

# LIFELINES

of

## LORD OF LIFE LUTHERAN CHURCH

Phone: (972) 867-5588

Fax: (972) 985-5588

Internet Home Page: <http://planolutheran.com>

Vol. 38, No. 10

Plano, Texas

October 2024

### Strategic Planning Town Hall Meeting Sunday, October 13

The Strategic Planning Committee has almost completed its work and is ready to present some proposals for the congregation's consideration. We are going to recommend the addition of staff and we would like to outline and discuss our findings and have a conversation about them next week during the Bible class hour. Please come and participate in the discussion. These proposals will soon be voted on by the Administrative Council and Voters' Assembly, so your input would be greatly appreciated.

It is October again and every year we dedicate the last Sunday to remembering the Reformation and celebrating with a festival potluck meal. For the sermon, I often recall certain parts of Martin Luther's story and will likely do so again this year. But if someone from outside our tradition were to visit us on that Sunday, they might find all of this strange. Further, they might think it wrong to place so much emphasis on Martin Luther and his teachings (as if it is a distraction from the main thing.) They might wonder: What is the deal with Lutherans? To that end, I think it worthwhile (as Lutherans!) to understand and be able to explain who Martin Luther is and why Lutherans celebrate him.

First, let's start with who Luther is not.

- **Luther is not our pope.** (Lutherans do not bow to every word of Luther as if his opinion is the deciding factor on every question.)
- **Luther is not our prophet.** (We do not believe that Luther spoke directly from God. When Lutherans disagree with Luther, it is not like Mormons disagreeing with Joseph Smith. Many false prophets and founders of religion have claimed that kind of authority over their followers, Martin Luther did not.)
- **Luther most certainly is not our savior!** (Lutherans do not trust in Luther for salvation. Any Lutheran knows this. Our faith, hope and trust is in Jesus Christ, true God, begotten of the Father from eternity and also true man, born of the Virgin Mary... who has redeemed me a lost and condemned person, purchased and won me from all sins, from death, and from the power of the devil, not with gold or silver, but with His holy, precious blood and with His innocent suffering and death...)

Rather:

- **Luther is a great teacher of the church.** (Luther was able to communicate the Christian faith in a clear and concise way. For example, many of you recognize the above quote about Jesus from Luther's Small Catechism.)

If you have studied the catechism, you have learned theology from Luther as confirmands still do to this day. We use his catechism because nearly 500 years later, it is still an excellent way to teach the faith. But the catechisms are only the beginning, Luther was a prolific writer. His works that have been translated into English comprise nearly 80 volumes and this is only half of what was written in Latin and German! He has many valuable insights into God's Word and today we can still learn from this exceptional teacher.)

- **Luther always points us back to the Word of God.** (Knowing about the Reformation helps us to remember that Christians and the Church can lose their way. In the 16th Century, and for some time leading up to it, the Church was very different from today. People did not read or study the Bible, nor were they encouraged to or able to. Christians simply followed whatever the priests told them and in this context, many false doctrines and bad practices crept into the Church. Luther challenged the corrupt church of his day not with an appeal to his own ideas and opinions, but with a resounding cry to return to Scripture. He did not say, "Listen to me" but "Listen to the Bible. Look to God's Word!" The need for this reminder remains to this day. We cannot take it for granted that Christians are to read and study the Bible. Many still do not, but Luther always points us back to the Word and back to the center of the Word, Jesus Christ. Obviously, we would fall into the same trap of "missing the point" if all we did was study Luther instead of the Bible and spent all our time remembering and celebrating the life of Martin Luther and not the life and death of our Lord Jesus Christ. But giving Luther his due about once a year, around the time we celebrate the Reformation seems about right.
- **Luther's personal story is inspiring for Christians to this day.** The story of Luther's life and struggle is truly inspirational and one that strikes a chord with every conscientious Christian. Luther cared deeply about living a righteous life before God and being forgiven for his sins. But his sins haunted him and he wrestled with guilt. He thought as though God was angry and waiting to take out revenge. He struggled to be good enough for heaven thinking he needed to earn his own forgiveness through strict acts of penance and

other good works. It was by returning to Scripture that he discovered the Gospel, the good news that the righteousness of Christ is God's gift to all who believe. Discovering what had been lost set him free and the same message of the Gospel sets burdened sinners free to this day.

