



Harbinger

June 2020
Volume 152 Number 6

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My wife had prepared a surprise 40th birthday party. She did all of the planning, without me even having any inkling of what she was up to. It happened on Saturday, my normal grass cutting day. I finished the grass at about the time I usually did. Heading upstairs for a shower, she pushed me to make it quick. I thought nothing of it but when I came down I was overwhelmed by seeing the back yard was full of friends who immediately shouted "Surprise!" (Pretty neat, huh? She really pulled it off.) I was speechless and caught completely off guard, but for a different reason. Two days earlier we had gotten the life changing news that she had incurable, terminal cancer! She and I were still trying to sort through that news which had no good prognosis. We hadn't figured out how to tell our three children. I was so overwhelmed with sadness I had forgotten it was my birthday. But Suzie decided not to make any changes to our routine. The real surprise was that we were living with a different reality than our friends. We were preparing for a death to come while they were joyfully celebrating life. Without knowing it, they helped us celebrate life as well! Several weeks later they all would know, when we were ready to talk about it. I still marvel at the selfless love and confident faith of my wife who didn't want her "condition" to interfere with a day that she thought was worthy of joy. It should have been no surprise to me, but that was how she spent the next two years of her struggle with cancer! Every day was special, as she decided the surprise of cancer would not be more powerful than the greater daily gifts of family, faith, hope and love. She gave me and everyone who knew us more of a birthday gift than anyone has ever been given. And such a surprise response to the world's greatest fear became the parable in our lives for how faith in the miracle of Easter can surprise even the fear of death. Just as Jesus caught the world off guard with an empty tomb on Easter, she surprised us with her ability to let that powerful gift bring daily miracles into her struggle ... and ours today!

Blessings! Pastor Seeber

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The Plan for Resuming Worship at Zion

Beginning on Sunday, June 14 at 9:30 am, we will begin a gradual, staged process for resuming worship. This comes out of weeks of discussion among staff, directors, and the medical community. The size of our facilities and diversity of needs create logistical hurdles we are taking into account. There is no way once the building is open, to keep everything "clean" anytime it is open. Masks, sanitizers, and gloves are in short supply, and we have no way of guaranteeing to have such resources always available.

Our online presence (Facebook, Website, and YouTube) and weekly sermons on WKZO will continue no matter what! We will adhere to appropriate safety guidelines.

Stage 1: June 14

On June 14 we will offer a "parking lot" worship service at 9:30 am. "Rain or Shine" People will stay in cars or sit in lawn chairs in front of each car. Social distancing is required!!! **The building will not be open.** We will have live music as people arrive and will listen to the WKZO sermon on car radios! There will be prayer and benediction as we conclude, and music as you leave the lot. We will have a handout with instructions and brief liturgy. There will be no communion for the first several weeks.

Our goal is to create an opportunity for those who want to worship together, while keeping everyone in a safe environment. This will allow members to see and talk with other members (from a distance) as we begin to regain the fellowship feel all are missing.

Stage 2: Early in July

We will assess how things develop, both from the standpoint of disease progression and the needs of our members. At this stage we will begin "live worship" (still in the parking lot)

either through a sound system or transmitted by FM transmitter to car radios. This will allow a more normal service, but will still be outside. Social distancing will still remain in effect.

*It is possible that we **might** begin to distribute communion at the end of worship (car by car) as people drive under the overhang. This would be only for those comfortable doing so. Wafers would be placed in individual "pill cups. Wine would be in individual cups. This is not definite, yet.*

In this stage or the next we might add a brief, confessional and communion service on Wednesday and/or Saturday evenings which would allow us would space out the people so not as many would be here at one time.

Stage 3: Sometime in September. Assuming the disease progression has slowed down and members are ready for more, we would begin to utilize the sanctuary. **We will keep you informed as to worship times!**

When we resume a second service on Sundays, we will rope off sections of pews so early and late would use different areas. We will maintain spacing and offer communion as we had done in the drive through phase.

This will require MUCH MORE assistance from ushers and ALL OF YOU, to keep distancing, and restrooms clean. The REST OF THE BUILDING might possibly remain closed. This is all dependent on how everything progresses.

