



**PRESBYTERY OF  
NORTH CENTRAL IOWA**

**Meeting Packet  
for the 234th Stated Meeting  
of the  
Presbytery of North Central Iowa**



**March 18, 2025**

**First Presbyterian Church  
Mason City, Iowa**

**Proposed Docket 234<sup>th</sup> Stated Meeting  
Presbytery of North Central Iowa  
March 18, 2024  
10:00 a.m.**

- 9:00 a.m. Registration and Coffee Fellowship
- 9:30 a.m. Orientation for New Commissioners
- 10:00 a.m. Call to Order with Prayer TE Steve Tyykila
- Host Church Welcome TE Kip Murphy
- Statement of Quorum by the Moderator TE Steve Tyykila  
Introduce First Timers and Guests  
Approve Excused Absences  
Seat Corresponding Members
- Intention to Introduce New Business
- Approve Docket
- Approve Consent Agenda
- Presbytery Moderator's Report – p. 3
  - Council Moderator's Report – p. 4
  - Mission and Ministry Report – p. 5
  - Personnel Commission Report – p. 6
  - Nominating Committee Report – p. 8
- Approve Minutes
- November 3, 2024, Stated Meeting – p. 9
- Worship with Communion  
Offering to Pastors' Seminary Debt Relief
- General Assembly Amendments TE Steve Tyykila
- Presbyterian Foundation TE Kyle Nolan
- Noon Order of the Day: Lunch

Stewardship & Finance Committee – p. 16	TE Cathy Young
• December/End of Year 2024 Financial Report – p. 17	
• Serakos Financial Review – p. 25	
Commission on Ministry – p. 39	RE Walt Reemtsma
Iowa Task Force Update	TE Sara Sutter
Lakeshore Center at Okoboji – p. 40	TE Sara Sutter
Executives' and Stated Clerk's Reports	
• Pastor to the Presbyteries	TE Ian McMullen
• Mission Executive	RE Amgad Beblawi
• Administrative Executive & Stated Clerk	TE Annika Lister Stroope
New Business	
• Authorization for Council to set:	
- 2026 per capita	
- 2026 Unified Mission Giving	
- 2026 salary minimums	
Installation of Vice Moderator	TE Steve Tyykila
Touching Base: Joys, Concerns, What's Happening	
Closing Prayer and Adjournment	TE Steve Tyykila

### Moderator's Report March 2025

Since the start of my term as moderator of the presbytery I have attended one presbytery council meeting and been involved in the commissioning ceremony of Tony Raw as a commissioned ruling elder for the First Presbyterian Church of Irvington Iowa on February 9th, and the installation of Paul Masters as the lead pastor at the First Presbyterian Church of Fort Dodge on February 23<sup>rd</sup>.

Blessings,  
Rev. Steve Tyykila

PRESBYTERY OF NORTH CENTRAL IOWA  
COUNCIL MODERATOR'S REPORT TO PRESBYTERY

The Council of the Presbytery of North Central Iowa met via Zoom at 3 PM on February 6<sup>th</sup>. After the meeting was opened with prayer, we approved the agenda and heard from all committees, staff and guests.

The main points of business and interest were as follows:

Finance representative Cathy Young reported that there was a fairly significant error in the 2025 budget and our deficit, instead of \$12,409 will be \$31,654.

Council guest Judy Klepfer representing the personnel commission reported that the staff are staying busy and there is a vacancy on the Way Forward task force.

Nominating Committee chair Sara Sutter brought a slate of nominees for council approval. After some discussion the entire slate was approved.

One function of the council alone was the appointment of a male ruling elder to the Way Forward Task Force. The Council appointed, pending his consent, Scott Cose to the Way Forward Task Force.

Respectfully submitted,  
Adrian McMullen

On March 1 the Mission and Ministry Committee held their annual grant consultation. We were very excited by the ways that our Presbytery’s churches are involved with their local communities and expressing God’s love in tangible ways. We would highly encourage you to learn more about the projects below by reaching out to these churches. Unfortunately, we were not able to fund every project, which means there are other wonderful things happening that are not listed below.

The grants awarded this year are:

<b>Church</b>	<b>Project Name</b>	<b>Grant Amount</b>
Algona First	Meals on Wheels	1500
Ames Northminster	Feeding Haiti's Kids	1000
Ames Northminster	Shared Blessings	1000
Burt	Outreach Supplies for Community Liaison	1000
Cedar Falls Cedar Heights	Sunday Supper	1750
Cedar Falls First	Working for Justice	1500
Collegiate	Labyrinth Coffee	500
Collegiate	The Vine Vocational Discernment Program	2000
Lone Rock	Food Pantry	1500
Lone Rock	Little Al	1000
Greene First	Visions of Wellbeing	500
Westminster	Women's Center for Change Well-being Basket Project	1750

## **UPP Personnel Commission Minutes**

**January 16, 2025**

**3:00 p.m. via Zoom**

**Commission Members present:** Kevin Freese, Steve Hulsebus, Judy Klepfer (moderator), Dave McNally (acting secretary), Kip Murphy (vice moderator), Shari O'Bannon, Jennifer Olson, Eric Pasanchin, Judy Winkelpleck

**Executives present:** Amgad Beblawi, Ian McMullen, Annika Lister Stroope

### **I. Opening**

Judy K. called the meeting to order at 3:00 p.m. A quorum was present. Judy led the group in devotions.

Members introduced themselves and welcomed new members Eric, Judy W., and Shari (who had already begun her service on the commission). Steve mentioned that some health challenges are going to require him to step down. We are grateful for his service and will pray for him.

The Commission approved the minutes from our December 12, 2024 meeting.

### **II. Moderator's report**

Judy plans to talk with the Executives about her duties. Amgad mentioned that former commission moderator Shamaine King is doing much better but is not yet fully recovered from her injuries.

### **III. Financial report**

Annika referred us to the Statement of Financial Activities, which is generally a good place for commission members to begin when it comes to understanding the UPP finances since it is comparable to an operating budget. The Synod office does our bookkeeping, as they do for all three of the presbyteries that make up the UPP.

The most notable item has to do with the new benefits structure of the Board of Pensions, which serves essentially as the overall benefits package for the PC(USA). Due to recent changes our executives may decline family medical coverage if they do not need it, which is the case for the current team and will result in a positive budget variance.

Annika pointed out the close working relationship with the Synod office and urged commission members to reach out to her if they have financial questions, rather than holding them for the commission meeting.

### **IV. Executive reports**

A. Annika has been coping with a family health situation resulting in hospital visits over the last few days, which is hopefully now resolved. She is looking ahead to Presbytery meetings that

will take place in February and March, which will feature discussions of proposed amendments to come before the General Assembly.

Annika has been assisting several churches with property transfers. Platte Center Church in Creston is in the process of dissolution.

B. Amgad reported a surge in interest among churches seeking information on immigration and resources for refugees. This includes information and questions about PC(USA)'s position on issues such as deportation and sanctuary status, presumably in response to public statements about deportation made by the incoming administration in Washington.

Amgad will lead a U.S./Mexico border trip in November. It is limited to 14 spaces and the first two have been filled. He is also working on Triennium, the Presbyterian youth gathering that takes place every three years. It is scheduled for July of this year in Louisville.

Amgad mentioned that First Arabic Presbyterian Church in Des Moines is growing, with more than 30 youth present every Sunday. Most members are refugees and the church is struggling financially. One of Amgad's priorities in 2025 is helping First Arabic become more integrated in the life the Presbytery.

C. Among other duties, Ian supports the Committee on Ministry for North Central and Prospect Hill presbyteries. He is spending quite a bit of time on Elder and communion training, due in large part to the number of churches who are unable to call a pastor. He affirmed the value of Elders who are assuming greater leadership and worship responsibilities, and plans for Certified Ruling Elder development to be a priority for 2025.

Ian is also planning to participate in a PDA mission trip to Leland, Mississippi.

### **Old Business**

We do not have an update at this time on the work of the Io-Way Forward task force, but we think that it will be important for us to have regular communication with them. They reached out to Jennifer and she referred them to Judy.

### **New Business**

We will continue to schedule monthly meetings, with the understanding that the moderator in consultation with the executives may cancel meetings if there is not enough business to require getting together. We will also continue to schedule meetings on the third Thursday of the month, but will move the meeting time to 2:00 p.m.

Our next meeting will be at 2:00 on February 20. Kip will lead devotions and the opening prayer. We agreed to perform secretary duties in rotation and Jennifer volunteered for the February meeting.

The meeting was adjourned at 3:50 and Amgad closed with prayer.



Nominating and Committee on Representation Report  
Presbytery Meeting: March 18, 2025

The NCIP Nominating Committee met on January 28, 2025 and approved the following people to serve in these identified roles:

- **Vice Moderator of the Presbytery: Ruling Elder Donna Carhill from Jefferson, First Presbyterian.**
- **COM Class of 2007: Ruling Elder Nancy Beenken from Mason City, First Presbyterian.**
- **Sexual Misconduct Response Committee: Teaching Elder Kerry Carson, Retired.**
- **Mission and Ministry Committee: Ruling Elder Sylvia Johnson, Toledo (filling 1 year of a term that ends in 2025.)**

The Nominating Committee discussed the number of people on COM and discovered that while our worksheet had spots for 21 members of COM, the description of COM on the website specifies 18 members. The intention will be to have six COM members per class. Currently we have 2 unfilled positions and need 1 Ruling Elder and 1 Teaching Elder to keep an equal balance.

The Nominating Committee is aware of an opening for the class of 2025 on the Personnel Commission but will wait until fall to fill that position. The Committee is confident that RE Judy Klepfer and TE Kip Murphy can represent NCIP well on the Personnel Commission for the remainder of this year. The Nominating Committee also will wait until fall to nominate GA commissioners.

All of the above was shared with the NCIP Council at the Meeting on February 6, 2025. The Council approved the slate of nominees and an exception for Sylvia Johnson to serve an additional 7th year on the Mission and Ministry Committee.