Reformation Day is a good opportunity for us to talk about and remember not only a man whose story inspires us, but the simple yet profoundly important lessons of returning to the Bible and trusting in the righteousness of Christ given to us by grace.

PrS



**OCTOBER**  
*Birthdays and Anniversaries*

1	<b>Mark &amp; Kathy Plagens (47)</b>
3	<b>Frank Edelmann</b>
3	<b>Curtis Peters</b>
6	<b>Norma Martin</b>
6	<b>Gary Nuschler</b>
6	<b>Bennie &amp; Paula Lowery (17)</b>
7	<b>Georgianna Womack</b>
9	<b>Susan Gromatzky</b>
9	<b>Jason &amp; Karla Rempert (31)</b>
10	<b>Rose Moore</b>
10	<b>Emory Smith</b>
10	<b>Craig Stevens</b>
10	<b>Gary &amp; Sarah Nuschler, Jr. (15)</b>
11	<b>Tim Ozlowski</b>
14	<b>Travis &amp; Elisabeth Bennett (7)</b>
15	<b>Margaret Duff</b>
16	<b>Adam Buckmeier</b>
22	<b>Sal &amp; Julz Cruz (13)</b>
23	<b>Janet Sanders</b>
23	<b>Don &amp; Paula Bunger (10)</b>
24	<b>Mike &amp; Sherri Kunschke (37)</b>
25	<b>Daniel Kim</b>
31	<b>Ruth Bernhardt</b>
31	<b>Jonah Carter</b>
31	<b>Judie Dibbern</b>
31	<b>Daniel Ozlowski</b>

## October is Pastor Appreciation Month

This is a time set aside each year to honor and give thanks for our pastor who gives, cares, and serves us in remarkable ways. St. Paul urged Christian communities to acknowledge those “who work hard among you, who care for you in the Lord and who admonish you,” holding these spiritual leaders “in the highest regard in love because of their work” (1 Thessalonians 5:12 – 13). Please consider taking time this month to show Pastor Shaltanis that we appreciate not only what he does, but also who he is to us and so many others

As Pastor diligently and faithfully keeps us in prayer, let us also do the same for him.

God bless,  
Charles Hacker  
Lord of Life Administrative Council President



### A Prayer for our Pastor

*Dear God, we pray for our pastor to be encouraged. We ask that you would minister to him and give him a deeper sense of hope. Send laborers into his life to extend needed help, support, and friendship. We pray that he and his family would be protected and covered by the precious blood of Jesus.*

*We pray, Lord, that our pastor would not be discouraged, or afraid, or grow weary. But instead that you would uplift his spirit, encourage him in trials, and recharge him when he is feeling overwhelmed. We ask that you would help him to put his hope in you and that you would in return renew his strength (Isaiah 40:31). We thank you for our pastor, Lord, and all the work he does for your kingdom.*

*We pray for our pastor to have motivation and vision, that ministries would continue to launch and thrive, and that he not lose one opportunity to serve and minister. We ask that you would help our pastor have a greater reach and that our church would be a beacon of light and hope throughout the world.*

*We pray that Pastor’s faith would increase and that he would be drawn closer to you, Lord. We pray for our pastor to be on guard, to stand firm in the faith, to be courageous, and to be strong (1 Corinthians 16:13). May you, oh God, satisfy his thirst for you and fill him up so that he is ready at all times to do the good work you have called him to.*

*We pray over our pastor, Lord, that you would help him to lead with courage and strength. Send volunteers to lead alongside him, that he would not carry the weight alone. Help them all to be leaders marked by humility, compassion, and wisdom.*

*We thank you for our pastor and pray for your blessings and protection on him and his family.*

*Amen.*



## Lord of Life Small Groups

### EPIC PARENTING

- † For 30ish couples with kids
- † For info contact Ben Scarth  
[BenjaminScarth@yahoo.com](mailto:BenjaminScarth@yahoo.com)
- † Usually meets one Sunday a month in the afternoon or evening

### FRUITS OF THE VINE CARE GROUP

- † For info contact Scott Peters at 972-898-3351 cell or [speters@planolutheran.com](mailto:speters@planolutheran.com)
- † Will meet Sat., October 12 at 6:30 PM for Bible study