The plan could speed up or slow down as conditions warrant. We know many will not be comfortable participating at all (for health reasons) until there is a genuine sense of an "all clear." We also understand that our new "normal" will include a heavy presence on Facebook, YouTube and the like, no matter what else is happening. Thank you for your patience, understanding, and prayers for all of us and for each other, as we see how things progress. Blessings! Pastor Seeber

Catechism Review: Lord's Prayer (Part 5)

"Teach Us To Forgive"

Do any want sins piling up on our scorecard of life? Like a waterfall washing away all mistakes, we want God to forgive and forget! We don't want anyone, especially God, holding anything over us. Right? But, when it comes to forgiving someone who has hurt me – well then we are not so sure. Forgiveness is easy to ask for but hard to share with someone else. And yet in this prayer it sounds as if Jesus wants us to tell God that we DO forgive everyone, everything, and are asking for the same treatment from God.

But wait! Do we forgive? And if so, is that why God forgives us? This sounds like forgiveness is dependent upon our actions. Or are we missing something? In Matthew this is translated "Forgive AS we forgive." Do we really want our treatment by God based on our treatment of others? Don't we really want God to forgive us even when we don't forgive others?

What is Jesus up to? This is troubling! For if that were to be the case, would any one ever be forgiven? And what about grace? Doesn't God love and forgive despite our sinfulness? So what is the point? Shouldn't these be unrelated issues? "God forgive me. Thanks. Now, there is that matter of how I forgive others ... can we save that for later?"

Let's think through this slowly, together. Forgiveness is a reality! God forgives ALL sin! Period! Jesus died to forgive ALL people, whether deserving or not. Yet, until someone admits sin and celebrates God's forgiving and forgetting, are they truly "forgiven?"

For example, if I had a million dollar trust fund, but was not aware of its existence, would I really be wealthy? Even if I knew the funds existed, I wouldn't be wealthy unless there was a way to get the cash into my hands. So it is with forgiveness. The gift is real. But to BE

forgiven, one must open their arms to receive the gift. Forgiveness binds the broken, mends the torn, and repairs the loss of God's good creation! It is the ultimate Superglue. But Superglue doesn't do any good in the tube. And even when the glue is poured out, broken pieces must be held together until the glue bonds them as one.

In the same way, IF someone doesn't reach out and embrace God's gift, forgiveness will dry up and be wasted. God gives, but we must receive. Forgiveness only has meaning for the forgiven. Healing only has value for those who know that they were sick. How many die without even knowing they are lost? How many live as orphans, unaware of a loving heavenly father? Who do you know who struggles with the brokenness of sin unaware of where to turn for healing and health? Forgiveness heals! And those who are healed learn to heal.

Being showered with forgiveness opens our eyes to the importance of splashing others! What right do I have to withhold such love from another? Shouldn't "forgiven people" be "forgiving people?" We might better understand this prayer if we were to say, "Dear God, thanks for the gift of forgiveness – now help me to show thanks by sharing this gift with others." And that is the point.

Forgiveness overflows like a faucet that won't turn off. It escapes like light from a room full of windows. Once this "loving forgetfulness of God" started flowing at Calvary, it became an infinite source of energizing, healing love that continues to explode and surround the entirety of creation. What God has let loose can't be turned off or hoarded for our use alone. If one refuses to forgive, it is obvious he/she has never allowed God's gift to flow freely. And if I have been filled to overflowing, why would I refuse to share what has been so freely given first to me? "Yes! Forgive us even while we are still learning to forgive others!" Amen! Pastor Seeber

Everyone is Missing Holy Communion!

We are used to Holy Communion as part of worship, and yet with realistic concerns of the Corona virus, it has been taken off the table.

And that has created a dilemma for us.

Without this meal, one of the most powerful assurances of forgiveness and grace is being missed. Yet, at the same time, there should be no doubt as to the promise and power of forgiveness that Jesus died on a cross to assure. You ARE forgiven! Already! Daily!

You are forgiven, not because you take communion, but because of God's loving actions for each of us. When we are able to eat the bread and drink the wine, we "taste the reality of that promise" and believe that the physical presence of Jesus is with us in that eating and drinking.

However, the gift of the Holy Spirit, Jesus is physically (although invisibly) present by our side each and every moment of the day. Even when we are not able to take Holy Communion! It's why we call it "Grace!"

Because we miss this meal so much, there is a temptation to do anything we can to get the bread and wine back on the menu as soon as we can. And yet, part of the reality of the transmission of this disease is through physical contact. And that creates another issue.

(And please understand, I am not being trivial or disrespectful as I share this!) If you receive communion from someone wearing a mask, gown, and gloves and the assurance there is no way anyone else could have touched or breathed on the elements, doesn't that create an element of uncertainty and fear?

Isn't that in itself a reality that keeps some people from being comfortable participating in the meal? Are there times when maybe it is better not to offer the meal than to do so in an environment where there is genuine

concern that causes many to be unable to participate in the family meal?

