THE 63rd ANNUAL CONFERENCE

of the

ASSOCIATION OF FREE LUTHERAN CONGREGATIONS

June 11th - 14th, 2025

Conference Host: Association Retreat Center

Conference Site: Association Retreat Center - Osceola, WI

Conference Theme:
"Abundant Life"
John 10:10

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Host Site – Association Retreat Center, Osceola, WI

"Abundant Life" John 10:10

(2025 Committee order for conference business committees #1, #4, #5, #2, #3)

WEDNESDAY - JUNE 11TH, 2025

9:00 a.m. | Committee Meetings & WMF Day

- Resolution Committee's 1-5 meet for devotions, instructions, and room assignments.

NOON | Lunch & WMF Lunch

- WMF lunch
- Committee/Conference lunch

5:00 p.m. | Dinner

- Conference dinner

7:00 p.m. | Conference Opening

- Rev. Lloyd Quanbeck, Speaker
- AFLC President Micah Hjermstad will open the 2025 Annual Conference.
- AFLC President Micah Hjermstad will appoint necessary committees for conference business.
- Refreshments and fellowship after service

THURSDAY - JUNE 12TH, 2025

7:30 a.m. | Breakfast

- WMF Breakfast
- Conference Breakfast

8:45 a.m. | Conference Devotions

9:00 a.m. | Session One

- Credentials Committee Report

Adoption of the Conference Agenda Adoption of the 2024 Conference Report

- "Welcome to the AFLC Annual Conference" AFLC President Micah Hjermstad
- Selection of Nominees for Corporation Positions (Home Missions, World Missions, Schools, ARC)
- Nominations to Committees for Corporation Meetings

Selection of Nominees to Committees for Corporation meetings: Home Missions Board (2) 2 Lay Members

Home Missions Board (2) 2 Lay Me Home Missions Board (1) 1 Pastor

FLAPS Board (1) 1 Lay Member Bay Broadcasting (1) 1 Pastor

World Missions Board (1) I Lay Member

World Missions Board (2) 2 Pastors Board of Trustees (1) 1 Pastor

ARC Board (1) 1 Lay Member

- AFLC President's Report - Rev. Micah Hjermstad

10:25 a.m. | Break

10:50 a.m. | Session One, Continued

Reports of AFLC Ministries (6 minutes each)

General - Committee #1

Co-ordinating Com. Chairman – Mr. David Olson

*Report from the Clergy Divorce and Remarriage Biblical Study Committee

AFLC Director of Development – Rev. Tonnes Pollestad

AFLC Foundation Chairman – Mr. Thomas Asfeldt

Lutheran Ambassador Editor - Rev. Andrew Kneeland

Director of Police & Fire Chaplaincy – Rev. Jon Benson (3 min)

Director of Military Chaplaincy – Col. John Eidsmoe (3 min)

Pastoral & Congregational Care Team - Mr. Wayne Smith

Director of the ARC – Mr. Kirk Rautio

Director of Business Management – Mrs. Katie Johnson

Family Bible Camp Treasurers (3 minutes each)

Lake Bronson

Wilderness Camp

Bethany Family Camp

Budget Analysis Committee – Mrs. Danielle Joyce

11:40 a.m. | Prayer Time

NOON | Lunch, Foundation Lunch Meeting, Chaplains' Lunch

- Foundation Annual Meeting of Member Delegates/Board of Trustees
- Chaplains' lunch
- Conference lunch

1:15 p.m. | Department Electives

- 1:15 to 2:00 Electives (2 options)

Association Retreat Center Free Lutheran Bible College and Seminary

- 2:15 to 3:00 Electives (2 options)

Coordinating Committee Youth Ministries

3:00 p.m. | Break

3:25 p.m. | Worship and Testimony

3:45 p.m. | Session Two

Reports of AFLC Ministries Cont. (6 minutes each)

Publications, Parish Education & Youth - Committee #4

Publications & Parish Edu. Chair - Rev. Dennis Norby Publications & Parish Edu. Director - Mrs. Marian Christopherson Youth Board Chair - Rev. Ryan Tonneson Free Lutheran Youth President - Rev. Ryan Patenaude Youth Ministry Director - Mr. Adam McCarlson

Evangelism/Benefits - Committee #5

AFLC Evangelism & Discipleship Chair - Mr. Micah Johnson Director of Evangelism - Rev. Randy Nelson Benefits Board Chairman - Rev. Ron Smith

AFLC Schools - Committee #2

FLBCS Report - Rev. Dr. Wade Mobley, Rev. Dr. James Molstre, Rev. Adam Osier, & Mr. Philip Johnson