Other openings that the committee is still working to fill include:

- A female Ruling Elder for the Permanent Judicial Commission (class of 2025)
- A Teaching Elder for Stewardship and Finance (class of 2026)
- A Ruling Elder (male) for Nominating Committee (class of 2026)
- A TE or RE for Mission and Ministry Committee (class of 2027)

Thank you to those who have agreed to serve. Blessings on your work!

Respectfully submitted,

Rev. Sara Sutter, Chair of the Nominating Committee on Representation

**Presbytery of North Central Iowa  
Stated Meeting  
November 3, 2024  
First Presbyterian Church, Marshalltown, Iowa**

The 233<sup>rd</sup> Stated Meeting of the Presbytery of North Central Iowa was held at Central Presbyterian Church, Nevada, Iowa, and via the Zoom videoconferencing platform on Sunday, November 3, 2024.

**FORMATION OF THE ROLL**

The following commissioners and members were registered for this meeting (Present, Absent, Excused):

<b>CHURCH</b>	<b>MINISTER</b>	<b>P/A/E</b>	<b>COMMISSIONER</b>
Ackley East Friesland	CRE Lynn Arends	P	A
Ackley First	Vacant	---	Patricia Reimers
Albion First	CRE Charlie Flick	A	A
Algona First	Rev. Tamara En Tin	A	A
Ames Collegiate	Rev. Dr. Brett Becker Rev. Jen Hibben	P P	Martha Johnson
Ames Northminster	Rev. Jim DuBois	E	A
Boone First	Rev. John Pea	P	Jodi Tymeson
Burt	CRE Kent Madison CRE Walter Reemtsma	P E	Mark Kelly
Cedar Falls Cedar Heights Community	Rev. Dr. David Kivett Rev. Johnny Janssen	P P	A
Cedar Falls First	Rev. Julie Erkel Hagee	P	Ray Burfeind
Clarion United	Vacant	---	A
Conrad First	Rev. John Erthein	A	Donald Linnenbrink
Fort Dodge First	Rev. Paul Masters CRE Chris Helton	P A	A
Garner United	CRE David Skilling	P	A
Goldfield United	Rev. Nicole Woodley	A	A
Grand Junction First	Rev. Bill Kem CRE Wendy Pittman	P P	
Greene First	Rev. Joan Thomas	A	A
Grundy Center Bethany	Rev. Tom Wiles	A	A
Grundy Center First	Rev. Steve Tyykila	P	Tim Laughlin
Irvington First	Rev. Tamara EnTin	A	A
Jefferson First	Rev. Bill Kem CRE Wendy Pittman	P P	
Jesup First	CRE Dawn Person	P	Mary Ann Riensche
Kamrar First	Rev. Bob EnTin	A	A
Lakota First	CRE Kent Madison CRE Judy Junkermeier	P A	A
LeRoy, MN First	Vacant	---	A

<b>CHURCH</b>	<b>MINISTER</b>	<b>P/A/E</b>	<b>COMMISSIONER</b>
Lincoln Salem	Rev. Brad Braley Rev. Gary Catterson	P A	A
Lone Rock	CRE Walt Reemtsma	E	A
Marshalltown First	Rev. Bryan Kunz Rev. LaCosta Van Dyk	P P	Gregg Brown
Mason City First	Rev. Dr. Kenneth Murphy	P	Nancy Beenken
Maxwell First	CRE Adrian McMullen	P	A
McCallsburg	Rev. Thomas Poppe	A	A
Nevada Central	Rev. John Molacek	P	A
Paton First	Rev. Bill Kem CRE Wendy Pittman	P P	Angie Jewett
Reinbeck Amity	CRE Darryl Widmayer	A	A
Reinbeck First	Rev. Steve Tyykila	P	A
Rudd Eden	Rev. Dixie Laube	P	P
State Center First	CRE Carol Tripp CRE David Tripp	P P	A
Steamboat Rock First	CRE Lynn Arends	P	A
Toledo First	Rev. Dr. Tom Bower	P	Sylvia Johnson
Traer United	Rev. Brice Hoyt	E	Greg Cluts
Washburn St. Paul's	Rev. Dr. Clemens Bartollas	A	A
Waterloo Barclay	CRE Larry Fuson	A	A
Waterloo First	Rev. Dr. Randall Argall	E	Dan Davis
Waterloo Unity	Rev. Christine Kaplunas	P	A
Waterloo Westminster	Rev. Jonny Craig	A	Judy Clauson
Woden First	Vacant	---	A

<b>OTHER PRESBYTERY MEMBERS</b>	<b>STATUS</b>	<b>P/A/E</b>
<b>Honorably Retired</b>		
Rev. Bruce Baillie	Retired	E
Rev. John Bates	Retired	A
Rev. David Beckmann	Retired	A
Rev. Francis Beyea	Retired	A
Rev. Dr. Tom Bower	Retired	A
Rev. Brad Braley	Retired	A
Rev. Kerry Carson	Retired	P
Rev. Gary Catterson	Retired	A
Rev. Doug Darnold	Retired	A
Rev. Wade Ditty	Retired	A
Rev. Dan Emmert	Retired	A
Rev. Jerry Evelsizer	Retired	A
Rev. David Feltman	Retired	A
Rev. Patricia Geadelmann	Retired	A
Rev. Denise Group	Retired	P
Rev. John Hanna	Retired	A
Rev. Richard King	Retired	P
Rev. Jack Mauldin	Retired	A
Rev. Larry Mitchell	Retired	A

Rev. Gordon Moen	Retired	P
Rev. John Osborn	Retired	A
Rev. Mark Pell	Retired	A
Rev. Mary Wilber	Retired	A
Rev. Dr. Glenn Wilson	Retired	A
Rev. Cathy Young	Retired	E
CRE Diane Wilson	Retired	P
<b>Laboring Outside the Bounds in Validated Ministry</b>		
Rev. Sara Sutter	Lakeshore Center at Okoboji	P
Rev. Al Polito	Chaplain at St. Croix Hospice, Charles City, IA	A
<b>Specialized Ministry</b>		
Rev. Dr. Linda Smith	Hawkeye Community College	A
Rev. Sara Sutter	Lakeshore Center at Okoboji	P
Debra Russom	Commissioned Ruling Elder	P
<b>At-Large</b>		
Rev. Ben Acosta	At-Large	A
Rev. Le Anne Clausen de Montes	At-Large	P
Rev. Joy Ridge Edeker	At-Large	A
Rev. Barbara Huisman	At-Large	A
Rev. Dr. Richard King	At-Large	A
Rev. Kerin Sorensen	At-Large	A
Rev. Betsy Thompson	At-Large	A
Rev. Amy Wiles	At-Large	A
<b>Corresponding Members</b>		
Rev. Shamaine Chambers King	Windsor Heights Windsor	P
<b>Visitors</b>		
Lee Murphy	Mason City First	P
Susan North	Ames Collegiate	P
Jacob Kaplunas	Waterloo Unity	P
Kaylyn Morse	Growing Hope Globally	P
Jennifer Martinson	Traer United	P
Peter Hallock	Ames Collegiate	P
<b>Presbytery Staff</b>		
Rev. Dr. Annika Lister Stroope	Administrative Executive & Stated Clerk	P
Amgad Beblawi	Mission Executive	P
Rev. Ian McMullen	Pastor to the Presbyteries	P
Jeannie Stolee	Office Manager	P
Laura Schieber	Communications Associate	P

Abbreviations:

TE=Teaching Elder (Minister of the Word and Sacrament)

RE=Ruling Elder

CRE=Commissioned Ruling Elder

Moderator RE Adrian McMullen called the meeting to order with prayer and land acknowledgement at 2:30 p.m.

Notes on hybrid meeting were provided by Stated Clerk TE Annika Lister Stroope.

TE John Molacek provided the welcome by host church.

TE John Molacek provided a statement by the Moderator of a quorum.

First time minister members, elder commissioners and guests were introduced.

Excused absences were received in the presbytery office.

TE Shamaine Chambers King, chair of the Personnel Commission and a member of Windsor Presbyterian Church in Windsor Heights, Iowa, was seated as a corresponding member.

The presbytery gathered in a time of worship with communion. Worship also included a memorial of Teaching and Ruling Elders and a recognition of the retirement of CRE Diane Martin. The offering was designated to Pastors' Education Debt Relief.

M/S/A to approve the docket.

Kaylyn Morse gave a presentation on Growing Hope Globally.

M/S/A minutes of March 12, 2024, Stated Meeting

2024 GA Commissioners RE Adrian McMullen and TE Christine Kaplunas provided reports. RE McMullen served on the Race, Gender, Justice Committee (held over zoom). RE McMullen appreciated renewing connections with folks he has connections with from three decades of work in the PC(USA). He emphasized that being a commissioner is a lot of work. He appreciated the collegiality of TE Christine Kaplunas. TE Kaplunas attended General Assembly for the first time and served on the Committee on Mid Councils. She appreciated the opportunity to attend.

TE Gordon Moen gave a Synod Commissioner Report. TE Moen is serving on the Transforming Leadership Committee and the Steering Committee of the Synod. He reported that for every \$1.00 of per capita from presbyteries to synod, \$1.20 comes back to the presbyteries in the form of a variety of services. He also reported on the restorative action project of the synod. Information about the restorative action work is included in a summary of the October Synod Meeting which is **Appendix A** of these minutes. He also described the upcoming efforts the Synod will be making to encourage the formation of more cohort groups and to utilize coaches that have gone through training coordinated by the Synod to be resources for the cohort groups. The Synod also intends to provide grant funding for cohort groups to have access for programs.