### GOOD NEWS CARE GROUP

- † For info contact Mike Kunschke at (847) 951-6974
- † Will meet Sat., October 12 at 6:30 PM for Bible study

### COLLEGE GROUP

- † For students in college or recent grads
- † For info contact Pastor Shaltanis at [PastorShaltanis@yahoo.com](mailto:PastorShaltanis@yahoo.com)
- † Usually meets after the late service for lunch and Bible study

## LWML DAL-NORTH ZONE – FALL EVENT

### KEEPING THE LUTHERAN IN CLASSICAL EDUCATION

OCTOBER 12, 2024 | 9:30AM – 12:15PM  
(LUNCH TO FOLLOW)

FAITH LUTHERAN CHURCH  
1701 E. PARK BLVD. PLANO 75074

**Ingathering: Monetary donation for the  
Faith Lutheran School High School Choir  
Travel Fund**



*I am afraid that the schools will prove the very gates of hell, unless they diligently labor in explaining the Holy Scriptures and engraving them in the heart of the youth*

-Martin Luther



## prepare for worship in october

### October 6: 20<sup>th</sup> Sunday after Pentecost

Texts: Gen. 2:18-25; Heb. 2:1-13 (14-18); Mark 10:2-16

Hymn of the Day: "Our Father, by Whose Name," 863

### October 13: 21<sup>st</sup> Sunday after Pentecost

Texts: Amos 5:6-7, 10-15; Heb. 3:12-19; Mark 10:17-22

Hymn of the Day: "Thee Will I Love, My Strength, My Tower," 694

### October 20: 22<sup>nd</sup> Sunday after Pentecost

Texts: Is. Eccl. 5:10-20; Heb. 4:1-13 (14-16); Mark 10:23-31

Hymn of the Day: "Hope of the World," 690

### October 27: Reformation Day (One Service 10AM)

Texts: Rev. 14:6-7 Rom. 3:19-28 John 8:31-36 or Matt. 11:12-19

Hymn of the Day: "A Mighty Fortress Is Our God," 656

## A Letter from Our Deaconess Intern

Greetings in the name of our Lord and Savior, Jesus Christ!

A lot has happened in the past few months, and I'm not just referring to another month passing in my time here at Lord of Life. A lot has happened in my life this past month! From a brief, but joyful reunion with my boyfriend at a friend's wedding, then both of us getting sick due to said wedding, to Christ calling one of my uncles to his heavenly home. I know a lot has happened in your lives too. Thank God, there have been a lot of happy news to report, such as the birth of children and grandchildren, weddings, traveling to see loved ones, promotions, and retirements.

However, so often times of suffering may seem to stand out more. Perhaps it's due to things in our personal lives such as unexplained illnesses, family squabbles, and surprise bills. Or maybe it's because of more "big picture" issues we hear of day in and day out – such as stories of turmoil in our own country and surrounding nations. Whatever the case may be, many things add to the anxiety and stress we feel in our lives. Countless things in life are out of our control.

So what are we to do when life just stinks? Personally, I try my best to pray. Yes, we may pray for many and various things, but this does not mean that we will get the answers we hope for. Sometimes, I'm selfish with my prayers. It can be easy to forget that while God calls us, His children, to pray to Him in all things, we are to pray "Thy will, not mine, O Lord." We have to bear in mind that, as we are His beloved children, He is our omniscient, omnipresent, and omnipotent Father. His timeline is not the same as ours. His understanding surpasses our own, so although we may not see all the reasons "why" something bad (or good!) has happened, He knows. Maybe it's due to the consequences of living in a fallen world. Maybe it's due to Satan and his demons attacking from all fronts. Maybe it's due to our own sinful hearts and minds leading us off the narrow path. Whatever the "whys" may be, God has a plan for it all in the end.

