. Forgiveness helps but it still takes time for such unpleasant odors or memories to be erased. That is a reminder before we rush into any situation. Look before you leap and think before you speak are good lessons to remember. It can make a big difference later on.

Pastor Seeber

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## SOME IMPORTANT UPDATES

It has taken much longer than any of us supposed would happen, but we are doing all we can to embrace our new normal here as the Body of Christ at Zion.

**The Church Library** is a resource for all of our members, and we have a faithful ministry team who has been spending this summer removing resources that have not been useful, are dated, or maybe no longer appropriate.

Books have been added and we remind everyone to please return books promptly that you might check out as others might also be looking to use them.

We have a plan to begin stocking some of the books mentioned in sermons and Harbinger which might not be available in our local libraries. Marirose Meimers, Carol Daenzer, and Lila Stoffel have been very busy and would appreciate suggestions for resources they might consider adding.

**The Gallery in Blends** is a resource which might also be of interest when guests and visitors are brought into the building. Our ministry team is working on a schedule of displays and revisiting the mission and purpose of this resource.

A current discussion has to do with what makes art "Christian?" Is it the subject matter, the faith of the creator, or something else?

Hopefully you have noticed the recent displays, and will keep your eyes open for new ones. And, please let us know if you have suggestions or would like to contribute your efforts to this ministry.

**The Call Process** for a new Senior Pastor continues. The District President is putting together a new list, and four new names were submitted by the congregation.

**Returning Exiles** continue to be a concern in every part of the world. There are places where people are pushed out of their homes by circumstances beyond their control. And some people leave familiar places simply to forget what is behind and start over again.

Every community has its share of exiles for the similar reasons. Marriages end. Children leave for college or a new job. Disasters need to be put in the past, and fresh starts are often the best form of healing.

Covid has changed all of us in ways we have not yet all figured out. In many ways it speeded up the inevitable changes that are always a part of life with its ups and downs. In a real sense, we are always exiles of times, places, schedules, and traditions that are no more. Some have moved forward with eyes wide open while others yearn to return to what will never be again.

We have attempted to keep ministry vibrant, relevant and faithful to the love of God, as well as the love we are called to share. Some efforts were inspired, others yielded little fruit. But we live by grace and trust that we will always be forgiven where our brokenness has made us frail, and given blessings and support when we trust God more than our self importance or selfish needs. The cross is a reminder of both failure and triumph, life's brokenness and God's healing.

As we near the end of our summer season of relaxing, rejuvenating, and reconsidering what life will be like when kids are back in school, golf leagues conclude, vacations are over, and cottages are closed, we long for exiles to return and welcome those who are longing and looking for a community of faithful people who are not perfect but feel called to celebrate God's love and learn to better reach out and love His world. No family, no community, no congregation is perfect. But never forget how grace is geared for all exiles to know they are home.

## The Challenge of Living in an Imperfect World

There are so many games people learn to play (or get dragged into.) They often provide lessons we hadn't expected. For instance, when rules are changed in the midst of a game, confusion is created. Confusion can create tension. Finally we wonder what is more important, the rules or the reason for our being together?

When rule changes favor me, I am happy, and when they do not, it is easy to get angry or frustrated. Life is like that as we become so used to certain realities that we are caught off guard by changes in the rules or playing field, no matter what the reason might be. At such times, it is easy to forget why we have been so used to what we have been used to.

We might even forget why we even started buying what we buy, eating what we eat, or voting how we vote as we evolved into certain set of guidelines or expectations that are never challenged or even considered.

But rules in one time and place can be different than in another. They can change all the time depending on changing values or political climates. Daily we have to figure out how to live with changes that make things different than we have been used to, which sometimes swings to our benefit and other times not. That can lead to strong emotions and even unpleasant reactions.

We forget in such moments of change everyone is either a winner or a loser. We can neglect the reality that losers wind up feeling like winners and previous winners wind up as losers. It happens! But our focus is so much on our perceptions, demands, and needs it is difficult to walk in someone else's victory or defeat. So what are we to do? Do we cling to those in our same boat and lash out at others, or feel joy when the tables are turned our way? You do know what I mean!