TE Kaplunas, chair of the presbytery Council, reported from the Council on the Tri-Presbyteries Councils gatherings which were held in April and in July. The Council approved the proposal to have two people from the presbytery participate in an “Io-Way” Forward Task Force with persons from other Iowa presbyteries to discern and propose possibilities for presbyteries in Iowa moving ahead. Those who have agreed to serve are TE Sara Sutter (Validated Ministry, Director of Lakeshore Center at Okoboji) and RE Jeff Crandall (Cedar Falls Cedar Heights Presbyterian Church). The Councils also confirmed a commitment to employment of current tri-presbyteries staff through 2025.

M/S/A proposed Church Dissolution Policy which is **Appendix B** of these minutes.

TE Kaplunas presented the Proposed Social Media Policy. TE Le Anne Clausen de Montes moved the last two button points of the proposed policy be deleted. Motion failed for lack of a second. M/S/A proposed Social Media Policy and Guidelines which is **Appendix C** of these minutes.

M/S/A to confirm approval of Washburn St. Paul’s Sale of Lots. Documents from Black Hawk County are **Appendix D**.

TE Chambers King reported from the Personnel Commission, including the evaluation process of the tri-presbyteries shared staffing model that occurred in 2024. The Personnel Commission written report is **Appendix E** of these minutes.

Motion to Recess 4:46 p.m. for a 5-minute break.

RE McMullen gave the Presbytery Moderator’s report, which is in **Appendix F**.

TE Sara Sutter presented the report of the Nominating Committee. Nominations were requested from the floor; receiving none, M/A the proposed 2025 slate, which is **Appendix G** of these minutes.

TE Cathy Young, chair of the Stewardship & Finance Committee, was not able to be present due to mechanical issues with the flight she was on to return to Iowa today.

Motion from the Stewardship and Finance Committee:

- to receive September financials, which is **Appendix H** of these minutes, and Stewardship & Finance Committee Report, which is **Appendix I** of these minutes, was approved.
- 2025 Per Capita of \$46.00 (\$10.85 General Assembly, \$5.50 Synod, \$29.66 Presbytery) was approved, and
- 2025 Budget, which is **Appendix J** of these minutes, was approved.

TE Brad Braley reported from the Commission on Ministry/Committee on Preparation for Ministry. Forms are now on the presbytery website to apply for grant assistance to congregations seeing an increase in costs for medical insurance dues for pastors and there is also a page on the website to contribute to the fund to help with medical insurance costs. The written report of the Commission on Ministry is **Appendix K** of these minutes.

Motion from COM was approved to commission RE Deb Russom to service in the presbytery.

RE Moderator McMullen conducted the Commissioning to Service in the Presbytery of RE Deb Russom.

The NCI Commission on Ministry has voted to recommend Debra Russom for Eligible Ruling Elder status with the recommendation that she be commissioned to service for the entire Presbytery of North Central Iowa. Debra has completed her education in The Academy, been evaluated for vocational readiness, been satisfactorily examined by the COM, and completed boundary training and background checks. Her commission to all the ministries of North Central Iowa will include the authority to administer the sacraments of communion and baptism, moderate Session and congregational meetings, and provide pastoral care as necessary without further approval from the COM. This commission will be supervised by a teaching elder and her commission will be reviewed and renewed annually by the Commission on Ministry.

TE Sara Sutter reported from Lakeshore Center at Okoboji, the power point is **Appendix L** of these minutes.

#### Executives' Reports

- Ministry and Mission Executive - Amgad Beblawi – written report is **Appendix M** of these minutes.
  
- Pastor to the Presbyteries - Ian McMullen, reported on:
  - Presbyteries are collaborating with several other entities for leadership training across the church, both clergy and lay leader training.
  - COM continues to work diligently; it is important to stay connected in this liminal time.
  - TE McMullen serves on the Council of Advisors of Dubuque Theological Seminary. Demographics of those seeking seminary education have changed significantly in recent decades. Theological education is adjusting to online learning among many changes.
  - Buena Vista University has renewed its connection to the PC(USA)
  - TE McMullen is also working with A Mid-Iowa Organizing Strategy (AMOS), a wide-ranging collaboration between congregations and community groups. TE McMullen participated in a large AMOS event in Perry this fall, recognizing many shared values.
  - Appreciation for staff and volunteers of Lakeshore Center at Okoboji.
  
- Administrative Executive & Stated Clerk - Annika Lister Stroope, reported on:
  - Big thank yous to outgoing Council moderator TE Christine Kaplunas and outgoing moderator RE Adrian McMullen. Appreciation for 2025 moderator-elect TE Steve Tyykila.

- The presbytery has insurance coverage as required by the Book of Order and commensurate with PC(USA) recommended coverage levels.
- TE Stroope continues to hear from congregations about insurance companies dropping insurance for churches
- 2023 Minutes Review letter from the Synod of Lakes and Prairies is included as **Appendix N of these minutes.**

M/S/A the 2025 Presbytery Stated Meeting and Iowa Presbyterian Gathering dates – locations TBD

- Tuesday, March 18, 2025 – Stated Meeting (docket to include proposed amendments to the Book of Order)
- August 23, 2025 – Iowa Presbyterian Gathering
- Tuesday, October 28, 2025 – Stated Meeting

TE Tyykila adjourned the meeting with prayer at 6:39 p.m.

The following written reports were received and are included as Appendices:

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## **SPRING 2025 REPORT TO NCIP FROM STEWARDSHIP & FINANCE**

**The Stewardship & Finance Committee** meets monthly to examine our financial reports from the Synod, monitor our presbytery's income/expenditures, and work to harvest the best possible income from our investments. Amy Hartman and Jim Koon from the Synod do excellent work and have been a valuable resource for us. Our financial reports are approved at both the committee and Council level. We carefully monitor our cash flow and income streams and try to keep several months of operating funds in the bank.

**Presbytery Investments to New Covenant Trust Company** - The committee worked with Jim Koon and Jim Hitson (of the New Covenant Trust Company) to move our investment funds from the New Covenant Fund and LPL to the New Covenant Trust, where they'll have a higher return rate. This process has taken much longer than anticipated but the final LPL funds are "in the pipeline" and should be fully invested in the New Covenant Trust Company by the end of March.

**2025 Budget** - Despite multiple layers of inspection, two errors in our budget for 2025 were found by Jim Koon, our Synod's director of financial services. One was a misunderstanding about which endowments were included in the LPL account (Colfax, which was \$12,409) and a Mission account of \$6,825, which was somehow deleted from the total. Those errors gave us a deficit of \$31,654 instead of \$12,420. The good news is that Shared Mission pledges have come in \$15,607.32 over budget and it's possible more pledges may still come in. We are incredibly grateful to each church that sent in a Shared Mission pledge. You can't imagine how grateful we are! We'll still need every committee to be very frugal, as we express our thankfulness for your "belt-tightening" in 2024.

Our committee has decided to take a **deep dive into all our expenses and investments** after the second quarter of 2025. In addition, we've asked the Synod to give our committee the presbytery's bank & investment statements quarterly. We'll be reviewing the first quarter statements at our April meeting.

Please know we are monitoring every expense and investment for the NCI Presbytery. We commend the Presbytery of North Central Iowa for our superior rate of per capita giving and our generosity of special offerings. The total giving to PC(USA) special offerings from each presbytery are: Presbytery of North Central Iowa: \$19,757; Presbytery of Des Moines: \$8,805; and Presbytery of Prospect Hill: \$3,941.

*Respectfully submitted by Rev. Cathy Young, Chair of Stewardship & Finance Committee, which includes Chad Abbas, Chris Helton, Laura Little, Rev Le Anne Clausen DeMontes, and David Wilson*

<b>Presbytery of North Central Iowa</b>								
<b>Statement of Financial Activities</b>			d	f	h	g	c	
12/31/2024	12		<b>MTD Actual (This Yr)</b>	<b>YTD Actual (This Yr)</b>	<b>2024 Budget (This Yr)</b>	<b>YTD Actual (Prior Yr)</b>	<b>Total Actual (Prior Yr)</b>	<b>Notes</b>
<b>Presbytery Operations and Missions</b>			<b>12/31/2024</b>	<b>12/31/2024</b>	<b>12/31/2024</b>	<b>12/31/2023</b>	<b>12/31/2023</b>	
<b>Revenues</b>								
Operations Support	4001	Per Capita (GA, Syn, Presb)	\$ 21,889	\$ 234,257	\$ 227,282	\$ 218,403	\$ 218,403	
	4002	Presbytery Shared Mission	11,702	111,226	157,000	157,453	157,453	
	4003	Synod Support	833	10,000	10,000	10,000	10,000	
	4004	Donations	0	0	0	1,200	1,200	
	4005	Interest (checking/savings)	52	664	570	580	580	
	4010	Program Revenue	0	0	1,000	0	0	
	4012	Miscellaneous	0	0	0	0	0	
	4013	Other: PPP	0	0	0	0	0	
	4014	Inv Inc Beavers (unrest)	0	1,793	1,605	1,717	1,717	Income from this Fund is unrestricted.
	4015	Other (tbd)	0	0	0	52,200	52,200	Refund from UPP for shared staffing
	4016	Pastors' Debt Relief	0	833	0	963	963	Donations for Pastors' Debt Relief
		<b>Total Operating Support</b>	<b>\$ 34,476</b>	<b>\$ 358,773</b>	<b>\$ 416,788</b>	<b>\$ 442,517</b>	<b>\$ 442,517</b>	
Dedicated Support	4101	End. Income: Westminster LS	\$ 0	\$ 1,279	\$ 1,000	\$ 1,060	\$ 1,060	Interest designated by donor in equal thirds for 1. LCO; 2. Christian Education; 3. New church development and/or church revitalization. Disbursement authorized by the Council upon recommendation of the Stewardship and Finance Committee.
	4102	End. Income: Beavers Mission	0	239	225	228	228	Income used for adult mission trip expenses.
	4103	End. Income: Eckles Scholarship	0	911	2,225	2,309	2,309	Income dedicated for Christian scholarships or The Academy.
	4104	End. Income: Rath Mission	0	8,182	5,500	6,782	6,782	Policy: spend this income first for M & M grants and LCO support.
	4105	End. Inc: LaPorte City Mission	0	682	650	653	653	Policy: spend this income first for M & M grants and LCO support.
	4106	End. Inc: Vanderwerf Music	0	406	380	389	389	Policy: spend this income first for M & M grants and then LCO support.
		<b>Total Dedicated Support</b>	<b>\$ 0</b>	<b>\$ 11,699</b>	<b>\$ 9,980</b>	<b>\$ 11,421</b>	<b>\$ 11,421</b>	