I love liturgical prayer – they're versatile and applicable to many aspects of life, even oddly

specific ones. One book of liturgical prayers that I've grown to love (it was highly recommended by a few of my seminary professors) is called *Every Moment Holy* by Douglas Kaine McKelvey. Liturgies are meant to be used by individuals or in group settings, as prayers or meditations, drawing from Scripture and applied to everyday life. Again, they can be oddly specific – McKelvey has TWO prayers on "the Changing of Diapers" in Vol. I. One prayer that I think may speak to many of us in the coming months is titled, "A Liturgy for Those Flooded by Too Much Information." Below is an excerpt:

*"In a world so wired and interconnected, our anxious hearts are pummeled by an endless barrage of troubling news. We are daily aware of more grief, O Lord, than we can rightly consider, of more suffering and scandal than we can respond to, of more hostility, horror, and injustice than we can engage with compassion.*

*But you, O Jesus, are not disquieted by such news of cruelty and terror and war. You are neither anxious nor overwhelmed. You carried the full weight of the suffering of a broken world when you hung upon the cross, and you carry it still.*

*When the cacophony of universal distress unsettles us, remind us that we are but small and finite creatures, never designed to carry the vast abstractions of great burdens, for our arms are too short and our strength is too small. Justice and mercy, healing and redemption, are your great labors. ...*

*...Give us discernment  
to know when to pray,  
when to speak out,  
when to act,  
and when to simply  
shut off our screens  
and our devices,  
and to sit quietly  
in your presence,  
casting the burdens of this world  
upon the strong shoulders  
of the one who  
alone  
is able to bear them up. Amen."*

So, when lots of things happen in your life or in the world around you (whether good or bad), continue to hold to His promises – promises to never leave, nor forsake you. He’s proven time and time again that you can trust Him, because while the world around us is ever changing, He is ever faithful.

In Christ’s Love,  
Julie Baumann  
Deaconess Intern



## Lutheran World Relief

SUSTAINABLE DEVELOPMENT. LASTING PROMISE.

### Personal Care Kits

Lord of Life will be assembling kits on November 2<sup>nd</sup> to ship out on November 9<sup>th</sup>. These kits give people around the world tools to stay healthy in life’s most challenging situations. Please sign up to contribute the items needed for the kits and leave them in the LWR collection box in the narthex by October 27<sup>th</sup>.

The kits include:

- (1) light or medium weight bath-size towel (between 20” x 40” and 27” x 52”) dark color recommended,
- (2or3) bath-size bars of soap equaling 8 to 9 oz in original wrapping,
- (1) adult size toothbrush,
- (1) sturdy comb,
- (1) pair of metal nail clippers.



Cash donations are also needed to cover shipping costs. (Make checks payable to LOL, note for LWR shipping)

## From the Strategic Planning Committee:

Toward the end of 2023, the members of Lord of Life were asked to participate in a study to assess the overall health of our congregation. The results of the **CADDS (Congregational Assessment of Development/Decline Status)** survey showed that the spiritual and financial well-being of Lord of Life is in good shape. However, there are a few ministry areas where our church is in need of upgrading and could use some improvement – mainly outreach and community involvement. Once the results were compiled, Pastor Shaltanis lead a study during the Adult Bible class hour on Sunday mornings in the first few months of 2024 to help members become familiar with the Re:Vitality program. The Strategic Planning Committee (SPC) was formed and began meeting in March of this year to start a nine-part program which would help us determine how to evaluate and enhance our congregation’s strengths, and to address our weaknesses by identifying those specific ministries and developing a plan to implement ways for growth. The SPC has identified four specific areas of ministry that Lord of Life can improve upon and focus on developing: outreach, evangelism or witnessing, Christian family and marriage, and human care or mercy work. We have brainstormed and thought of many ideas that could be applied in these four areas, and should have recommendations on a plan to see them to fruition in the near future. The plan will include a description of our congregation’s SWOT (Strengths, Weaknesses, Opportunities, and Threats), as well as goals to work towards. We will share more information with you about our progress over the next few months and pray that God will continue to guide and bless our strategic planning process.



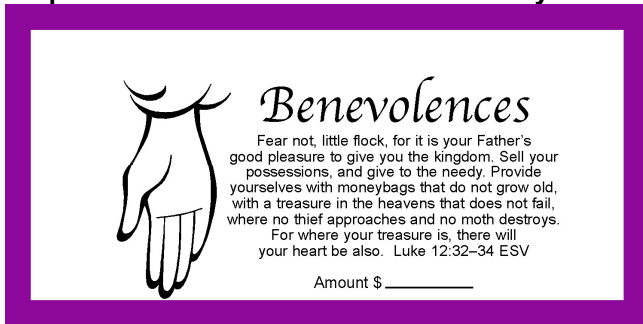
### DEDICATED FUNDS

Some members of the congregation have asked for information regarding the different funds that Lord of Life maintains, including their use and how a member may contribute to them. Such funds are called Dedicated Funds (or Restricted Accounts - which is the name used in accounting terms to describe the same funds).