It is out of this abundance of caution, and in loving consideration for each of our brothers and sisters, that right now, we are waiting a little longer until we come back to the table.

Forgiveness is still a given. The assurance of grace is never in doubt. Certainly we do miss one of the most tangible tastes of that gift of grace ... but only for a little while. Just remember how much you missed this meal, once we are able to feast at the Table of the Lord again. One of the many potential blessings of the COVID Crisis is that we might learn not to take for granted what we have so easily taken for granted in the past!

Here is the bottom line: It is good to miss communion, but better to know that God doesn't miss or ignore you when you are unable to participate. Communion is not a magic pill, but is a tangible means of grace. But grace is not withheld without the meal!

There is greater danger in ignoring the gift of communion than in being unable to participate because of this health crisis.

And just as we now celebrate communion without anyone having to climb stairs (so that no one is excluded) we are currently not celebrating communion for much the same reason. If the family cannot all be at the table, is it really a family meal? If sharing could endanger one's health what do we really gain in the transaction that was not already assured ahead of time?

And so, we might wait a little longer until we celebrate the sacrament together. It will be like fasting during Lent. What we give up now will be appreciated even more later. God touches us in so many ways, and while we miss this most special touch, God's love is never in doubt and fills us daily because he has promised that he will never leave us alone. Never!

Pastor Seeber

Youth & Family

Summer News

Middle School

Monthly Zoom hangouts,
possibly an outdoor, in the
parking lot gathering

High School

Every other week book study
as we always do but
discussion over Zoom and
eventually outdoors at local
places and parks

Family

VBS Drive-In June 8th–10th.
Come to the parking lot at
6pm for an opening in your
car, then take your
packet/activities home!

Echoes

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

We don't do acts of service to make
ourselves feel better...we do them
because God has called us to show His
love. One of the results of doing this (the
right things, the things we're *supposed* to
do) is a really good feeling!

Here is a recent story I heard:

The government stimulus check was
great but we really didn't need it. We are
both retired and we really weren't
affected by the recent economic hit. So
we decided to help those in need—
somewhat strangers, but people we see
on a regular basis: the workers at the
Harding's where we always shop. We
are so grateful for their efforts, day after
day putting themselves in public and at
possible exposure to make sure we have
food. The \$1200 bought a good number
of gas cards which we proceeded to
hand out to anyone we saw working that
day. The reactions were very uplifting
but being able to say the words "God
bless you, thank you for what you are
doing," were even more meaningful.
We can all share God's love in many
ways, some that might be small and
others that might be big! Be creative!

Youth & Family Life

Family Ministry News

Calendar

We cannot predict at this time what events will return, be rescheduled, or cancelled.

At this time, we are still planning a:

- Family Faith in the Home Workshop (probably virtual through Zoom on May 6th)**
- Vacation Bible School (June 22-24)**
- Congregational Servant Event (June 25)**
- Congregational Growler's Game (August 8th)**

Adaptation

We are creatures of adaptation. Adam and Eve: kicked out of the Garden, forced to adapt to their new world. The Early Church, not able to gather in large groups, gathered in their homes and traded letters. Pilgrims, not used to American land, crops, and weather, changed their way of life thanks to help from Native Americans. The Great Depression caused new jobs and new opportunities. And this...global shut down of non-essential entities...we will adapt. If we don't, we don't survive.

We have been adapting in ministry too. So much of what we used to do relied on in person gathering. Our adaptation comes in the form of online presence and gathering. Virtual everything! We won't "stop" all this once we're back to gathering in person, rather, we will take what we learned to impact an even greater group of people!

Worship Help for Parents and Children

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

"The Creed"

"Creed" is a Latin word meaning, "I believe." For us, it states what a Christian believes. Our "Creeds" cover basic teachings as revealed in Scripture. We believe in the Creative Plan of the Father, the Sacrificial Rescue of the Son, and God's invisible "Spirit" Presence today. One God revealed in three ways.

Creeds were the earliest part of Christian worship, added to forms already in existence (prayers, scripture reading, a message or explanation of the readings, and psalms or hymns.) When many were illiterate, and manuscripts rare, people memorized to remember. They couldn't download from the internet, but could download it from their memory! This allowed each generation to teach the next. It is how the faith was shared.

Normally we recite the Apostles' Creed. The written form is from the 3rd century AD. It came from the teachings of the Apostles (their "sermon notes?") and was used as the Baptismal liturgy. As we recite, we proclaim, *"THIS is what I believe! God is my loving Father! Jesus (God in the flesh) lived, died, and rose for me! The Holy Spirit (God's breath in me) makes me part of the Body of Christ (the Church) forever!"*

As we repeat those words, we remember what we believe, and "teach the faith" to children and even visitors who maybe have no faith background. Wherever Christians gather, this celebrates that even with many denominations, there is only ONE CHURCH! Every Sunday, throughout the world, Christians ALL proclaim this one, true faith!