<b>Presbytery of North Central Iowa</b>								
<b>Statement of Financial Activities</b>			d	f	h	g	c	
12/31/2024								
	12		<b>MTD Actual (This Yr)</b>	<b>YTD Actual (This Yr)</b>	<b>2024 Budget (This Yr)</b>	<b>YTD Actual (Prior Yr)</b>	<b>Total Actual (Prior Yr)</b>	<b>Notes</b>
<b>Changes in Designated Net Assets</b>								
Designated Income (YE alloc)	4701	Des NA Inc: Peacemaking	\$ 1,677	\$ 3,809	\$ 0	\$ 2,145	\$ 2,145	Remittance income from congregations
	4702	Des NA Inc: Hunger	0	750	0	0	0	Remittance income from congregations
	4703	Inc Iowa Disaster Relief	0	4,829	0	0	0	Remittances from congregations and individuals
	4704	Cong Support - BOP (income)	400	400	0	0	0	Remittance from congregations and individuals
Designated Expenses (YE Alloc)	5701	Des NA Exp: Peacemaking	0	0	0	250	250	Payouts by Presbytery
	5702	Des NA Exp: Hunger	0	0	0	0	0	Payouts by Presbytery
	5703	Exp Iowa Disaster Relief	0	0	0	0	0	Payouts by Presbytery
	5704	Cong Support - BOP (payouts)	0	0	0	0	0	
<b>YTD Changes for Designated Net Assets</b>			<b>\$ 2,077</b>	<b>\$ 9,787</b>	<b>\$ 0</b>	<b>\$ 1,895</b>	<b>\$ 1,895</b>	
<b>Total Operations &amp; Missions Income</b>			<b>\$ 36,553</b>	<b>\$ 380,259</b>	<b>\$ 426,768</b>	<b>\$ 455,832</b>	<b>\$ 455,832</b>	
<b>Expenses</b>								
Per Capita	5001	Per Capita to GA	\$ 4,287	\$ 51,440	\$ 51,440	\$ 53,880	\$ 53,880	
	5002	Per Capita to Synod	2,406	28,870	28,870	30,085	30,085	
<b>Total Per Capita</b>			<b>\$ 6,693</b>	<b>\$ 80,310</b>	<b>\$ 80,310</b>	<b>\$ 83,964</b>	<b>\$ 83,964</b>	
Operations	5101	Denominational Mtgs	\$ 0	\$ 0	\$ 2,000	\$ 0	\$ 0	Unspent budget to acct 2404 at YE
	5102	Presbytery meetings	0	80	1,000	799	799	
	5103	Moderator expense	0	781	1,500	1,038	1,038	
	5104	Council Administration	0	0	1,000	0	0	
	5105	COM & CPM Admin	50	1,263	5,000	3,117	3,117	
	5106	COM Pastoral Care	0	2,175	2,500	1,599	1,599	
	5109	Nominating Administration	0	0	50	0	0	
	5111	Mission Administration	0	0	0	34	34	
	5112	Audit fees	0	0	2,500	0	0	
	5113	Accounting fees	500	6,000	6,000	6,510	6,510	
	5117	Operations- Insurance	758	4,724	2,500	807	807	
	5124	Permanent Judicial Commission	0	0	100	0	0	
	5128	UPP shared staff	18,041	216,486	216,770	212,242	212,242	
<b>Total Operations Expenses</b>			<b>\$ 19,349</b>	<b>\$ 231,509</b>	<b>\$ 240,920</b>	<b>\$ 227,195</b>	<b>\$ 227,195</b>	

<b>Presbytery of North Central Iowa</b>								
<b>Statement of Financial Activities</b>			d	f	h	g	c	
12/31/2024			<b>MTD Actual (This Yr)</b>	<b>YTD Actual (This Yr)</b>	<b>2024 Budget (This Yr)</b>	<b>YTD Actual (Prior Yr)</b>	<b>Total Actual (Prior Yr)</b>	<b>Notes</b>
Mission & Ministry	5301	M & M: Grants	\$ 0	\$ 40,000	\$ 39,000	\$ 50,000	\$ 50,000	
	5302	M & M: Mission and witness	0	0	1,500	1,000	1,000	
	5303	M & M: Youth Triennium	0	0	50	0	0	Unspent budget to acct 2401 at YE
	5304	M & M: Trips, workshps, events	0	0	3,000	2,400	2,400	
	5305	M & M: Camp Support	4,333	52,000	52,000	52,000	52,000	
	5306	M & M: Theo Trg & Schol	0	3,000	3,000	2,500	2,500	
	5307	M & M: Lay academy	0	2,500	2,500	5,000	5,000	
	5308	M & M: Coronavirus Grants	0	0	0	0	0	
	5314	M & M:Vital Min Init/Cohorts	0	0	1,000	1,098	1,098	
	5316	M & M:Pastor ed debt Assist	0	0	3,000	5,000	5,000	Payouts for Pastors' Debt Relief
		<b>Total Mission &amp; Ministry Expenses</b>	<b>\$ 4,333</b>	<b>\$ 97,500</b>	<b>\$ 105,050</b>	<b>\$ 118,998</b>	<b>\$ 118,998</b>	
		<b>Total Operations &amp; Missions Expenses</b>	<b>\$ 30,375</b>	<b>\$ 409,319</b>	<b>\$ 426,280</b>	<b>\$ 430,158</b>	<b>\$ 430,158</b>	
		<b>Operations &amp; Missions Surplus (Deficit)</b>	<b>\$ 6,179</b>	<b>\$ (29,059)</b>	<b>\$ 488</b>	<b>\$ 25,675</b>	<b>\$ 25,675</b>	

<b>Presbytery of North Central Iowa</b>								
<b>Statement of Financial Activities</b>			d	f	h	g	c	
12/31/2024	12		<b>MTD Actual (This Yr)</b>	<b>YTD Actual (This Yr)</b>	<b>2024 Budget (This Yr)</b>	<b>YTD Actual (Prior Yr)</b>	<b>Total Actual (Prior Yr)</b>	<b>Notes</b>
<b>Pass-through Receipts and Transfers</b>								
Pass-through Receipts	4501	Receipts: GA shared mission	\$ 3,564	\$ 29,718		\$ 46,853	\$ 46,853	
	4502	Receipts: Synod shared mission	665	6,647		\$9,913.30	9,913	
	4503	Receipts: One Great Hour	1,859	20,605		\$24,528.27	24,528	
	4504	Receipts: GA Peacemaking	3,405	7,733		\$4,354.17	4,354	
	4505	Receipts: Christmas Joy	2,315	16,966		\$12,221.42	12,221	
	4506	Receipts: Pentecost	953	6,697		\$6,820.65	6,821	
	4507	Receipts: Theological Educ	600	4,355		\$4,004.00	4,004	
	4508	Receipts: Lakeshore Center	750	11,717		\$6,862.80	6,863	
	4509	Receipts: GA Des & Hunger	465	9,234		\$10,014.02	10,014	
	4510	Receipts: GA Disaster	7,195	13,867		\$2,410.00	2,410	
	4511	Receipts: Hillcrest	0	0		\$200.00	200	
	4512	Receipts: Dubuque Seminary	100	300		\$300.00	300	
	4513	Receipts: Fairhaven Egypt	0	13,378		\$18,418.00	18,418	
		<b>Total Pass-through Receipts</b>	<b>\$ 21,872</b>	<b>\$ 141,216</b>		<b>\$ 146,900</b>	<b>\$ 146,900</b>	
Pass-through Transfers	5501	Transfer: GA shared mission	\$ 3,564	\$ 29,718		\$ 46,853	\$ 46,853	
	5502	Transfer: Synod mission	665	6,647		\$9,913.30	9,913	
	5503	Transfer: One Great Hour	1,859	20,605		\$24,528.27	24,528	
	5504	Transfer: GA Peacemaking	3,405	7,733		\$4,354.17	4,354	
	5505	Transfer: Christmas Joy	2,315	16,966		\$12,221.42	12,221	
	5506	Transfer: Pentecost	953	6,697		\$6,820.65	6,821	
	5507	Transfer: Theological Educ	600	4,355		\$4,004.00	4,004	
	5508	Transfer: Lakeshore Center	750	11,717		\$6,862.80	6,863	
	5509	Transfer: GA Des. & Hunger	465	9,234		\$10,014.02	10,014	
	5510	Transfer: GA Disaster	7,195	13,867		\$2,410.00	2,410	
	5511	Transfer: Hillcrest	0	0		\$200.00	200	
	5512	Transfer: Dubuque Seminary	100	300		\$300.00	300	
	5513	Transfer: Fairhaven Egypt	0	13,378		\$18,418.00	18,418	
		<b>Total Pass-through Transfers</b>	<b>\$ 21,872</b>	<b>\$ 141,216</b>		<b>\$ 146,900</b>	<b>\$ 146,900</b>	
		<b>Net Pass-through Receipts &amp; Transfers</b>	<b>\$ 0</b>	<b>\$ 0</b>		<b>\$ 0</b>	<b>\$ 0</b>	