Or, do we take time to remember what the purpose and priorities of our existence is all about in the first place and use that reality to temper and adjust or modify our thoughts, behaviors, and reactions? What games teach about competition and unexpected differences, provides valuable lessons for everyday living.

As Christians, we have an easier time than those whose values and rules are based only on personal desires, demands, and wishes rather than the unchanging love of God. As God is creator of all, and our call is to mirror him, we have a head start on how we engage in the game of life (which isn't a game after all!) Being called to love God and neighbor, we already have been given the most important rules which will never change. The problem for imperfect people is sometimes we get more engaged in arguing about rules than remembering what the value and purpose of life and living is about in the first place. If we keep our love for God and neighbor as the main rule, we have a head start on whatever we encounter as we walk through life (no matter what!)

All life is God's creation, and he invites us to join him in making the most of the gifts and blessings he shares. Whether it is the air we breathe, food we eat, or relationships we share, every action or reaction should be undertaken with the awareness we are caring for God's gifts. That will change how we react to the inevitable and broken lives that are par for the course. Even better, when we get confused or make wrong moves, God's forgiveness allows us a fresh start. His love allows our priorities to have a new focus.

Out of love for him, love is how we are taught to treat each other. Life is not our jar of marbles to control or fight over, but a beautiful gift in which we can mirror and share a forgiving, servant love that has changed the world!

## CATECHISM REVIEW:

*(This is our monthly review, for adults, of the topics and meanings of Luther's Catechism)*

### 10 Commandments (Context and Purpose)

Understanding what the Commandments mean needs to be flavored by why they were shared. Israel's twelve tribes had lived in Egypt for 400 years. They had gotten used to the customs and deities of the Nile, and saw themselves only as unwilling servants of the Pharaoh. Many kept the religious traditions of ancestor Abraham alive, but many had not.

After the miraculous plagues and Red Sea deliverance, the newly freed slaves gathered around the holy mountain of Sinai. This is possibly where Moses had encountered God in a burning bush when he answered the call to "set my people free."

These children of Israel didn't have a clue where they were going, how they would get there, or what it meant to live as free people. Most only knew the "gods" of Egypt. As God gathered them around the "holy mountain," he revealed himself to them as the God of Abraham, Isaac, and Jacob (Israel.) He called them "my children." And he gave them his "Words" or, "commands."

God began by introducing Himself saying "I am the God who brought you out of Egypt!" (Ex. 20:1) That established his credentials and let them know who was talking. They had seen his power and knew that their freedom was his gift to them. They were under his protection and were in a relationship that God had established.

Before Israel could leave the desert or enter a land with new distractions, pagan deities, and juicy temptations, they had to know "whose" they were and "how" God expected them to live. The commandments did that.

It is no different from a parent, whose love for her children is so great that she says, "here is

what I expect of you!" Being obedient children is not to make our parents love us, but because we know we are loved. It is about a response on our parts to the undeserved love which is offered first.

When we know we are loved, we are more inclined to respond with love. Too often we think of commandments as rules to "make God love us." But always the focus has been clear. Because God loves us, He has given us these "words" that we call "commandments" or "law." God doesn't love us because of what we do! But because He loves us, we are live out of a response to that love. These words of God shape that response.

But there is more! Keeping these commands is not just about "life in the family" but also about life "outside the family." Much of the journey through the desert was "confirmation class" for Israel. Again and again, Moses reviewed what it meant to be God's people.

This was important because choices would be difficult once they were surrounded with a bountiful land and the temptations of a pagan culture.

They would live in a society that was focused on "me" and "mine" and "getting what you wanted." (Sound familiar??) So Moses told them (Deut.4:6-8) that another reason for them to keep the law was one of "witness." He said others would notice their love for God and each other and learn through them that there is only one true God.