5:00 p.m. | Dinner

7:00 p.m. | Missions Festival Service

- Rev. Paul Abel, Speaker
- Dessert reception in honor of new AFLC Missionaries, Zachariah and Carey Ritland

FRIDAY - JUNE 13TH, 2025

7:30 a.m. | Breakfast

- FLAPS Breakfast
- Conference Breakfast

8:45 a.m. | Devotions

9:00 a.m. | Session Three

- Election Procedures
- Election of AFLC President

Reports of AFLC Ministries Cont. (6 minutes each)

Missions (Com #3)

World Missions Chair - Rev. Dr. Craig Johnson World Missions Director - Rev. Dr. Earl Korhonen Home Missions Chair - Mr. Dana Hagen Home Missions Director - Rev. Andy Coyle FLAPS Executive Director - Dr. Kevin Lee Alaska Mission Coordinator - Mr. Loren Tungseth WMF President - Mrs. Karen Pederson

- Election of AFLC Vice President
- Committee #1 Resolutions & Elections

Report of Nominating Committee

Selection of Nominees to the Co-ordinating Committee

Election of Committee #1 for the next Conference (5 names, majority lay)

10:25 a.m. | Break

10:50 a.m. | Session Three (Continued)

- Election of AFLC Secretary
- Election of Nominating Committee

16 districts, 2 representatives from each

- Committee #1 Resolutions & Elections (Continued)

11:40 a.m. | Prayer Time

NOON | Lunch, Corporation Lunch

- Conference lunch
- Corporations meals will be provided in corporation locations.

12:15 p.m. | Corporation Meetings

- Meetings of the ARC Corporation, Home Mission Corporation, World Mission Corporation, & Schools Corporation

ARC Corporation Home Mission Corporation World Mission Corporation Schools Corporation

1:15 p.m. | Lecture Series

- 1:15 to 2:00 | Lecture Series, Part One
 - "Clothed in Christ: Biblical Traits of Leadership" Rev. Micah Hjermstad
- 2:15 to 3:00 | Lecture Series, Part Two
 - "Discipleship Micro-groups for Congregations" Pastor Jeremy Larson

3:00 p.m. | Break

3:25 p.m. | Worship & Testimony

3:45 p.m. | Session Four

- Committee #4 Resolutions & Elections

Report of Nominating Committee

Selection of Nominees to
Board of Publications & Parish Education
Youth Board
Election of Committee #4 for next Conference (5 names, majority lay)

- Committee #5 Resolutions & Elections

Report of Nominating Committee Selection of Nominees to Evangelism & Discipleship Board

Board of Benefits

Election of Committee #5 for next Conference (5 names, majority lay)

5:00 p.m. | Dinner, Pastor & Wives Banquet

- Conference dinner
- Pastor & Wives Banquet
 *Directions will be provided at the registration table.

7:00 p.m. | Communion Service

- Mr. Owen Parsley, Speaker
- Refreshments and fellowship following the service provided by AFLC Home Missions.

SATURDAY - JUNE 14TH, 2025

7:30 a.m. | Breakfast

- Conference Breakfast

8:45 a.m. | Devotions

9:00 a.m. | Session Five

- Committee #2 Resolutions & Elections

Report of Nominating Committee

(Nominees previously given to Corporation for Board of Trustees)

Election of Committee #2 for the next Conference (5 names, majority lay)

- Committee #3 Resolutions & Elections

Report of Nominating Committee

(Nominees previously given to Corporations for World Missions, Home Missions, Bay Broadcasting & FLAPS Board)

Election of Committee #3 for the next Conference (5 names, majority lay)

10:25 a.m. | Break

10:50 a.m. | Session Five (Continued)

- Committee #3 Resolutions & Elections Continued
- Election of Special Committees

Budget Analysis Committee (2 Lay Members)

Colloquy Committee (5 AFLC Clergy)

11:40 a.m. | Prayer Time

NOON | Lunch

- Conference lunch
- FLBC Alumni Lunch

1:15 p.m. | Department Electives

- 1:15 to 2:00 Electives (2 options)

AFLC Evangelism & Discipleship Home Missions

- 2:15 to 3:00 Electives (2 options)

Ambassador Publications
World Missions

3:00 p.m. | Break

3:25 p.m. | Session Six

- Reports of Corporation Annual Meetings
- Committee #1 General Resolutions
- Remaining Conference Business

5:00 p.m. | Dinner

2025 CONFERENCE COMMITTEE

AFLC President, Rev. Micah Hjermstad AFLC Secretary, Rev. Brett Boe

Head Teller:

Rev. Gideon Johnson

Local Host Coordinators: ARC Staff

THE PRESIDENT'S REPORT

To the 63rd Annual Conference of the Association of Free Lutheran Congregations,

Grace and Peace to you in Jesus' Name!