<b>Presbytery of North Central Iowa</b>								
<b>Statement of Financial Activities</b>			d	f	h	g	c	
12/31/2024								
	12		<b>MTD Actual (This Yr)</b>	<b>YTD Actual (This Yr)</b>	<b>2024 Budget (This Yr)</b>	<b>YTD Actual (Prior Yr)</b>	<b>Total Actual (Prior Yr)</b>	<b>Notes</b>
<b>Investment Income and Transfers</b>								
Investment Income	4601	Invest. Gains: New Covenant	\$ 9,708	\$ 77,448		\$ 70,377	\$ 70,377	Allocated at YE
	4602	Invest. Gains: LPL	(2,377)	12,511		\$16,759.95	16,760	Allocated at YE
	4603	Inves. Gains: New Cov (Greene)	2,188	19,299		\$17,494.87	17,495	Allocated at YE
		<b>Unallocated Investment Income</b>	<b>\$ 9,520</b>	<b>\$ 109,257</b>		<b>\$ 104,632</b>	<b>\$ 104,632</b>	
<b>Restricted Income and Spending</b>								
Restricted Income (YE allocation)	4801	Res NA Inc: Colfax	\$ 0	\$ 0		\$ 0	\$ 0	Allocated at YE
	4802	Res NA Inc: Greene	0	0		0	0	Allocated at YE
	4803	Res NA Inc: Ecumenical Conn	0	0		0	0	Allocated at YE
		<b>Restricted Income (YE allocations)</b>	<b>\$0</b>	<b>\$0</b>		<b>\$0.00</b>	<b>\$0</b>	
Restricted Spending (YE allocation)	5801	Rest NA Exp: Colfax	\$ 0	\$ 0		\$ 0	\$ 0	Allocated at YE
	5802	Rest NA Exp: Greene	0	0		0	0	Allocated at YE
	5803	Rest NA Exp: Ecumenical Conn	0	0		0	0	Allocated at YE
		<b>Restricted Spending (YE allocations)</b>	<b>\$ 0</b>	<b>\$ 0</b>		<b>\$ 0</b>	<b>\$ 0</b>	
		<b>Year-end Changes for Restricted Net Assets</b>	<b>\$ 0</b>	<b>\$ 0</b>		<b>\$ 0</b>	<b>\$ 0</b>	
		<b>Consolidated Changes</b>	<b>\$ 15,698</b>	<b>\$ 80,198</b>	<b>\$ 488</b>	<b>\$ 130,307</b>	<b>\$ 130,307</b>	

<b>Presbytery of North Central Iowa</b>							
<b>Statement of Financial Position</b>				c	f		
<b>12/31/2024</b>				<b>Prior Year-end</b>	<b>Current Yr.</b>	<b>Unallocated</b>	
				<b>12/31/2023</b>	<b>12/31/2024</b>	<b>YTD Earnings</b>	<b>Notes</b>
<b>Assets</b>							
Cash and Investments	1001	Checking		\$ 209,832	\$ 180,927		Acct at United Community Bank
	1301	Investments: New Covenant Fund		464,008	541,456		Policy: Invest the total of next year's budgeted expenses (at a minimum)
	1302	Investments: LPL Jacobson		135,260	147,770		Policy: Invest funds that equal total of council designated and donor restricted funds.
	1303	Investments: New Cov (Greene)		86,920	106,219		Purpose: Facilitate the mission work of PCUSA in carrying out the Great Commission of Jesus Christ.
		<b>Total Assets</b>		<b>\$ 896,020</b>	<b>\$ 976,372</b>		
<b>Liabilities</b>							
Accounts Payable	2001	Accts Payable: General		\$ 1,038	\$ 0		
	2002	Accts Payable: UPP		0	0		
	2003	Accts Payable: Synod Per Cap		2,507	2,406		
	2004	A/P GA Per Capita		0	0		
	2005	A/P: Synod Acctg Fees		500	500		
		<b>Payables and Other</b>		<b>\$ 4,045</b>	<b>\$ 2,906</b>		
Council Dedicated Accounts	2401	Ded. Account: Youth Triennium		\$ 6,622	\$ 9,023	673	Unspent 5303 budget added at YE. Dispersed upon recommendation from M & M committee and approved by the Presbytery council.
	2402	Ded. Acct: New Church (Vesely)		12,596	14,392	1280	Purpose: New church development. Both income and principal may be spent.
	2403	Ded. Acct: Mission (Aplington)		21,063	24,066	2141	Purpose: Disaster assistance in NCI or PDA disaster assistance mission trips.
	2404	Ded. Acct : Denominational Mtgs		1,251	1,430	127	Unspent 5101 budget added at YE.
	2405	Ded. Account: PDA Trip		1,720	869	175	
	2406	Ded. Act: Israel/Palestine Trp (now UPP)		0	0		
		<b>Total Dedicated Accounts</b>		<b>\$ 43,252</b>	<b>\$ 49,780</b>		

<b>Presbytery of North Central Iowa</b>							
<b>Statement of Financial Position</b>				c	f		
<b>12/31/2024</b>				<b>Prior Year-end</b>	<b>Current Yr.</b>	<b>Unallocated</b>	
				<b>12/31/2023</b>	<b>12/31/2024</b>	<b>YTD Earnings</b>	<b>Notes</b>
Pass-through Payables	2501	Pass-thru: GA shared mission		\$ 6,125	\$ 3,564		
	2502	Pass-thru : Synod Mission		1,316	665		
	2503	Pass-thru: One Great Hour		300	1,859		
	2504	Pass-thru : GA Peacemaking		1,777	3,405		
	2505	Pass-thru: Christmas Joy		1,000	2,315		
	2506	Pass-thru: Pentecost		200	953		
	2507	Pass-thru: Theological Edu		187	600		
	2508	Pass-thru: Lakeshore Center		1,125	750		
	2509	Pass-thru: GA Des & Hunger		931	465		
	2510	Pass-thru: GA Disaster Relief		0	7,195		
	2511	Pass-thru: Hillcrest		50	0		
	2512	Pass-thru: Dubuque Seminary		75	100		
	2513	Pass-thru: Fairhaven Egypt		17,518	10,896		
		<b>Total Pass-through Payables</b>		<b>\$ 30,603</b>	<b>\$ 32,768</b>		
		<b>Total Liabilities</b>		<b>\$ 77,900</b>	<b>\$ 85,454</b>		



<b>Presbytery of North Central Iowa</b>							
<b>Statement of Financial Position</b>				c	f		
<b>12/31/2024</b>				<b>Prior Year-end</b>	<b>Current Yr.</b>	<b>Unallocated</b>	
				<b>12/31/2023</b>	<b>12/31/2024</b>	<b>YTD Earnings</b>	<b>Notes</b>
<b>Net Assets</b>							
	Undesignated	3000	YTD Unallocated Earnings	\$ 130,307	\$ 80,198	38,601	
		3100	Prior Years' Unrest Net Assets	538,557	631,014		
			<b>Total Undesignated Net Assets</b>	<b>\$ 668,863</b>	<b>\$ 711,212</b>		
	Designated	3201	Net Assets: Operating Reserve	\$ 0	\$ 0		
		3701	Des. Net Assets: Peacemaking	2,253	4,147	4,038	Remittance from congregations: 1/3 goes to Presbytery, 2/3 goes to GA. Net income of Presbytery portion lands here.
		3702	Des. Net Assets: Hunger	0	0	750	Hunger offerings from congregations split 50/50 between NCI and GA Hunger Program. Funds disbursed on the recommendation of M & M Board. This is where the net income of the Presbytery portion ends up.
		3703	Des. Net Assets: Iowa Disaster Relief	0	0	4,829	Collection started in June 2024 for Iowa tornado relief.
		3704	Cong Support - BOP	0	0	400	Collection started in Dec 2024 for BOP dues relief
			<b>Total Designated Net Assets</b>	<b>\$ 2,253</b>	<b>\$ 4,147</b>		
	Donor Restricted	3801	Res. NA: Mission (Colfax)	\$ 77,579	\$ 88,639	7,885	Income to be used for M & M grants. Dispersed upon recommendation of the M & M Committee.
		3802	Res. NA: Mission (Greene)	69,425	86,920	19,299	See 1303 above
		3803	Res. NA: Ecum Connections	0	0	0	Monies held for Ecumenical Connections group.
			<b>Total Restricted Net Assets</b>	<b>\$ 147,004</b>	<b>\$ 175,559</b>		
			<b>Total Net Assets</b>	<b>\$ 818,120</b>	<b>\$ 890,918</b>		
			<b>Total Liabilities and Net Assets</b>	<b>\$ 896,020</b>	<b>\$ 976,372</b>		

**PRESBYTERY OF NORTH CENTRAL IOWA**  
**FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED**  
**DECEMBER 31, 2023**

**PRESBYTERY OF NORTH CENTRAL IOWA**

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# SERAKOS, LTD

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## CERTIFIED PUBLIC ACCOUNTANTS

951 HILLWIND RD. NE MINNEAPOLIS, MINNESOTA 55432    PHONE: 763.233.6707  
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### COMPILATION REPORT

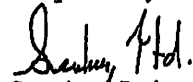
To the Board  
Presbytery of North Central Iowa  
Waterloo, Iowa

Management is responsible for the accompanying financial statements of the Presbytery of North Central Iowa (a nonprofit organization), which comprise the statement of financial position as of December 31, 2023, and the related statement of activities and changes in net assets for the year then ended in accordance with accounting principles generally accepted in the United States of America. We have performed a compilation engagement in accordance with Statements on Standards for Accounting and Review Services promulgated by the Account and Review Services Committee of the AICPA. We did not audit or review the financial statements nor were we required to perform and procedures to verify the accuracy or completeness of the information provided by management. We do not express and opinion, a conclusion, nor provide any assurance on these financial statements.

A statement of cash flows for the year ended December 31, 2023, has not been presented. Accounting principles generally accepted in the United States of America require that such a statement be presented when financial statements purport to present financial position and results of operations.

Management has elected to omit substantially all the disclosures required by accounting principles generally accepted in the United States of America. If the omitted disclosures were included in the financial statements, they might influence the user's conclusions about the Organization's financial position and changes in net assets. Accordingly, these financial statements are not designated for those who are not informed about such matters.

Respectfully submitted,



Serakos, Ltd.