These funds support situations where money is given to Lord of Life which the donor has earmarked to be used for a very specific purpose. For example, parents and grandparents may designate specific dollars to go toward youth activities, musically inclined donors may donate money for funds for special music purposes, and annually we solicit funds specifically to thank our dedicated staff members for their outstanding service to our congregation. Those contributions go into their respective accounts "dedicated" to each specific purpose. In this way, members can count on their funds going where they intend.

A list of such funds and a description of the offering envelopes that will result in your contributions going into those accounts follows below. In future months, additional articles will be published highlighting one or two funds per newsletter to provide you with more detailed explanations of those funds and their intended purpose.

#### Special Aid Fund or Pastor Discretionary Fund



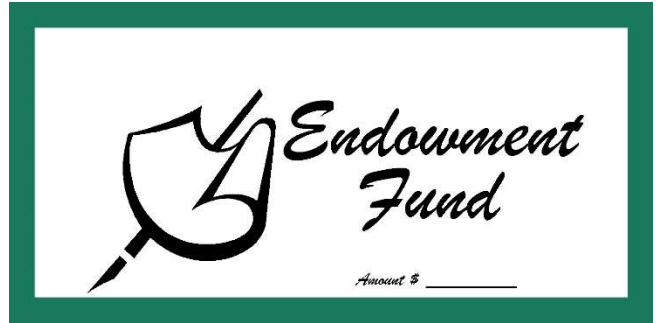
There are two of these envelopes in our boxes. This fund is for helping out in crisis or emergency situations as needed.

#### Building Fund



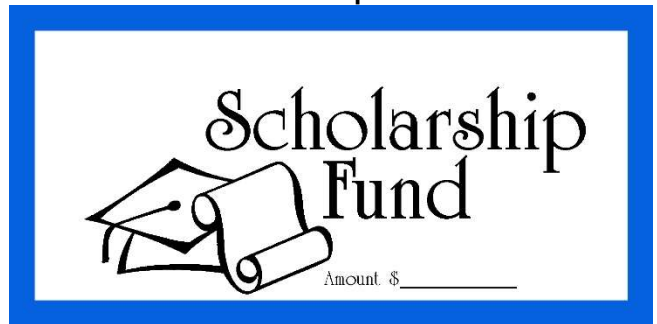
There is one of these envelopes in our boxes. This is not an actively promoted fund as we have paid off our mortgage and do not have a current capital plan. Contributions go toward future building projects.

#### Endowment Fund



There are two of these envelopes in our boxes. Contributions to this fund are passed through to our Endowment. Interest earned from our Endowment benefits Lord of Life, while the principal is not touched.

#### Scholarship Fund



There are five of these envelopes in our boxes as it is actively being promoted. This fund encourages our youth to choose a Lutheran education. We currently have 4 students receiving scholarships from this fund each year for attending a Lutheran institution.

#### Directed Donations



There are two of these envelopes in our boxes. Any fund or purpose can be written in on these envelopes and it will be applied to this pass-through account. Ex. Donating through Lord of Life to the mission in Cuba, any of the following funds, or some other ministry.

#### Children's Ministry

This fund is for any expenditure, purchase or routine maintenance cost in support of the children's ministry that is not budgeted.

#### Door Offerings

This pass-through fund is where offerings collect at the door for special interests are housed until they are distributed. For example, we are collecting for hurricane relief October 6.



#### Family Ministry

This fund is for any expenditure, purchase or routine maintenance cost in support of the family ministry that is not budgeted.

#### LWML General Fund

This fund is collected from members of LWML to support its ministry.

#### LWML Mites

This pass-through account is for the collection of mites to be sent on to the District LWML.

#### Missions Fund

Every month, a portion of our offerings are collected in the Missions Fund. Quarterly, the Elders vote on how to distribute those funds missions – local and within the LCMS. If you have a mission close to your heart, speak with your elder about us supporting them next quarter.