Our theme verse this year comes from John 10:10, "The thief comes only to steal and kill and destroy. I came that they may have life and have it abundantly." One of my silly pet peeves is when people say something like, "you are living your best life now." The sarcasm in me wants to reply, "I hope not! If this is the best it's ever going to be, that's kind of sad!" God is indeed so good to us in this life, and there are many reasons to thank Him for all He has done for us now, but the reality is that this world is still marred by sin and brokenness, where this thief is constantly looking to steal, kill, and destroy, and we all feel the effects of that at different times. By faith in Christ's finished work on the cross and His victory over death and the devil, we have assurance of salvation and of life in heaven with Jesus for eternity, where we will certainly experience our best life!

That being said, it bears mentioning that when Jesus said He came to give life, He twice used verb forms in the present tense. In other words, this abundant life is given to us now. It will certainly culminate and be perfectly experienced in heaven, but that doesn't take away from the reality that it's ours now too. Praise God for that! Consequently, that truth fundamentally changes our outlook on life. The life we have in Christ isn't merely a better life. It's a new life altogether. One that is marked by extravagant grace, unconditional forgiveness, and selfless love. That abundant life is ours now "by faith in the One who loved me and gave Himself up for me" (Galatians 2:20). Because Jesus so extravagantly loved us, our life in Him is now marked by abundance and extravagance.

If any of that seems abstract to you, read on, because I'll use a few examples in my report. It seems that much of what I want to share with you this year illustrates the difference between, for example, scarcity and abundance. While it's true that the thief is real and serious, we need not fear him, because of the abundant life we have in the Good Shepherd.

PASTORAL AND CONGREGATIONAL CONSIDERATIONS

As usual, much of my time is spent with pastors and congregations, in various contexts. I love that work, and I consider it an honor and a privilege to serve them. God is at work throughout our land, and this role affords me a front row seat, from time to time, to witness that work. I rejoice every time I worship with a new (to me) congregation, when I listen to a pastor talk about his passion and joy in the ministry, and when I see God changing lives.

PASTORAL SHORTAGE

Our pastoral shortage remains, and it will continue to be that way for the foreseeable future. Continue to pray for more pastors. Pray that God would raise up men, even in your own congregation, who would answer the call to seminary. If you see someone in your congregation that you believe has gifts for the ministry, share that with him. Sometimes, that's the initial feedback that encourages one's inner call.

One notable change in this area in the last year is the number of pastors retiring from ministry. At the time of this writing, the President's Office is aware of eight pastors planning to retire in 2025. Generally speaking, we anticipate 6-7 every year, so to have that many already seems high, but we likely had fewer than average retirements in recent years, and so perhaps this was to be expected. I'm so grateful for those pastors and their years of service in the congregations to which they were called. May God bless them in this new chapter of life!

It can be easy to get anxious about a problem (pastoral shortage) that looks like it might be getting worse. However, there are many reasons to be encouraged. Our seminary continues to see quality enrollment numbers, and starting next spring, those bigger classes are going to start graduating and taking calls. We continue to have good interest in our Leaders Training Program, and we really see that as a way to encourage the use of lay pastors (licensed or not) in many congregations. I've also heard many reports from congregations that talk about how God used the time of pastoral vacancy to grow the congregation in various ways. Pastors play a vital role in congregational life, but I praise God that He does good work, even and especially in places where there is a pastoral vacancy.

Finally, here is an example of how this scarcity vs. abundance mindset plays into our pastoral shortage. One way to help that problem is to accept men onto our Fellowship and Licensed Pastor rosters, and we had a lot of applicants in the last year. And the Coordinating Committee said "no" to many of them. I'm grateful for that, because sadly, these were candidates who clearly did not align with the beliefs, the identity, of the AFLC, on things like eternal security and women's ordination. A scarcity mindset would drive us to accept as many as we can, to fill the open spots as quickly as possible, in fear of this problem. An abundance mindset, though, leads us in a different way. It tells us that God provides and that He provides abundantly, in His time. That frees us to stand on the truth of who we are and not apologize for it or "bend the rules" because we're afraid that God won't provide (scarcity – think of Abraham and Sarah's plight in waiting for their promised son).