Later, he prophet Isaiah (49:6) would say a similar thing as he announced God wanted his people to be a "light to the nations." Next month when we review what the individual laws mean it will make much more sense when we have reflected upon the purpose and background for God to gather former slaves in the desert and give them marching orders — all to prepare them for life in the land of milk and honey. (And that is same for you and me!)  
Pastor Seeber

## Spiritual Growth / Christian Education

Some assume worship is only for adults and Christian education is only for kids — the truth is both are necessary for all! As with any aspect of life, life-long learning is the key to continued maturity and growth. So just as worship is for all ages, so is our spiritual growth.

Faith is like a seed planted by God, which comes along with the nutrients and fertile soil for such a living gift to grow. God offers the warmth of the Son and the gentle breeze of the Spirit. Faith is a gift that is alive, but without proper care and nurture it can wither and die. Remember the parable Jesus told about a farmer who went out to plant seed?

Some fell on rocks, some amidst thorns, and some on fertile soil. God plants but we are called to be the gardeners of God's gifts. Worship, Bible study, fellowship, and prayer are all fertilizers and injections of life into our faith. Faith is a gift we have the responsibility to care for and use!

Would you invest in a house and not take care of it? Or spend good money on a car or furniture and not take care of them? Why is it so easy to neglect the gift of faith, or give it a lower priority than going to the movies, taking a vacation, or enjoying a club or sports that seem so important at the time?

For that reason, Christian education (our means of fertilizing, nourishing, and nurturing God's gifts in our lives, begins at Baptism and continues until the day we are welcomed into the kingdom of Heaven. We celebrate Baptism in worship because of its sacramental nature, but also to reaffirm the beginnings of spiritual growth in our own lives.

Our Sunday children's classes have many aspects, but are all related to growing and nurturing a young faith. We want our children to become familiar with Bible stories, so that when they reach confirmation classes they

already have a background on which to build. They are also learning about worship, servant love, and Christian fellowship, in appropriate ways for their ages. As they grow older, they learn about and participate in the meal of Communion. Our middle school ministry builds on this in ways conducive to their stage in life, helping them to discover how worship, education, and servant love are all tied into the lifestyle of faith. As they begin to face so many choices and decisions it is important to integrate faith into every part of their lives. Our goal is to help parents with that process.

Why should any of this end at the end of 8th grade when so much has been invested in the start? Would you plant a vineyard and when the grape vines finally start to mature not keep working so the harvest is all that it can be? Education is a hallmark of the Lutheran tradition. That is why Luther translated the Bible into worship and wrote hymns and catechisms that helped parents and adults to learn more about faith.

As high school and college students move into the adult world, the continued nurture of faith is a gift that offers guidance and strength for the complicated choices of life yet to come. Adults deal with relationships, parenting, grief, estate planning, ethical and business decisions every day. Our spiritual growth assists in living spirit-filled lives.

Prayer, Bible study, devotional reading, and wrestling with issues of faith are important for a maturing faith! Education in the Church is no different than in our profession or daily lives. We do need to keep growing! As with everything, it is a matter of priorities and new patterns in our living. We have many resources to offer. Ask Aaron or Pastor Seeber if you don't see something which will be helpful for you!

And please share with us what has worked for you! (A seed has been planted...)

# Youth News

## **High School:**

### Summer Study

August 1, 5:30pm @ Grube's  
House

August 17, 5:30pm Mod Pizza

## **Middle School:**

### Confirmation Camp

Confirmation Orientation Camp  
is August 9th and 10th  
9am—1pm

Please make this a priority as 6th  
graders will be having 1st  
Communion instruction and  
7th and 8th graders will start  
building community!

## Echoes

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

As I waited in line at customer service I felt highly suspicious purchasing \$600 of gift cards in \$25 amounts. The line behind me kept growing as the cashier scanned each of the 24 preloaded cards and then had to swipe his manager card. As we neared the end and the total came up, the credit card reader seemed to take forever, too. All in all, about a 10 minute “inconvenience.”

At the packing event, we gave the representatives from the YWCA the bag of gift cards to use as they saw fit. Then they disappeared for 20 minutes! One of them later approached me and apologized for leaving...she explained that she had been crying (in relief) as they just found out they had lost a source of funding. This bag of gift cards was an absolute answer to prayer—a Godsend. Rather than explaining to a couple families that they wouldn't be able to help them this time, they could head back to the Y and hand them a couple of the gift cards to help provide basic needs.