#### Music Fund

This fund is for any expenditure, purchase or routine maintenance cost in support of the music ministry that is not budgeted.

#### Memorials

This fund is for memorials that are given to Lord of Life. Funds collected typically are gathered for a purpose designated by the departed one's family. Sometimes a donor requests the purpose. If no purpose is established, it is later decided by the elders or admin council on how to purpose it.

#### Organ Contingency Fund

This fund is for major repairs or to replace our organ.

#### Property Projects

This fund is for any expenditure, purchase or routine maintenance cost in support of the property that is not budgeted.

#### Special Services

This pass-through fund is where offerings collected at special services are housed until they are distributed. The recipients are advertised in the bulletin for each special service, if there is one.

#### Staff Bonus

This pass-through fund is where offerings earmarked for the staff are housed until they are distributed.

#### Youth Ministry

This fund is for any expenditure, purchase or routine maintenance cost in support of the youth ministry that is not budgeted. This is where their fundraising money is collected and is mostly spent on trips.

# GOD ROCKS!

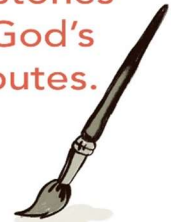


Make decorative stones as reminders of God's many great attributes.



#### What you need:

- Flat, smooth stones
- Printed, decorative napkins
- Paintbrush
- Clear-drying craft glue
- Scissors
- Permanent marker



#### What you do:

1. Unfold the napkin, carefully separating the printed side from the solid side.
2. Brush a thin layer of glue atop a stone. Lay the napkin (printed side up) on the glue and press down. Paint more glue over the napkin. Let dry.
3. Turn the stone over and paint more glue on the back. Wrap the napkin edges around the stone, trimming as needed. Paint more glue over the napkin. Let dry.
4. On the stone, write an attribute of God (loving, wise, powerful, merciful, etc.).
5. Repeat with more stones. Use them as gifts, paperweights, table decorations, etc.





# Teen Times

# THANK YOU!

for supporting our



So far, participants have contributed \$1,655. If you weren't able to contribute at the breakfast, there's still time to do so online or in next Sunday's offering plate.



“Not seeing results? ↻  
**FEEL LIKE GIVING UP?**

Consider this: —

The last thing to grow on a fruit tree... **is the fruit.**”

- Unknown



**Come enjoy a delicious potluck lunch and celebrate the Reformation. An Oktoberfest potluck will be hosted by Family Ministry in celebration of Reformation Day on Sunday, October 27. Only one service will be held at 10 AM The potluck will immediately follow the service.**

**The church will provide brats, hotdogs, condiments, tea and lemonade. Attendees are invited to bring a favorite side dish or dessert, including but not limited to, German potato salad, sauerkraut, red cabbage, green bean casserole, spätzle, cucumber salad, rye bread, apple pie or strudel, cherry pie, German chocolate and/or Black Forest cake, etc. Sign-up sheets for attendance and food are located in the narthex. If you have any questions, please contact Gail Senter at 972-672-5769 or at [gail.senter@yahoo.com](mailto:gail.senter@yahoo.com).**

## “The Singing Church”

Lutherans have historically been called “the singing church.” There is no doubt that music has been a major component in the theology and practice of the Lutheran church. Luther once remarked about music, “We can mention only one point, namely, that next to the Word of God, music deserves the highest praise.”<sup>1</sup> Music has a power and purpose that cannot be understated in our worship and the life of the congregation.

But music does more than touch the emotions. Music is a vehicle that carries both the musician and the hearer deeper into connection with the truth of the Scriptures. This is true of the most complex Bach chorale and even the simplest of songs like “Jesus Loves Me, This I Know.” Each musical selection within the church shapes the thoughts, minds and faith of the people who experience them.

This is also true of stewardship hymns. We are currently considering the verses of “Forgive Us, Lord, for Shallow Thankfulness” (LSB 788) as it shapes our understanding and practice of stewardship. This month we take a deeper dive into verse two:

Teach us to thank you, Lord, for love and grace  
For life and vision, for a purpose clear,  
For Christ Your Son, and for each human face  
that shows Your message ever new and near.