In summary, yes, we are short on pastors. My office is working hard to support those congregations seeking a pastor. And we are confident that God will lead, according to His will. And I'm really grateful for the

pastors we have. Pray for them and encourage them, as they shepherd our congregations.

PASTORAL COMPENSATION SURVEY

At the Annual Conference last year, I asked whether my office could draft a survey of pastoral compensation data, in an effort to provide a resource for congregations that ask for it. You passed a resolution encouraging me to do that, and so we did. Here are some of my takeaways:

- We had wonderful participation, with 113 congregations submitting information. Thank you so much for helping us with that.
- As expected, salary amounts differed, depending on geography and community size, to reflect the varying standards of living in those areas.
- This is our first time doing a survey like this, so I have no historical data to compare it to. One of the lingering questions I have that can't be answered is whether the average salaries now are much different than they were five years ago. Our economy endured the worst inflation we've seen in 40 years. One report I saw recently used U.S. Bureau of Labor Statistics data to calculate that consumer prices are up over 23% since February 2020. I can't speak to whether our pastoral salaries have seen any increase, but it's a good question for congregations to consider.
- Only 1/3 of the congregations that participated had a pastor who lived in a parsonage. I don't have an opinion on the matter, one way or another. But it seems like parsonages are becoming less common.
- Over 20% of our congregations have an established sabbatical policy for their pastor. Again, I don't have a big opinion on this, but it does seem to be a growing trend, and not just in the AFLC.
- Slightly over half of our congregations and pastors participate in a retirement account. There are multiple ways to do that, but I'd encourage our pastors and congregations to at least do something in this area. The AFLC also provides a 401(k) service for our pastors. Although it's a nice benefit, congregations are not required to contribute to the 401(k), for their pastor to participate. If you have any questions about that, contact the AFLC Business Office, or Tim Fugleberg at timothy.fugleberg@ampf.com.

For complete results of the survey, please contact the AFLC President's Office.

SERVING THE CONGREGATION

Something that has really been impressed upon me in the last year or so, is the role of our national ministries, with respect to the value we place on the local congregation. We believe the congregation is "the right form of the kingdom of God on earth" (Fundamental Principle #1), and among

other things, that means that the essence, or the heartbeat, of the AFLC is found in the local congregation. I think that's beautiful, and it's essential to maintain that identity.

That doesn't mean that headquarters is the enemy, or the antithesis to the congregation. I would argue that our national ministries are essential too, but it's very important to understand their relationship to the congregation. It can be easy to, even unintentionally, develop attitudes or practices that communicate that it's the job of the congregation to support and serve the interests of the national ministries. In other words, our national ministries set the direction of the AFLC, and it's the job of the congregations to support that. Certainly, healthy leadership is so valuable, but we must guard against the temptation to set our national ministries up as the primary work of the AFLC, so to speak, to the detriment of the congregation.

I see this through the lens of the scarcity/abundance paradigm too. There's a subtle, but significant, difference between the following phrases: "Here is the work our ministry wants to do, and we need your prayers and support;" and "Our ministry wants to support you (the congregation) in the work you are led to do. How can we help you in that?" There can be some scarcity in the first phrase, because now the identity and livelihood of the ministry is dependent on its ability to prove its worth. It could actually lead to a competitive undercurrent between ministries. There is only a finite amount of resources, and the one who can best demonstrate their value has the inside track to those resources.

On the other hand, when we understand that God has no shortage of resources and that He will provide in His time and according to His will, when we realize that the value of our ministry isn't dependent on clever tactics but rather on the power of His Word and work, then we are free to serve others unconditionally and generously. And then our national ministries can play a vital role in supporting the work that our congregations are called to do. The Fundamental Principles talk about the importance of congregations assisting one another to share gifts and be "mutually edified." The idea is that when congregations work together, they can accomplish tasks that wouldn't otherwise be possible, and our national ministries are to then come alongside the congregations to support them in accomplishing those tasks.

Here are some areas where the President's Office is working to highlight this distinction.

"FOR THE CONGREGATION" EVENTS

My office hosted its first "For the Congregation" event in September 2024, in Bismarck, ND. The purpose of these events is to provide edification, training, and encouragement to the local congregation. Oftentimes when AFLC leaders go out into congregations or other events,

they will present their ministries. This event is different. Area pastors or congregational leaders are given a "menu" of sorts of different session topics, and they choose the ones most relevant and helpful to their context, and then the AFLC leader best equipped for that topic will lead that session. For example, if a district is interested in what the first steps would look like to plant a church, Rev. Andy Coyle, our Home Missions Director, will lead that session. And if they would also like some training on our AFLC Sunday School curriculum, Mrs. Marian Christopherson, our Parish Ed director, will lead that session.