When we say "holy catholic Church" the word "catholic" means "universal." (That means there are Roman Catholics, Lutheran Catholics, Methodist Catholics, but only ONE

Christian Church! Despite differences in practice, we are all part of ONE Church.

The Nicene Creed developed in response to false teachers who said Jesus was "only a good man." It dates from the Council of Nicea in 325. We use it on Festival Sundays. The Athanasian Creed was likely developed during the 5th or 6th century, and named for Athanasius (a staunch defender of the deity of Christ during some of the heresies of the 4th century.) It's length keeps its usage rare, but you should read and use it as a devotional and great guide for prayer.

For Parents with Younger Children:

As parents, much of our time is teaching our kids to believe the right things ("stoves are hot, look twice before crossing a street, we will always love you, AND God loves you!")

Repetition and love are always the key!

Have your kids follow the words when the Creed is spoken — they will learn it quickly. Take time to ask your kids what they believe (about the weather, your love for them, their favorite foods, about anything.) Then ask what they believe about God. Show them our stained glass window and point out the three "CREDOS" (I believe!") The window celebrates God as Father (all-seeing eye), Son (lamb), and Holy Spirit (dove.) Help your children understand how the Creed "reminds and teaches" so we will never forget.

Show them a family picture or a sports team photo — talk about how so many different people are tied by something they have in common. Remind them the Creed is a similar "reminder" and "shows" who we are and what we look like as Christians. Don't wait for Aaron to "spring" this on them in confirmation class ... they are ready to hear you tell them now! Explain in your words what this means to them. Take time, phrase by phrase, week by week, season by season. Help your kids learn more about what their Baptism means!

- Pastor Tim

Congregational Servant Event!!!!



Food Packing Thursday, June 25th

The local impact of the COVID 19 Pandemic has hit! Our food pantries are in need of food and we have 25,000 meals to share! As of May 10th, we are still planning to pack on Thursday, June 25th BUT we might have a shift sign up throughout the entire day. Our other option might be to gather everyone at the same time but be spread out in many different rooms. We are in constant contact with our coordinator about this and we are respecting and following suggested health guidelines. Watch email, Facebook, and website for further information on this much needed event!

Navigating through COVID 19

THANK you for using Facebook, website, and YouTube as we seek new ways to nurture and support your lives of faith.

THANK YOU for your financial support of ministry. The faithfulness and love in which you share has been incredible!

THANK YOU for your phone calls, prayers, and messages for other members of Zion, and the offers of so many seeking to find ways to support each other.

THANK YOU for your comments, suggestions, and prayers of support for staff.

We all want to get back to "normal" as quickly as possible. Some churches are resuming worship with the restrictions of masks, keeping distance from each other, and heavy sanitizing of facilities after each contact or service. We are exploring possibilities but in our setting, we have considerable issues to overcome before the safety of everyone can be assured.

We have decided on a more gradual approach in our desire to keep everyone safe. We will slowly begin to add events with the goal of eventually getting back to a full program of worship, classes, service and fellowship. We have found considerable support and appreciation for digital presence and support of your lives of faith.

Zion's Facebook page is the site for devotions during the week and online worship on Sunday. WKZO radio continues to have the sermon at 9:30am on Sundays. Our website has sermons (either to listen to or read) and a link to Zion's YouTube channel where you can access devotions and online worship.

Watch for details but our goal is to begin to add a special worship/fellowship event in our parking lot later in June. That will allow us to

safely gather and begin our gradual path to recovering the feel of the Zion family we have missed so much.

There are so many things we wish we could rush back into, but out of concern for the health and safety of all of you, and as a witness of responsibility to our community, we are seeking to navigate a path that best serves all of you while not putting any staff or members into situations that might lead to health issues that we might avoid.

We want to be practical. We want to be guided by faith. We want to support you!

One thing we know for sure and that is our "new normal" will likely look much different. Until a vaccine is developed for this virus, the risks are real, and for some, that could be devastating. We want to live by faith, not fear, but at the same time we want to be practical in our approach.

We are learning many things right now, and there will be much new in our ministry in the months to come. Our use of digital media will never replace our face-to-face contact, but we are finding new ways to support our lives of faith, and be the Church, that we had never considered. The Church and worship will never be "online only" but we will use much of this technology to support what we already do and will be doing.