November 27, 2024

**PRESBYTERY OF NORTH CENTRAL IOWA  
STATEMENT OF FINANCIAL POSITION  
December 31, 2023**

	<u>2023</u>
<b>ASSETS</b>	
Cash and cash equivalents	\$ 209,832
Investments in securities	686,188
<b>TOTAL ASSETS</b>	<b>\$ 896,020</b>
<b>LIABILITIES AND NET ASSETS</b>	
<b>LIABILITIES</b>	
Accounts payable and accrued expenses	\$ 4,045
Council dedicated amounts	43,252
Pass-through payables	30,603
<b>Total liabilities</b>	<b>77,900</b>
<b>NET ASSETS</b>	
Without donor restrictions	
Undesignated	656,114
Designated: other	2,253
<b>Total net assets without donor restrictions</b>	<b>658,367</b>
<b>With donor restrictions</b>	<b>159,753</b>
<b>Total net assets</b>	<b>818,120</b>
<b>TOTAL LIABILITIES AND NET ASSETS</b>	<b>\$ 896,020</b>

See Compilation Report

**PRESBYTERY OF NORTH CENTRAL IOWA  
STATEMENT OF ACTIVITIES AND CHANGES IN NET ASSETS  
For the Year Ended December 31, 2023**

	2023		Total
	Without Board Restrictions	With Board Restrictions	
<b>REVENUES, GAINS, AND OTHER SUPPORT</b>			
Presbytery operating income			
Operating support	\$ 440,800	\$ 1,717	\$ 442,517
Dedicated support	389	11,032	11,421
Pass-through support	146,900	-	146,900
Designated income	2,145	-	2,145
<b>Total Presbytery income and support</b>	<b>590,234</b>	<b>12,749</b>	<b>602,983</b>
Investment return			
Unrealized gain on investments, net	104,632	-	104,632
<b>Total investment return</b>	<b>104,632</b>	<b>-</b>	<b>104,632</b>
<b>Total revenues, gains, and other support</b>	<b>694,866</b>	<b>12,749</b>	<b>707,615</b>
<b>EXPENSES</b>			
Presbytery expenses			
Per capita expense	83,964	-	83,964
Operations/governance expense	227,196	-	227,196
Mission and ministry expense	118,998	-	118,998
Designated expense	250	-	250
Pass-through expense	146,900	-	146,900
<b>Total expenses</b>	<b>577,308</b>	<b>-</b>	<b>577,308</b>
Change in net assets	117,558	12,749	130,307
Net assets, beginning of year	540,809	147,004	687,813
<b>Net assets, end of year</b>	<b>\$ 658,367</b>	<b>\$ 159,753</b>	<b>\$ 818,120</b>

See Compilation Report

<b>Presbytery of North Central Iowa</b>							
<b>Statement of Financial Position</b>							
<b>12/31/2023</b>				<b>c</b>	<b>f</b>		
				<b>Prior Year-end</b>	<b>Current Yr.</b>	<b>Unallocated</b>	<b>Notes</b>
				<b>12/31/2022</b>	<b>12/31/2023</b>	<b>YTD Earnings</b>	
<b>Assets</b>							
	Cash and Investments	1001	Checking	\$ 178,840	\$ 209,832		Acct at United Community Bank
		1301	Investments: New Covenant Fund	393,631	464,008		Policy: Invest the total of next year's budgeted expenses (at a minimum)
		1302	Investments: LPL Jacobson	118,500	135,260		Policy: Invest funds that equal total of council designated and donor restricted funds.
		1303	Investments: New Cov (Greene)	69,425	86,920		Purpose: Facilitate the mission work of PCUSA in carrying out the Great Commission of Jesus Christ. How are funds distributed?
			<b>Total Assets</b>	<b>\$ 760,395</b>	<b>\$ 896,020</b>		
<b>Liabilities</b>							
	Accounts Payable	2001	Accts Payable: General	0	1,038		
		2002	Accts Payable: UPP	0	0		
		2003	Accts Payable: Synod Per Cap	2,641	2,507		
		2004	A/P GA Per Capita	8,624	0		
		2005	A/P: Synod Acctg Fees	500	500		
			<b>Payables and Other</b>	<b>\$ 11,765</b>	<b>\$ 4,045</b>		
	Council Dedicated Accounts	2401	Ded. Account: Youth Triennium	5,900	6,622		Unspent 5303 budget added at YE. Dispersed upon recommendation from M & M committee and approved by the Presbytery council.
		2402	Ded. Acct: New Church (Vesely)	15,100	12,596		Purpose: New church development. Both income and principal may be spent.
		2403	Ded. Acct: Mission (Aplington)	25,250	21,063		Purpose: Disaster assistance in NCI or PDA disaster assistance mission trips.
		2404	Ded. Acct : Denominational Mtgs	1,500	1,251		Unspent 5101 budget added at YE.
		2405	Ded. Account: PDA Trip	175	1,720		

<b>Presbytery of North Central Iowa</b>							
<b>Statement of Financial Position</b>				<b>c</b>	<b>f</b>		
<b>12/31/2023</b>				<b>Prior Year-end</b>	<b>Current Yr.</b>	<b>Unallocated</b>	<b>Notes</b>
				<b>12/31/2022</b>	<b>12/31/2023</b>	<b>YTD Earnings</b>	
	2406	Ded. Act: Israel/Palestine Trp (now UPP)		198	0		
		<b>Total Dedicated Accounts</b>		<b>\$ 48,123</b>	<b>\$ 43,252</b>		
	<b>Pass-through Payables</b>	2501	Pass-thru: GA shared mission	4,003	6,125		
		2502	Pass-thru : Synod Mission	1,098	1,316		
		2503	Pass-thru: One Great Hour	200	300		
		2504	Pass-thru : GA Peacemaking	2,537	1,777		
		2505	Pass-thru: Christmas Joy	568	1,000		
		2506	Pass-thru: Pentecost	200	200		
		2507	Pass-thru: Theological Edu	5,217	187		
		2508	Pass-thru: Lakeshore Center	125	1,125		
		2509	Pass-thru: GA Des & Hunger	931	931		
		2510	Pass-thru: GA Disaster Relief	2,360	0		
		2511	Pass-thru: Hillcrest	0	50		
		2512	Pass-thru: Dubuque Seminary	75	75		
		2513	Pass-thru: Fairhaven Egypt	1,600	17,518		
			<b>Total Pass-through Payables</b>	<b>\$ 18,913</b>	<b>\$ 30,603</b>		
			<b>Total Liabilities</b>	<b>\$ 78,800</b>	<b>\$ 77,900</b>		



<b>Presbytery of North Central Iowa</b>							
<b>Statement of Financial Position</b>				<b>c</b>	<b>f</b>		
<b>12/31/2023</b>				<b>Prior Year-end 12/31/2022</b>	<b>Current Yr. 12/31/2023</b>	<b>Unallocated YTD Earnings</b>	<b>Notes</b>
<b>Net Assets</b>							
	<b>Undesignated</b>	<b>3000</b>	YTD Unallocated Earnings	(138,188)	130,307	94,157	
		<b>3100</b>	Prior Years' Unrest Net Assets	652,343	538,557		
			<b>Total Undesignated Net Assets</b>	<b>\$ 514,156</b>	<b>\$ 668,863</b>		
	<b>Designated</b>	<b>3201</b>	Net Assets: Operating Reserve	0	0		
		<b>3701</b>	Des. Net Assets: Peacemaking	0	2,253	1,895	Remittance from congregations: 1/3 goes to Presbytery, 2/3 goes to GA. Net income of Presbytery portion lands here.
		<b>3702</b>	Des. Net Assets: Hunger	0	0	0	Hunger offerings from congregations split 50/50 between NCI and GA Hunger Program. Funds disbursed on the recommendation of M & M Board. This is where the net income of the Presbytery portion ends up.
			<b>Total Designated Net Assets</b>	<b>\$ 0</b>	<b>\$ 2,253</b>		
	<b>Donor Restricted</b>	<b>3801</b>	Res. NA: Mission (Colfax)	93,000	77,579	11,060	Income to be used for M & M grants. Dispersed upon recommendation of the M & M Committee.
		<b>3802</b>	Res. NA: Mission (Greene)	73,998	69,425	17,495	See 1303 above
		<b>3803</b>	Res. NA: Ecum Connections	441	0	0	Monies held for Ecumenical Connections group.
			<b>Total Restricted Net Assets</b>	<b>\$ 167,439</b>	<b>\$ 147,004</b>		
			<b>Total Net Assets</b>	<b>\$ 681,595</b>	<b>\$ 818,120</b>		
			<b>Total Liabilities and Net Assets</b>	<b>\$ 760,395</b>	<b>\$ 896,020</b>		