What seemed like an inconvenience, turned out to be God at work.

# Family Life

FAMILY MINISTRY NEWS

## Family Events

**-Growler's Game August 13th. Email Aaron at [dcegrube21@gmail.com](mailto:dcegrube21@gmail.com) or call the church office for tickets 382-2360. First come first serve as we only have 60 tickets available.**

**-Church Picnic August 28th. Events and entertainment start at 4:30pm, dinner at 5pm. [RSVP—Kiosk or Call Church Office](#)**

### CRUCIAL CONVERSATIONS

When was the last "crucial conversation" you had? Who was it with? What made it "crucial" and why did you have it? Crucial conversations are a part of life...or at least they should be. Whether it's setting boundaries with a teenager, sharing vulnerable emotions with a spouse, or explaining what's going on in the world to a young child...some conversations need to be had in order for healthy functioning. But so often we shy away from these critical moments. Rather than explain to our young child what's happening and what it means, we let them continue on in ignorance. Rather than address hurtful behavior with our spouse, we are passive aggressive. Rather than set the boundary and stick to it with our teenager, we let them "enjoy" freedom and their youth. These are not healthy! As families who are trying to model the love of God in our relationships, understanding and practicing healthy conversation is soooo good. In a world that doesn't want to listen or show care, we need to step up and model some Christlike behavior. Behavior of grace, actions of love.

## CAMPUS MINISTRY

June 2022 was an unusual month. In the early part of June, I tested positive for COVID. My symptoms were the standard cough, scratchy throat, and fatigue. Fatigue was the strongest symptom.

Right as soon as I was able to come out of quarantining, my sister in Tennessee called to let me know that hospice told her my dad did not have much time left here on earth and family needed to come to town.

As you all know, my dad passed away on June 22nd and his funeral was on June 27th in Tennessee.

I continue to be thankful and blessed by the incredible outpouring of support and love by the members of Zion. Your cards, calls and prayers, along with your hugs and comfort have been a huge blessing. Thank you to all of you!

When I got back from Tennessee in late June, there was another reminder of God's provision and care.

Before I left for Tennessee, I had sent out our annual campus ministry newsletter to WMU alumni.

When I opened the mail after returning home, there were 7 different alumni that sent in a combined total of \$4,000 in donations to Solid Grounds.

Also, at my family's request, donations in honor and memory of my father were designated for Solid Grounds. A little over \$2,100 in both checks and online donations have come to Solid Grounds in honor and memory of dad.

Between now and August, we have several projects we will be working on at Solid Grounds. We will be painting both the living room and kitchen at Solid Grounds. We are also planning on putting in new vinyl flooring in the kitchen and hopefully adding new, modern furniture in the living room.

Thank you again for your support and kindness and God's blessings to all of you.

Pastor Mark



## UNDELIVERED ZION EMAIL

An increasing number of emails are being blocked or routed to spam / junk folder by your Internet providers.

Email is one of Zion's fastest ways to get news out to the largest number of members.

With more of our emails being blocked, it has become a larger problem over the past several months.

**PLEASE, YOU CAN HELP....**

Add [zion@zionkazoo.org](mailto:zion@zionkazoo.org) to your email contacts.

Or

If you find a zion email in your spam/junk file, moving it to your **INBOX** should allow future zion to be delivered correctly.

Also, make sure we have your **current email address**, please.

## Putting a Smile on A Child's Face

Getting new school supplies is always a fun experience and we can give children this joy by donating items for those in need. Sales have already started, so be watching for them. You may bring your items to church and put them in the containers in the hallway. We will be donating our supplies to **Community In Schools Kalamazoo**. This organization provides materials to needy children throughout the year. If you have any questions, please call Jayne Mayer 375-8342

Items needed:

- \*spiral bound notebooks
- \*2 pocket folders
- \*scissors
- \*rulers-12 inches
- \*pencils, (regular and colored)
- \*erasers
- \*crayons/washable markers
- \*glue-sticks and bottles
- \*pencil sharpeners
- \*mechanical pencils
- \*ANY OTHER ITEMS YOU LIKE

Thank you, Zion, for reaching out with Jesus' love and putting smiles on the faces of many school children.