We can't wait to get together in our normal, relaxed, regular way. And that will come. The good news is that a lot of other new stuff will come too, and Zion will be stronger and reach more people because of much of what we are learning and experiencing now.

How good to know that even when we are absent from one another, we are still together! We still are one. And the loving God who causes this to be will guide, forgive, direct, lead, and most of all will love!

Book Review: "Walking with God through Pain and Suffering." Timothy Keller. 2013.

Why would God allow suffering and pain? Why do good people have to endure bad things when bad people often don't? Why is my grief so long lasting and why is it so difficult to find healing and peace? Where do I find help when I am suffering?

Sound familiar? Of course it does! Life is not easy and often we face what we feel we don't deserve and despite our faith find it difficult to understand or deal with suffering, pain and grief. Of course Scripture is full of guidance for all of this, but for some reason we miss the message or can't find the right passages and texts when we need them.

Keller's book is a helpful guide for dealing with what all of us will deal with more often and more painfully than we would like. He and his wife began a church in Manhattan, that has grown into five congregations that worships 5000 people each week. He is a prolific pastor, writer and teacher, with "the Reason for God" and "The Prodigal God" being two of his best know works.

This is a helpful book for any Christian, and especially for anyone in the midst of suffering or looking for assistance in ministering to a friend or loved one who is in such a struggle.

The book is divided into three parts. The first explores the dynamics of suffering, why it is so difficult to tame, and how various religious beliefs and cultures have sought to deal with the painful and tragic losses of life. This can be a little slow reading (much like a textbook) at times, but is very insightful and helpful for understanding the roots and power of grief.

Then Keller does what Keller does best. He uses his gift of language and the power of Biblical faith to make what is difficult more understandable. Here is a typical passage:

"The Bible says Jesus is the light of the world. If you know you are in his love, and that nothing can snatch you out of his hand, and that he is taking you to God's house and God's future - then he can be a light for you in dark places when all other lights go out." [page 124]

"Understanding the Furnace," "Facing the Furnace," and "Walking with God in the Furnace" are the titles of the three sections of the book. If you think about the story from Daniel with three men thrown into the fire, you will get a sense for what he is up to.

The second section talks about how to prepare ahead of time for the reality that you will, in your lifetime, face grief and suffering. Like the Boy Scout motto "Be Prepared" this section seeks to remind us of the help already available and the resources we should be comfortable accessing. The third section is about putting faith into practice when we face what we fear, and what could destroy us were it not for the gift of faith.

Here is another passage: *"Floods and fire are 'terms of extreme hardship.' And notice that, just as in the famous Psalm 23, there is no promise to believers of exemption from trouble. God does not say, 'If you go through the fire' and flood and dark valleys but when you go. The promise is not that he will remove us from the experience of suffering. No, the promise is that God will be with us, walking beside us in it. "* [page 227]

Even if death is the only grief and suffering that one deals with in life, does it not make sense to be prepared with the gifts God has shared to wander through that "furnace?" We have tools to help us and this is one of those books that assists us in discovering what they are and how to use them. And like anything else in life, learning ahead of time how to handle a crisis is easier than being caught by surprise and having nothing to do but panic or surrender. Blessings! Pastor Tim



- 6/1 Alyson Hampshire, Maren Hampshire, Stephen Presdorf, Robert Rosenthal, Jeff Schommer, Ruth Stokes
- 6/2 Morgan Freeby, Lynette Gumbleton, Jon Tomer
- 6/3 Jason Emig, Elda O'Brien
- 6/4 Briley Vander Veen
- 6/5 Cynthia Krill, Paul Mayer,
- 6/6 Vicki Holt, William Ohland, Amy Woznick
- 6/7 Rolland Preuss, Sam Proos, Philomene Rettman
- 6/9 Margo Bridges, Christopher Hurry
- 6/10 James Siek, Joshua Vickery
- 6/11 Candace Buetow, Marcia French, Michael O'Connor
- 6/12 Hanna Brege, Kimberly Stiegemeier
- 6/13 Marilyn Fager, Renae Morgan
- 6/15 Phyllis Huberty
- 6/16 Tricia Dinda, Roberta Thomas
- 6/17 Susan Buchtrup, Nancy Heineman, John Skuratowicz
- 6/18 Pam DeMorrow, Paul Gilbert,
- 6/19 Lori Coates Hay, Larry Harding, Eric Schmidt
- 6/20 Megan Collins, Donya Dobbin, Tom Proos, Sarah Schierbeek
- 6/21 Benjamin Bickel, Michael Hovde, Dillon Wollberg
- 6/22 Joye Mayer
- 6/23 Natalie Asaro, Tessa Butt, Kathleen Jordan, Daniel Woodford
- 6/24 Joel Miller, Barbara Witkoske
- 6/25 Patricia Anne Madison
- 6/27 Ryan Bickel, Angela Bowers, Scot Miller
- 6/28 Cynthia Cosgrove, Bobbie Dorow, June Ver Sluis
- 6/29 Daniel Wilson
- 6/30 Megan Brennan, Heidi Fuhrman Patricia Kaukola-Weber