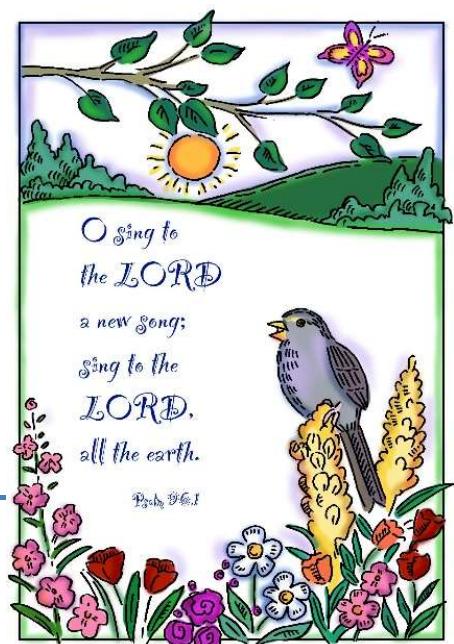
The stanza begins by touching on the truth of the Law. Thankfulness is not a natural posture for fallen humanity. For sinners curved in upon themselves, thankfulness for love and grace is something that must be taught. We are those who hoard and clutch. Our confession of our shallow thankfulness highlights the need for us to learn thankfulness to God.

Thankfulness also points to what we are stewards of: love and grace! All the things we have traditionally called stewardship aren’t actual stewardship. Rather, what matters is how we steward the one, true and only treasure: the love and grace of God revealed to us in the Gospel of Jesus Christ. So, all stewardship is stewardship of the Gospel! How can we gaze at the cross and empty tomb and not be thankful?

The LCMS defines stewardship as “the free and joyous activity of God’s family — the church — in managing life’s resources for His purposes.” God’s love and mercy give us a clear purpose as we live out our Baptism and practice this joyous stewardship. All we are, all we have entrusted to us, and all we are called to do is to connect others with the love and mercy of God revealed in Jesus!

The faithful steward sings with lips and life of this love and mercy that is ever new and near. In the Scriptures. In the Lord’s House. At the Lord’s Table. This is where our stewardship song starts and ends. Our family, our co-workers and classmates, and our world need to hear this song!

<sup>1</sup> Martin Luther, “Preface to Georg Rhau’s Symphoniae iucundae,” in Luther’s Works, ed. Jaroslav Pelikan, Helmut T. Lehmann, and Christopher Boyd Brown, vol. 53 (Philadelphia and St. Louis: Fortress and Concordia Publishing House, 1955–), 321–322.





**Lord of Life Lutheran Church**  
**Summarized Statement of Activity**  
**7 Months Ending July 31, 2024**

	Y-T-D Operating Funds	Y-T-D Budget	Variance	Jan-Dec 2024 Budget
<b>Contributions</b>				
Regular Offerings	375,967	383,517	(\$7,550)	\$589,196
Other	\$0	\$0	\$0	\$0
<b>Total Income</b>	<b>\$375,967</b>	<b>\$383,517</b>	<b>(\$7,550)</b>	<b>\$589,196</b>
<b>Expenses</b>				
Benevolences	46,996	47,940	(\$944)	\$73,650
Elders	227,469	213,760	\$13,709	\$320,639
Education	250	600	(\$350)	\$1,000
Outreach	974	2,540	(\$1,566)	\$3,900
Office Expenses	8,477	7,710	\$767	\$12,090
Utilities	26,980	26,945	\$35	\$38,245
Property Maintenance	63,195	52,340	\$10,855	\$85,940
Stewardship	0	350	(\$350)	\$350
Family Ministries	2,266	2,515	(\$249)	\$5,290
Youth Board	4,317	5,500	(\$1,183)	\$6,600
Children's Ministry	2,091	4,200	(\$2,109)	\$6,500
Admin Council	1,230	3,100	(\$1,870)	\$5,200
<b>Total Operating Expense</b>	<b>\$384,244</b>	<b>\$367,500</b>	<b>\$16,745</b>	<b>\$559,404</b>
<b>Surplus or (Deficit)</b>	<b>(\$8,278)</b>	<b>\$16,018</b>	<b>(\$24,295)</b>	<b>\$29,792</b>
<b>Other Information:</b>				
Operating Fund Balance	\$174,538			
Certificate of Deposit	\$130,373			
Restricted Fund Balance	\$144,244			
Endowment Restricted CDs	\$64,838			