<b>Presbytery of North Central Iowa</b>			d	f	h	c	
<b>Statement of Financial Activities</b>			MTD Actual	YTD Actual	2024 Budget	Total Actual	Notes
12/31/2023			(This Yr)	(This Yr)	(This Yr)	(Prior Yr)	
<b>Presbytery Operations and Missions</b>			12/31/2023	12/31/2023	12/31/2023	12/31/2022	
<b>Revenues</b>							
<b>Operations Support</b>	4001	Per Capita (GA, Syn, Presb)	\$ 21,358	\$ 218,403	\$ 224,271	\$ 199,599	
	4002	Presbytery Shared Mission	20,226	157,453	160,000	158,692	
	4003	Synod Support	833	10,000	10,000	10,000	
	4004	Donations	0	1,200	0	6,790	
	4005	Interest (checking/savings)	55	580	75	335	
	4010	Program Revenue	0	0	5,000	2,451	
	4012	Miscellaneous	0	0	0	50	
	4013	Other: PPP	0	0	0	0	
	4014	Inv Inc Beavers (unrest)	0	1,717	0	831	Income from this Fund is unrestricted.
	4015	Other (tbd)	0	52,200	0	0	Refund from UPP for shared staffing
	4016	Pastors' Debt Relief	0	963	0	74	Donations for Pastors' Debt Relief
		<b>Total Operating Support</b>	<b>\$ 42,473</b>	<b>\$ 442,517</b>	<b>\$ 399,346</b>	<b>\$ 378,821</b>	
<b>Dedicated Support</b>	4101	End. Income: Westminster LS	0	1,060	300	717	Interest designated by donor in equal thirds for 1. LCO; 2. Christian Education; 3. New church development and/or church revitalization. Disbursement authorized by the Council upon recommendation of the Stewardship and Finance Committee.
	4102	End. Income: Beavers Mission	0	228	100	221	Income used for adult mission trip expenses.
	4103	End. Income: Eckles Scholarshp	0	2,309	1,000	2,236	Income dedicated for Christian scholarships or The Academy.
	4104	End. Income: Rath Mission	0	6,782	2,400	4,852	Policy: spend this income first for M & M grants and LCO support.
	4105	End. Inc: LaPorte City Mission	0	653	375	673	Policy: spend this income first for M & M grants and LCO support.
	4106	End. Inc: Vanderwerf Music	0	389	190	377	Policy: spend this income first for M & M grants and then LCO support.
		<b>Total Dedicated Support</b>	<b>\$ -</b>	<b>\$ 11,421</b>	<b>\$ 5,165</b>	<b>\$ 9,908</b>	
<b>Changes in Designated Net Assets</b>							
<b>Designated Income (YE allocation)</b>	4701	Des NA Inc: Peacemaking	875	2,145	0	2,253	Remittance income from congregations

<b>Presbytery of North Central Iowa</b>							
<b>Statement of Financial Activities</b>			d	f	h	c	
12/31/2023	12		MTD Actual (This Yr)	YTD Actual (This Yr)	2024 Budget (This Yr)	Total Actual (Prior Yr)	Notes
	4702	Des NA Inc: Hunger	0	0	0	0	Remittance income from congregations
<b>Designated Expenses (YE Allocation)</b>	5701	Des NA Exp: Peacemaking	0	250	0	0	Payouts by Presbytery
	5702	Des NA Exp: Hunger	0	0	0	0	Payouts by Presbytery
		<b>YTD Changes for Designated Net Assets</b>	<b>\$ 875</b>	<b>\$ 1,895</b>	<b>\$ 0</b>	<b>\$ 2,253</b>	
		<b>Total Operations &amp; Missions Income</b>	<b>\$ 43,348</b>	<b>\$ 455,832</b>	<b>\$ 404,511</b>	<b>\$ 390,982</b>	

<b>Presbytery of North Central Iowa</b>			d	f	h	c	
<b>Statement of Financial Activities</b>							
12/31/2023			MTD Actual (This Yr)	YTD Actual (This Yr)	2024 Budget (This Yr)	Total Actual (Prior Yr)	Notes
Expenses	L						
Per Capita Expense	5001	Per Capita to GA	4,490	53,880	53,880	51,743	
	5002	Per Capita to Synod	2,507	30,085	30,085	31,691	
		<b>Total Per Capita</b>	<b>\$ 6,997</b>	<b>\$ 83,964</b>	<b>\$ 83,965</b>	<b>\$ 83,434</b>	
Operations/Governance Expense	5101	Denominational Mtgs	0	0	0	0	Unspent budget to acct 2404 at YE
	5102	Presbytery meetings	0	799	1,000	779	
	5103	Moderator expense	1,038	1,038	1,000	1,176	
	5104	Council Administration	0	0	1,500	90	
	5105	COM & CPM Admin	11	3,117	10,000	734	
	5106	COM Pastoral Care	0	1,599	0	0	
	5107	Stewship & Finance Admin	0	0	100	0	
	5108	COR Administration	0	0	0	0	
	5109	Nominating Administration	0	0	100	0	
	5110	Personnel Administration	0	0	0	0	
	5111	Mission Administration	0	34	1,000	0	
	5112	Audit fees	0	0	0	0	
	5113	Accounting fees	500	6,510	6,000	6,930	
	5114	Technology costs	0	0	0	86	
	5116	Website Maintenance	0	0	0	0	
	5117	Operations- Insurance	(688)	807	2,000	1,976	
	5119	Books & Subscriptions	0	0	0	0	
	5120	Postage	0	0	0	0	
	5121	Office Supplies	0	0	0	135	
	5122	Phone Internet Zoom	0	0	0	0	
	5124	Permanent Judicial Commission	0	0	100	0	
	5126	Conferences & Retreats	0	0	0	0	
	5128	UPP shared staff	17,679	212,242	212,518	208,080	
	5129	Calendars	0	0	0	(7)	
	5130	Operations: Other	0	0	0	100	
	5132	Operations: Memorials	0	0	0	100	
		<b>Total Operations and Governance</b>	<b>\$ 18,542</b>	<b>\$ 227,195</b>	<b>\$ 235,318</b>	<b>\$ 220,179</b>	
Mission & Ministry Expense	5301	M & M: Grants	0	50,000	40,000	67,100	

<b>Presbytery of North Central Iowa</b>			d	f	h	c	
<b>Statement of Financial Activities</b>							
<i>12/31/2023</i>	12		<b>MTD Actual (This Yr)</b>	<b>YTD Actual (This Yr)</b>	<b>2024 Budget (This Yr)</b>	<b>Total Actual (Prior Yr)</b>	<b>Notes</b>
	5302	M & M: Mission and witness	0	1,000	2,000	0	
	5303	M & M: Youth Triennium	0	0	1,700	0	Unspent budget to acct 2401 at YE
	5304	M & M: Trips, workshps, events	0	2,400	5,000	4,317	
	5305	M & M: Camp Support	4,333	52,000	52,000	53,849	
	5306	M & M: Theo Trg & Schol	0	2,500	2,500	2,500	
	5307	M & M: Lay academy	0	5,000	2,500	447	
	5308	M & M: Coronavirus Grants	0	0	0	0	
	5314	M & M:Vital Min Init/Cohorts	97	1,098	8,000	4,972	
	5316	M & M:Pastor ed debt Assist	5,000	5,000	5,000	5,950	Payouts for Pastors' Debt Relief
		<b>Total Mission &amp; Ministry Expenses</b>	<b>\$ 9,430</b>	<b>\$ 118,998</b>	<b>\$ 118,700</b>	<b>\$ 139,136</b>	
		<b>Total Operations &amp; Missions Expenses</b>	<b>\$ 34,970</b>	<b>\$ 430,158</b>	<b>\$ 437,982</b>	<b>\$ 442,748</b>	
		<b>Operations &amp; Missions Surplus (Deficit)</b>	<b>\$ 8,378</b>	<b>\$ 25,675</b>	<b>\$ (33,472)</b>	<b>\$ (51,767)</b>	

<b>Presbytery of North Central Iowa</b>							
<b>Statement of Financial Activities</b>							
<b>12/31/2023</b>			<sup>d</sup>	<sup>f</sup>	<sup>h</sup>	<sup>c</sup>	
			<b>MTD Actual (This Yr)</b>	<b>YTD Actual (This Yr)</b>	<b>2024 Budget (This Yr)</b>	<b>Total Actual (Prior Yr)</b>	<b>Notes</b>
<b>Pass-through Receipts and Transfers</b>							
<b>Pass-through Receipts</b>	4501	Receipts: GA shared mission	6,125	46,853		42,183	
	4502	Receipts: Synod shared mission	1,316	9,913		11,084	
	4503	Receipts: One Great Hour	300	24,528		26,316	
	4504	Receipts: GA Peacemaking	1,777	4,354		4,574	
	4505	Receipts: Christmas Joy	1,000	12,221		9,382	
	4506	Receipts: Pentecost	200	6,821		5,783	
	4507	Receipts: Theological Educ	187	4,004		9,245	
	4508	Receipts: Lakeshore Center	1,125	6,863		7,488	
	4509	Receipts: GA Des & Hunger	931	10,014		8,119	
	4510	Receipts: GA Disaster	0	2,410		14,731	
	4511	Receipts: Hillcrest	50	200		150	
	4512	Receipts: Dubuque Seminary	75	300		300	
	4513	Receipts: Fairhaven Egypt	8,993	18,418		1,600	
		<b>Total Pass-through Receipts</b>	<b>\$ 22,078</b>	<b>\$ 146,900</b>		<b>\$ 140,954</b>	
<b>Pass-through Transfers</b>	5501	Transfer: GA shared mission	6,125	46,853		42,183	
	5502	Transfer: Synod mission	1,316	9,913		11,084	
	5503	Transfer: One Great Hour	300	24,528		26,316	
	5504	Transfer: GA Peacemaking	1,777	4,354		4,574	
	5505	Transfer: Christmas Joy	1,000	12,221		9,382	
	5506	Transfer: Pentecost	200	6,821		5,783	
	5507	Transfer: Theological Educ	187	4,004		9,245	
	5508	Transfer: Lakeshore Center	1,125	6,863		7,488	
	5509	Transfer: GA Des. & Hunger	931	10,014		8,119	
	5510	Transfer: GA Disaster	0	2,410		14,731	
	5511	Transfer: Hillcrest	50	200		150	
	5512	Transfer: Dubuque Seminary	75	300		300	
	5513	Transfer: Fairhaven Egypt	8,993	18,418		1,600	
		<b>Total Pass-through Transfers</b>	<b>\$ 22,078</b>	<b>\$ 146,900</b>		<b>\$ 140,954</b>	
		<b>Net Pass-through Receipts &amp; Transfers</b>	<b>\$ 0</b>	<b>\$ 0</b>		<b>\$ 0</b>	
<b>Investment Income and Transfers</b>							