Staff Anniversaries

Congratulations to the following staff for their service to Zion (June):

Pastor Seeber	6/01/1987
Pastor Brelje	6/01/1994
Michelle Devine	6/19/2006
Rebecca Craft	6/07/2012
Grayson Nye	6/01/2015

KALAMAZOO LOAVES & FISHES

The wish list item for **June is Healthy snacks with low sugar and sodium.** Please make donations anyway you can until the gray tubs under the church office window. Reopen. Thank you!



JUNE 21ST

ZION LUTHERAN CHURCH FISCAL YEAR 2021														
Account Description		June	July	August	September	October	November	Decem-	January	February	March	April	May	Total
Total Zion Income		61,700.00	52,500.00	52,800.00	64,700.00	47,300.00	62,500.00	78,500.00	60,500.00	45,500.00	62,000.00	66,000.00	52,000.00	706,000.00
Friends of Jesus Income		565.00	2,085.00	14,236.00	19,350.00	10,313.00	11,243.00	13,833.00	14,385.00	13,508.00	11,293.00	8,490.00	8,124.00	127,425.00
Total Staff Support		28,052.84	28,672.84	28,072.84	28,322.84	28,072.84	28,072.84	34,087.84	28,072.84	28,522.84	28,072.84	28,072.84	28,068.84	344,165.00
Total FoJ Staff Support		2,003.46	2,383.62	5,370.18	10,693.86	12,280.98	11,517.00	9,749.34	10,161.42	11,671.02	12,088.20	10,935.60	11,594.52	110,449.10
Total Office Operations		1,435.00	1,435.00	1,435.00	1,635.00	1,435.00	1,435.00	1,435.00	1,635.00	1,435.00	1,435.00	1,435.00	1,215.00	17,400.00
Total Church Property		6,372.66	6,372.66	10,372.66	6,372.66	7,315.66	10,372.66	6,372.66	6,372.66	10,372.66	6,372.66	6,372.66	10,362.74	93,405.00
Total Education Minis- tries				1,335.00	1,385.00	1,335.00	1,335.00	1,385.00	1,335.00	1,335.00	1,385.00	1,335.00	1,335.00	13,500.00
Total Evanel/Mission		0.00	100.00	0.00	0.00	200.00	0.00	0.00	250.00	0.00	0.00	0.00	200.00	750.00
Total Worship		300.00	750.00	450.00	400.00	875.00	400.00	400.00	900.00	400.00	400.00	1,125.00	400.00	6,800.00
Total Other Ministries		400.00	100.00	150.00	275.00	450.00	175.00	150.00	275.00	450.00	175.00	200.00	175.00	2,975.00
Total Music Ministry		1,625.00	1,825.00	2,000.00	2,375.00	3,025.00	2,975.00	3,200.00	2,575.00	2,800.00	3,525.00	3,225.00	2,375.00	31,525.00
Total Finance Ministry		10,340.00	10,340.00	10,340.00	1,341.00	10,340.00	10,340.00	10,341.00	10,341.00	10,340.00	10,341.00	10,348.00	10,345.00	124,097.00
Total FoJ Operations		1,800.00	600.00	1,650.00	2,220.00	2,420.00	1,420.00	695.00	1,775.00	1,370.00	980.00	570.00	1,435.00	16,935.00
Total Zion Haus Ministry		400.00	400.00	400.00	40.00	400.00	400.00	400.00	400.00	400.00	400.00	400.00	400.00	4,800.00
Total Mission Support		6,170.00	5,250.00	5,280.00	6,470.00	4,730.00	6,250.00	7,850.00	6,050.00	4,550.00	6,200.00	6,600.00	5,200.00	70,600.00
TOTAL EXPENSES		58,898.96	58,229.12	66,855.68	61,530.36	72,879.48	74,692.50	76,065.84	70,142.92	73,646.52	71,374.70	70,619.10	73,106.10	837,401.20
INCOME LESS EXPENSES		3,491.04	-3,519.12	305.32	15,784.64	15,141.48	-824.50	16,392.16	4,867.08	-14,513.52	4,543.30	3,995.90	-12,857.10	2,523.70
LESS FOJ INCOME		-3,238.46	-898.62	7,215.82	6,436.14	-4,387.98	-1,694.00	3,388.66	2,448.58	466.98	-1,775.20	-3,015.60	-4,905.52	40.80
NET ZION INCOME		6,729.50	2,620.50	-6,910.50	9,348.50	10,753.50	869.50	13,003.50	2,418.50	-14,980.50	6,318.50	7,011.50	-7,951.58	2,482.90