## KALAMAZOO LOAVES & FISHES

The wish list item for **August is Whole Grain Pasta**. Please place donations in the gray tubs in the Lobby

Thank you!



## TAILGATE

**AUGUST 7<sup>TH</sup> 11:00A.M.**

JOIN IN THE FOOD AND  
FELLOWSHIP

SIGN-UP ON THE KIOSK  
OR CALL THE CHURCH  
OFFICE 382.2360

**BY AUGUST 4<sup>TH</sup>**

**Need a break? Want some support? Do you miss community?**

Come on over for a relaxing morning, conversation, playtime, and of course coffee and treats!

We are a group of moms, dads, grandparents, or any caregivers of newborns through five year-olds to find some support, socialize, and just have some fun opportunities you might not regularly have.

Join us August 9th and 23rd for some fun!

Stop on over anytime between 9am-11am. Program begins at 9:30am.

You can register at <https://forms.gle/waYvcZyeArt5VK5A8> or



or just stop on in!

Zion Lutheran Church is located at

2122 Bronson Blvd in Kalamazoo

**Book Review.** “Art and Faith; A Theology of Making.” Makoto Fujimura. Yale Press. 2020.

This is a wonderful book for anyone interested in faith and the creative energies and interests of our daily lives. Fujimura is a world class artist who is guided by his Christian faith.

I would suggest reading it in a devotional and contemplative way, and then read again.

Fujimura is guided by the power of Genesis and God's role in creation. As an artist, he is used to making things, but has come to understand the same passion to create is part of who we are as children of God. He believes we should all understand we are more creatively inclined than we might appreciate at first blush.

I do not have adequate words to explain how wonderfully Fujimura blends faith and art into a single discipline that explains what it means to be creative and loving children of God. For an artist of his complexity to be able to fashion words as well as his painting is incredible. Too often theology is dry and difficult to follow, just as many works of art aren't easily understood by all. He is able to bridge that gap and open new insights I have never heard anyone share so clearly.

He uses examples from his own efforts in traditional Japanese techniques of pottery and painting, as well as discussions about the healing of Lazarus and the power of bread and wine. His vision as an artist brings life to the words he uses. If you know person of faith who appreciates art, or an artist who is a person of faith this book is for them.

I was fascinated by his description of a traditional Japanese art form of repairing broken pottery (“kintsugi”) and how he used that to better understand God's grace. The Japanese word “kin” means gold, while “tsugi” means to reconnect. This ancient tradition glues broken pieces back together and paints gold on the cracks, so that there is

a new beauty in a pot or cup that is restored to usefulness again. Fujimura uses that imagery to discuss grace and how God takes our broken lives and restores them to a new usefulness and beauty unimaginable without the creativity of a loving God who never gives up on his creation!

What a reminder of the power of the visual arts to bring color to the words and meanings of faith! The idea of broken lives becoming beautiful lives, defects and all is the basis of what we believe the Gospel is about. Here is a sample of how Fujimura explains Gospel:

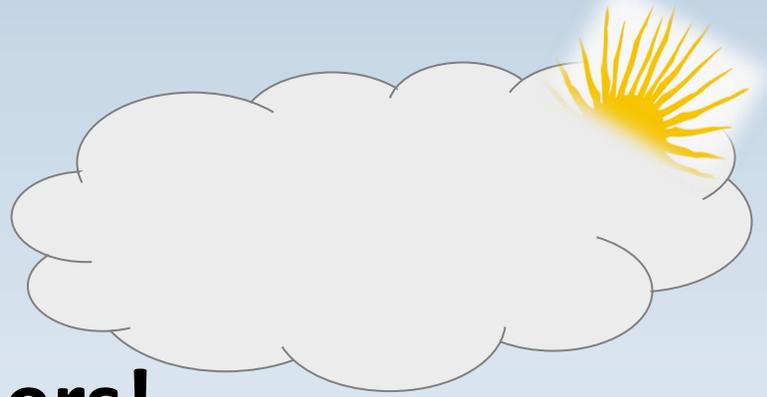
*“The Gospel begins with the awareness of our brokenness. The Fall created a schism between humanity and God caused by our desire to become like gods. Christ came not to “fix” us, not just to “restore, but to make us a new creation ... The resurrected Christ still bears the wounds of the crucifixion. Through these sacred wounds a new world is born; through the revealing of the wounds still impeded in the new body of Christ our faith is given (see John 20:24-29 for the resurrected Christ's encounter with Thomas.)” [p. 45]*