<b>Presbytery of North Central Iowa</b>			d	f	h	c	
<b>Statement of Financial Activities</b>							
12/31/2023			MTD Actual (This Yr)	YTD Actual (This Yr)	2024 Budget (This Yr)	Total Actual (Prior Yr)	Notes
	12						
Investment Income	4601	Invest. Gains: New Covenant	36,106	70,377		(58,068)	Allocated at YE
	4602	Invest. Gains: LPL	11,353	16,760		(23,340)	Allocated at YE
	4603	Inves. Gains: New Cov (Greene)	9,448	17,495		(4,573)	Allocated at YE
		<b>Unallocated Investment Income</b>	<b>\$ 56,906</b>	<b>\$ 104,632</b>		<b>\$ (85,980)</b>	
<b>Restricted Income and Spending</b>							
Restricted Income (YE allocation)	4801	Res NA Inc: Colfax	0	0		0	Allocated at YE
	4802	Res NA Inc: Greene	0	0		0	Allocated at YE
	4803	Res NA Inc: Ecumenical Conn	0	0		3,190	Allocated at YE
		<b>Restricted Income (YE allocations)</b>	<b>\$0</b>	<b>\$0</b>		<b>\$3,190</b>	
Restricted Spending (YE allocation)	5801	Rest NA Exp: Colfax	0	0		0	Allocated at YE
	5802	Rest NA Exp: Greene	0	0		0	Allocated at YE
	5803	Rest NA Exp: Ecumenical Conn	0	0		3,631	Allocated at YE
		<b>Restricted Spending (YE allocations)</b>	<b>\$ 0</b>	<b>\$ 0</b>		<b>\$ 3,631</b>	
		<b>Year-end Changes for Restricted Net Assets</b>	<b>\$ 0</b>	<b>\$ 0</b>		<b>\$ (441)</b>	
		<b>Consolidated Changes</b>	<b>\$ 65,285</b>	<b>\$ 130,307</b>	<b>\$ (33,472)</b>	<b>\$ (138,188)</b>	

## North Central Iowa Presbytery COM Report

The Presbytery of North Central Iowa's Commission on Ministry meets on the second Monday of the month, sometimes in person but often by Zoom.

Since the last Presbytery meeting, we were excited to Commission Tony Raw to the Irvington Presbyterian Church and install Paul Masters in the First Presbyterian Church in Fort Dodge. Bob and Tamara Entin are now serving in co-pastor roles Algona First.

COM was able to provide guidance and monetary help to several churches who were struggling to meet their pastor's Board of Pensions premiums. The 2025 minimum annual salary for a full-time pastors installed in North Central Iowa Presbytery has been set at \$60,500.

The following churches are in transition. Several of them have created Ministry Discernment Profiles (MDPs) that can be found on the PC(USA)'s [Church Leadership Connection](#). Please pray for these churches and those individuals who will be called to serve there.

- Ackley, First
- Clarion, First
- Goldfield, United
- Grundy Center, Bethany
- Kamrar, First
- LeRoy, First
- Lincoln, Salem
- Waterloo, First

COM is comprised of sixteen dedicated and focused individuals from across the Presbytery. I am so blessed to be able to work with them.

Respectfully submitted,

Walter Reemtsma, Moderator of COM



## A SUMMARY OF 2024

*Here's a look back at last year's highlights from Lakeshore Center at Okoboji, a ministry of the Presbyterian Church (USA):*

- We continue to rebuild and grow our summer programming. In 2024 we had six weeks of summer camp planned and ended up only canceling one of the camps due to flooding. As you likely know, flooding was devastating for nearby communities and the impact was felt in the Lakes area as well. While our buildings were fine, our beach and waterfront area was under water and unsafe from the end of June through August. We adapted. We landed on some wonderful new summer staff and are excited that most are returning for 2025. We also experimented by adding in a June Pastor's Retreat. Summer is different now than decades ago, but in spite of schedule changes and newer ways of doing things, Christ is still proclaimed and the energy of the Holy Spirit still unites and changes lives.

This summer we have great overnight camps to choose from and will be adding in an 8 week day camp option as well. Day campers can come for the entire summer, just one week, or even just one day. We're excited for the flexibility this will add. We're offering a Pastor's Retreat again and adding in a week long Music Camp for adults. We could not do our summer season without our terrific summer staff, many volunteers, and especially the God guiding us..

- We are now DEBT-FREE! In October, the remaining balance of our lodge mortgage loan came due. After careful discernment, the Lakeshore Ministry Board made the decision to supplement the funds that had come in for mortgage relief with money from our reserves to pay off the remainder of our mortgage. We plan to have a mortgage burning party this summer on Saturday, June 14, 2025.
- We continue to be amazed at the people and groups that God is bringing to us. We are blessed to offer hospitality and Christ's love to groups from our presbyteries and synod, various colleges (Northwestern, Dordt, Buena Vista University, Hastings College), other ecumenical faith partners, and local community partnerships. We have enjoyed sharing hosting responsibilities with our next door neighbors at Iowa Lakeside Laboratory for the Iowa Prairie Network gathering and for the Okoboji Writers' Retreat. The latter added a track for songwriters and used all of our meeting spaces for a few days. We also welcomed the local Alcoholics Anonymous chapters for their Pre-Winter Rally.

- We are especially thankful that we could house volunteers from around the country who came to help with flood recovery in Spencer, Hartley, Cherokee, Rock Rapids, and other areas. We partnered with Americorps and the Iowa Volunteer Network, housing 75 flood clean up volunteers through the entire month of August. By September we still were home to a dozen or so volunteers from Habitat for Humanity as they continued recovery efforts. The work is not done. Though the news cycle has moved on, we hear that the recovery work will continue in Spencer and surrounding areas through this year. We look forward to housing volunteers who continue to give of their time and energy to help the community return to some kind of normalcy.
- This year we have enjoyed planning and running a few retreats under the Lakeshore name. The annual Quilters' Retreat, Women's Retreat, Pastor's Retreat, Reading & Writing Retreat are staples of our year round programming. We will continue to add more as we hear about people's interests and work with ministry partners to offer ways to grow in our faith and understanding of the world. We had a successful youth retreat this January, we're looking forward to Healthspan this spring, and hoping to add in a Men's Retreat and a College Retreat this coming year.
- We are using 2025 to take inventory of our spaces and places, continuing to update our cabins and evaluate the best use of our resources. We are planning to host a few community campfires this summer where we will invite the local area over for a hot dog roast, a campfire with a devotion and some songs, and then s'mores. We will also extend hospitality to our Wahpeton neighbors by offering them a few open beach hours where we can play, paddle, and get to know one another better.
- Last but certainly not least, we are so thankful for you! Thank you for your prayer and financial support. Your participation in God's ministry with Lakeshore enables us to be the good news on Miller's Bay here in Okoboji. Blessings to you and your loved ones this year!

*May Christ be proclaimed in all we do in 2025 and beyond!*

*Rev. Sara Sutter, Executive Director*

*Steve Sutter, Office Manager*

*Rev. John Hanna, Minister of Maintenance*

*And the Lakeshore Ministry Board*



# 2025 Summer Camp Schedule

**Day Camp June 9-August 1**

**Monday-Friday 8:30-5:00 for grades K-4**

**\$55/day or \$250/week or \$1,800 full summer**



**June 15-18 / LIT: Leaders in Training (7-12 grade) \$200**

**June 19-22 / High School Conference \$350**

**June 22-26 / Hike, Bike, & Paddle (3-8 grade) \$450**

**Make & Bake (3-8 grade) \$450**

**June 27-28 / Sheep & Shepherd \$125/adult & \$75/youth**

**June 29-July 2 / Creative Camp (6-12 grade) \$400**

**July 3-6 / Family Camp \$300 adult / \$200 5-17 years old**

**/\$75 PreK & under**

**July 6-10 / Splash & Dash (2-5 grade) \$450**

**July 13-18 / Mission Possible Camp (6-12 grade) \$525**

**July 28-August 1 / Music Camp (Adults + 7-12 with parents)**

**-- Music Camp rates depend on lodging choice (\$175-500)**



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[office@ilovelakeshore.org](mailto:office@ilovelakeshore.org)

**FIND INFORMATION AND REGISTER AT:**

[www.ilovelakeshore.org](http://www.ilovelakeshore.org)

**SILENT BOOK CLUB**

**The 2nd Tuesday of each month, 6-8 pm**

*At 6 we gather for snacks and conversation.*

*From 6:30-7:30 we read quietly*

*At 7:30 we reconvene and discuss books.*

**March 31-April 2**

**HEALTHSPAN: Living Abundantly & Aging with Grace**

*What can we do to make the most of the days that God has given us? Paul, a retired physician, will walk us through different ways to keep our minds and spirits active and healthy as we age.*

**April 4-6 WOMEN'S RETREAT**

*Women of all ages will gather to explore how to use their voices and share their stories with the world.*

**April 20 EASTER SUNRISE, 6:30 am**

*Meet us in the Lodge to greet the morning with a reminder of Christ's resurrection. Breakfast will be ready at 6:30; a brief sunrise service begins at 7*

**Spring Clean up Weekends:**

**May 2-4 & May 9-11**

*We're looking for groups and individuals to help with deep cleaning, yard work, painting, and more to get ready for our summer season. Call or email if you can help!*

**June 9-August 1**

**DAY CAMP / SUMMER CAMP SEASON**

**June 9-12 PASTORS' RETREAT**

**July 3-6 FAMILY CAMP**

*Spend the 4th with us! A flexible schedule with activities & worship for all ages.*

**July 20 RAGBRAI OVERNIGHT IN MILFORD**

*Our lodge rooms & cabins are available for rent that night. Spread the word if you know people biking through.*

**July 28-August 1 MUSIC CAMP**

*Individuals or groups will make and enjoy beautiful music together. We'll have sessions for praise bands, choirs, and bells.*

**November 14-16**

**READING & WRITING RETREAT**

*Bring your pile of books or writing projects and spend time in the lodge. Meals and coffee provided. Be as social as you choose.*

**November 29**

**CHRISTMAS @ THE LAKE, 1-3 pm**

*Come celebrate the beginning of Christmas with festive treats, craft projects, and music.*