SOLID GROUND FISCAL YEAR 2021														
Account De-		June	July	August	September	October	November	Decem-	January	February	March	April	May	Total
Total Income		11,730.50	10,248.00	7,652.00	12,125.50	9,610.00	8,782.50	11,522.50	8,168.00	8,029.50	12,350.00	9,075.50	7,525.00	116,819.00
Total Staff Sup-		7,982.00	7,982.00	7,982.00	7,982.00	7,982.00	8,097.00	7,982.00	7,982.00	7,982.00	7,982.00	7,982.00	7,982.00	95,899.00
Total Office Operations		0.00	550.00	25.00	50.00	0.00	25.00	0.00	0.00	50.00	0.00	25.00	0.00	725.00
Total Church Property		377.00	417.00	1,190.00	1,242.00	492.00	875.00	767.00	842.00	715.00	717.00	587.00	604.00	8,825.00
Total Education Ministries		120.00	135.00	85.00	325.00	300.00	175.00	450.00	170.00	175.00	185.00	140.00	125.00	2,385.00
Total Evangel/		0.00	0.00	0.00	0.00	200.00	600.00	600.00	500.00	500.00	600.00	450.00	0.00	3,450.00
Total Public Relation		50.00	0.00	0.00	350.00	50.00	0.00	0.00	0.00	50.00	0.00	0.00	0.00	500.00
Total Worship		0.00	0.00	0.00	200.00	300.00	400.00	200.00	200.00	200.00	400.00	200.00	0.00	2,100.00
TOTAL EXPENS-		8,529.00	9,084.00	9,282.00	9,949.00	9,024.00	9,772.00	9,799.00	9,494.00	9,472.00	9,484.00	9,184.00	8,711.00	113,884.00
INCOME LESS EXPENSES		3,201.50	1,164.00	-1,630.00	2,176.50	586.00	-989.50	1,723.50	-1,326.00	-1,442.50	2,866.00	-108.50	-1,186.00	2,935.00

Weekly Cash Report			
Beginning Week of 4-25-2020			
Add Income:			
Deposits			\$4,956.00
Vanco Giving			\$150.00
Kindrid Giving			\$1,034.12
Thrivent			
CEF Endowment			\$504.89
Total Income			\$6,645.01
Less Expenses:			
Payroll			\$17,626.92
Utilities			\$3,191.79
Thrivent, Brotherhood Ins			
FOJ Preschool			
Other:			\$2,518.11
Total Expenses			\$23,336.82
PNC General Checking			
			\$67,021.78
CEF General Savings			
			\$135,333.20
Cash Available			
5-1-2020			\$202,354.98

Weekly Cash Report			
Beginning Week of 5-2-2020			
Add Income:			
Deposits			\$15,240.25
Vanco Giving			\$2,215.00
Kindrid Giving			\$806.79
Thrivent			
CEF Endowment			
Total Income			\$18,262.04
Less Expenses:			
Church Extension Fund			\$6,350.00
Utilities			
Unum, Brotherhood Ins			\$4,071.16
FOJ Preschool			\$900.00
Other:			\$700.06
Total Expenses			\$12,021.22
PNC General Checking			
			\$73,262.60
CEF General Savings			
			\$135,333.20
Cash Available			
5-8-2020			\$208,595.80

Weekly Cash Report			
Beginning Week of 5-9-2020			
Add Income:			
Deposits			\$9,840.00
Vanco Giving			\$1,580.00
Kindrid Giving			\$416.73
MI District Support			\$2,458.00
CEF Endowment			
Total Income			\$14,294.73
Less Expenses:			
Payroll			\$11,214.16
Utilities			\$489.45
Brotherhood Ins-Multi Peril			\$4,312.00
FOJ Preschool			\$371.72
Other:			
Total Expenses			\$16,387.33
PNC General Checking			
			\$71,170.00
CEF General Savings			
			\$135,333.20
Cash Available			
5-15-2020			\$206,503.20