When I go to a gallery to view paintings, pottery, sculpture, or photographs, I feel as if I am seeing real art. Fujimura is a real artist, in that sense, but his message is that God the creator has called all of us to be artists who create by our love with the gifts God has given us to shape and mold. He writes:

*“The Bible begins in Creation and ends in New Creation. Everywhere in between is the narrative of the broken people of God somehow being invited back and back again to establish this relationship with the Creator, and to be makers of the New, as heirs to the greater reality that this God is all about.” [p.150]*

This is a book to be savored slowly and read again, and again, and again. Pastor Seeber





# Kalamazoo Growlers!

**Saturday, August 14th at 6:35 pm (Food starts at 5:00pm)**

**Tickets are only \$10/adult! Kids 18 and under are FREE!**

Join other Zion families and friends on the annual trip to the Growlers!

Family Ministry is covering the cost of kids 18 and under, so they are free! Tickets are first come/first serve and we only have 40 tickets this year. This event is open to everyone in Zion's congregation, Friends of Jesus Preschool, and family/friends. Ticket includes access to the tailgate area (unlimited food) which is open prior to the game (5pm). To sign up, contact Aaron at [dcegrube21@gmail.com](mailto:dcegrube21@gmail.com) or visit the sign up:

<https://signup.com/go/VdTKPmz>



# Church Picnic

## When

**Sunday, August 28th**

**4:30pm Games, Activities, Fellowship**

**5:00pm Dinner**

## Where

**Zion “Horseshoe” (turnaround  
area by the Sanctuary)**

**RSVP BY AUGUST 21ST —**

**SIGN UP ON KIOSK OR  
CALL CHURCH OFFICE 382.2360**

**All ages  
event**

**NO NEED TO  
BRING  
ANYTHING  
BUT  
YOURSELF!**

**FREE**

**Bouncehouse,  
games, outdoor  
seating**

**Fried Chicken  
and sides**





<b>AUGUST 2022 WORSHIP LEADERS</b>				
	<b>AUGUST 7</b>	<b>AUGUST 14</b>	<b>AUGUST 21</b>	<b>AUGUST 28</b>
<b>Acolytes 8:00am</b>				
<b>Acolytes 10:00am</b>				
<b>Head Ushers 8:00am</b>	Dave Mayer John DuBois	Larry Harding Rich Rakow	Matt Simmons Walt Kohnke	Steve Weber Mark Schoonbeck
<b>Head Ushers 10:00am</b>	Ken Lundquist Dave Barak	Steve Nuyen Dennis O'Brien	Joe Zerbel Garr Gast	Ken Lundquist Dave Barak
<b>Communion Assistants Saturday 5:30pm</b>	Mike Schiak	Joanne Bowes	Ted Maxson	Joanne Bowes
<b>Communion Assistants 8:00am</b>		Matt Simmons	Rita Linnenkugel	Rita Linnenkugel
<b>Communion Assistants 10:00am</b>	Lorraine Hanna	Karen Stokes Chapo	Garr Gast	Jon Tomer
<b>Lectors 8:00am</b>		Carol Daenzer		Andrew Niedbala
<b>Lectors 10:00am</b>	Erin Hampshire	Jill Hamilton	Janis Dinda	Chris Wilkins
<b>Altar Ministry Saturday 5:30pm</b>	1. Arlene Masek 2. Melissa Noseworthy	1. Arlene Masek 2. Diana Moulton	1. 2.	1. 2.
<b>Altar Ministry 8:00am</b>	1. 2.	1. Larry Zerbel 2. Joe Zerbel	1. Larry Zerbel 2. Joe Zerbel	1. 2.
<b>Altar Ministry 10:00am</b>	1. 2.	1. Vickie Asaro 2.	1. 2.	1. Vickie Asaro 2.

**Please Note: There are several Volunteer opportunities in August unscheduled due to many not being available. Please contact the Office if you are available to assist. Thank you!**

**Financial Report for June 30, 2022**

**ZION:** June spending exceeded giving by \$15,964.

YTD giving under by \$2,622- YTD spending over by \$5,439.

Questions? Please email Don Klug at dakdwk@msn.com

**Solid Ground:** June income exceeded spending by \$1,336.

YTD giving under by ~~\$212-~~ YTD spending over by \$325.

ZION LUTHERAN CHURCH	Current Month			Year-To-Date		
	Budget	Actual	Over/Under	Budget	Actual	Over/Under
<b>INCOME</b>						
Zion Giving & Misc.	48,891	46,269	-2,622	48,891	46,269	-2,622
<b>EXPENSES</b>						
Zion Staff Support	30,854	30,565	289	30,854	30,565	289
Office Operations	1,305	1,849	-544	1,305	1,849	-544
Church Property	7,082	9,430	-2,348	7,082	9,430	-2,348
Education Ministry	0	1,408	-1,408	0	1,408	-1,408
Evangelism/Missions	0	12	-12	0	12	-12
Worship Ministry	300	333	-33	300	333	-33
Other Ministries	135	511	-376	135	511	-376
Music Ministry	1,620	2,025	-405	1,620	2,025	-405
Finance Ministry	9,365	9,365	0	9,365	9,365	0
Zion Haus Ministry	1,133	721	412	1,133	721	412
Missions - General	5,000	6,014	-1,014	5,000	6,014	-1,014
Total Expenses	56,794	62,233	5,439	56,794	62,233	5,439
<b>INCOME LESS EXPENSES</b>	<b>-7,903</b>	<b>-15,964</b>	<b>-8,061</b>	<b>-7,903</b>	<b>-15,964</b>	<b>-8,061</b>
<b>SOLID GROUND</b>						
Solid Ground Income	10,992	10,780	-212	10,992	10,780	-212
Solid Ground Expenses	9,119	9,444	-325	9,119	9,444	-325
<b>INCOME LESS EXPENSES</b>	<b>1,873</b>	<b>1,336</b>	<b>-537</b>	<b>1,873</b>	<b>1,336</b>	<b>-537</b>
<b>BALANCE SHEET</b>						
	5/31/2022	6/30/2022	<u>YTD Change</u>			
<b>ASSETS</b>						
Cash	70,269	48,518	-21,751			
Investments	189,391	189,491	100			
Other Assets	3,430	9,455	6,025			
<b>TOTAL</b>	<b>263,090</b>	<b>247,464</b>	<b>-15,626</b>			
<b>LIABILITIES</b>						
Payroll	2,616	3,297	681			
Dedicated Funds	121,187	120,824	-363			
Unrestricted Funds	139,287	123,343	-15,944			
<b>TOTAL</b>	<b>263,090</b>	<b>247,464</b>	<b>-15,626</b>			
<b>MORTGAGE LOAN</b>						
Balance 5/31/2022	\$581,555.70					
Monthly Payment	\$6,350.00					
Additional Principal	\$4,909.78					
<b>Dedicated Accounts with Balances over \$3,000</b>						
Youth Ministry	\$10,618	Ins. Claim Water	\$5,283			
New Staff	\$50,000	FOJ Fundraising	\$11,518			
Ins. Payments	\$8,811	Future Debt	\$21,008			
Besser Benevolence	\$5,129					

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Trust in the LORD with all your heart;  
do not depend on your own understanding.  
Seek his will in all you do,  
and he will show you which path to take.

Proverbs 3:5-6