Forecast for the Week of 5-22-2020	
Estimated Income	\$7,500.00
Cares PPP Grant	\$90,000.00
Estimated Misc Expenses	\$1,000.00
Utilities	\$600.00
Payroll	
Forecast for the Week of 5-29-2020	
Estimated Income	\$12,500.00
Estimated Misc Expenses	\$2,500.00
Utilities	\$3,200.00
Concordia Plan Services	
Payroll	\$15,500.00
Forecast for the Week of 6-5-2020	
Estimated Income	\$10,000.00
Estimated Misc Expenses	\$1,000.00
Utilities	\$450.00
Concordia Plan Services	\$11,486.05
Church Ext Fund - Mtg	\$6,350.00

Financial Report for April 2020

ZION: April Giving was over budget by \$4,345. Expenses were under budget by \$22,588. April ended with a Net Gain of \$35,924. YTD Net Income gain was \$46,508, over budget by \$34,176.

FRIENDS OF JESUS PRESCHOOL: Income was under budget by \$4,917. Expenses were under budget by \$2,078. April Net income loss was \$3,632. YTD Net Income gain was \$7,299, under budget by \$3,716.

Solid Grounds: Income was under budget by \$4,690. Expenses were under budget by \$2,942. April Net Loss was \$2,546. YTD Net Income loss was \$12,241, under budget by \$14,187.

ZION LUTHERAN CHURCH	Current Month			Year-To-Date		
	Budget	Actual	Over/Under	Budget	Actual	Over/Under
INCOME						
Zion Giving & Misc.	66,047	70,392	4,345	658,656	687,918	29,262
EXPENSES						
Zion Staff Support	27,728	16,500	-11,228	312,001	323,202	11,201
Office Operations	820	492	-328	16,850	18,100	1,250
Church Property	6,250	5,928	-322	83,915	77,831	-6,084
Education Ministry	508	176	-332	12,732	9,926	-2,806
Evangelism/Missions	0	0	0	550	803	253
Worship Ministry	300	-10	-310	5,680	5,344	-336
Other Ministries	175	96	-79	2,825	2,149	-676
Music Ministry	4,000	1,250	-2,750	28,750	23,653	-5,097
Finance Ministry	10,341	7,794	-2,547	113,821	111,106	-2,715
Zion Haus Ministry	350	264	-86	4,225	5,556	1,331
Missions - General	6,584	1,978	-4,606	64,975	63,740	-1,235
Total Expenses	57,056	34,468	22,588	646,324	641,410	-4,914
INCOME LESS EXPENSES	8,991	35,924	44,915	12,332	46,508	34,176

FRIENDS OF JESUS PRESCHOOL

INCOME						
FOJ Income	9,213	4,296	-4,917	105,403	100,452	-4,951
FOJ Staff Support	9,407	7,256	-2,151	86,669	83,813	-2,856
FOJ Operations Expenses	600	673	73	7,719	9,340	1,621
INCOME LESS EXPENSES	-794	-3,633	-2,839	11,015	7,299	3,716

SOLID GROUND

Solid Ground Income	8,565	3,875	-4,690	107,403	93,565	-13,838
Solid Ground Expenses	9,363	6,421	2,942	105,457	105,806	-349
INCOME LESS EXPENSES	-798	-2,546	-1,748	1,946	-12,241	-14,187

BALANCE SHEET	6/1/2019	4/30/2020	YTD Change
ASSETS			
Cash	21,918	76,908	54,990
Investments	160,630	137,089	-23,541
Other Assets	1,026	10,515	9,489
TOTAL	183,574	224,512	40,938
LIABILITIES			
Payroll	4,388	8,009	3,621
Dedicated Funds	164,539	148,048	-16,491
Unrestricted Funds	14,647	68,455	53,808
TOTAL	183,574	224,512	40,938

MORTGAGE LOAN BALANCE **\$787,578**

Dedicated Accounts with Balances over \$3,000

FOJ Estate Gift	\$4,855	Benevolence	\$4,476
Equipment Fund	\$7,218	New Staff	\$50,000
FOJ Fundraising	\$10,859	Savings	\$46,500
Youth Ministry	\$9,014		

Monthly Publication of

Zion Lutheran Church

June

2122 Bronson Boulevard, Kalamazoo, MI 49008

NON-PROFIT
ORGANIZATION

U.S. POSTAGE

PAID

PERMIT NO. 479
KALAMAZOO, MI

CHANGE SERVICE REQUESTED

Creative Worshipping

RAIN Or SHINE --- In Car or Lawn Chair ---
Whatever makes you feel comfortable.

Parking Lot Worship Starts

Sunday, June 14th 9:30am