There are many options to choose from, including some Bible Study sessions, a potential youth event, and a worship service. We want to try to schedule it on a Saturday, so that we are available to preach in your congregations the next day, if that is desired. If you are interested in learning more about this opportunity, please contact my office.

DEVELOPMENT

We had some major changes in our development department in the last year. Some of that is shared in other reports, so I'll summarize here. For several reasons, this ministry has been in need of a significant philosophical and structural reorganization. Rev. Tonnes Pollestad has served so faithfully in his role for over 14 years, but the scope of the work he was being asked to do was far greater than one man is able to cover. According to industry-standard ratios, when compared to the size of the AFLC, our development staff size should be at least five people. If that sounds too mechanical or corporate, think of it in terms of building and maintaining relationships, a very common consideration in ministry settings. One person is only able to cultivate a certain amount of relationships, and if they are asked to do more, those relationships suffer.

After empowering the AFLC Foundation Board with advice and consent responsibilities, we made the decision to pursue the hiring of two new staff members, and both started in their roles in early 2025. Mr. Mark Sivertson was hired as our new VP of Development, to oversee the department and its staff. Mark comes to us after a successful career in the banking industry, and he is a member of Abiding Savior Free Lutheran Church, in Sioux Falls, SD. He is excellent, and I'm so excited for the AFLC to get to know him!

Tonnes will continue on as our Director of Development, with his wealth of relational and historical knowledge. Finally, we hired Mrs. Angel Luttmann to be the department's administrative assistant. She also lives in Sioux Falls, and is a member of Living Word Free Lutheran Church. She has extensive experience in managing hospital telehealth work and has brought some much needed organization to this growing department.

If you're interested in learning more about what this ministry can offer to you or your congregation, please reach out to Mark sometime. I'd also

direct your attention to the April issue of the Lutheran Ambassador, where our new *Theology of Giving* was printed. We'd be happy to send a copy of the document to you as well, where you can learn more about what we believe the Bible says about giving and stewardship, and how we promise to serve those who partner with our AFLC ministries.

SPIRITUAL LEADERSHIP INITIATIVE

One of the things that is near to my heart is the importance of training and discipling current and future leaders. I pray that our pastors would exhibit Godly, selfless leadership in their role as under-shepherds. I pray that our congregations would be raising up leaders "after God's own heart," who would serve them faithfully, as they engage in various vocations. My concern there is primarily for the congregation, but it's true that the AFLC needs quality laypeople in positions of leadership too. One of our distinctives that I love is that we embrace laypeople in positions of national leadership. We must guard against the temptation to become a primarily (or exclusively!) pastor-led organization. The long-term health of our association depends on it. God has given us the body of Christ, and we need one another.

This is a topic I will be introducing in a lecture at the Annual Conference this year. Plan to attend if you're interested in hearing more. If you would find it helpful, I'm willing to walk with you through this topic at council retreats, men's retreats, a Sunday School class, or any other congregational event. This subject is relevant for men and women, and I would argue even teenagers would benefit from training and discipleship in this area. We're planning to wrestle with this subject at the Pastors' Conference this year too.

And don't forget: Rev. Dr. Jason Holt, my Ministry Associate, has developed an excellent Leaders' Training Program. Our licensed pastors are a part of this program, but it's available to anyone who simply wants some further training in leadership, and there are a variety of engagement levels to suit your schedule. Talk to him if you're interested in hearing more about that.

THANK YOU

When I was elected three years ago to this position, Brittany and I had been married just shy of a year, and we had our first baby coming in the fall. It was a step in faith that added to a lot of change in our lives. Looking back, I praise God for His abundant provision in so many ways. His faithfulness and sustenance humbles me and fills my heart with joy.

I'm so grateful to God for my wife and our two children, Levi and Sophie. Brittany and the kids minister to me much more than they realize. One of the ways that God has provided for us with me being in this position, is to have so many family, campus family, and friends, close by to help. Time

and time again, I see the body of Christ coming alongside us to help and encourage us. It's beautiful. Thank you, all of you.

God has provided a staff much better than I deserve. Jason and Alisha exceed expectations all the time, and it's an honor to serve with them. Our desire is to serve you, the congregations of the AFLC. We take that seriously, and we love you, so always feel free to let us know how we can best serve you.

The election process for our national officers is unique, and when I explain it to people unfamiliar with it, I usually get a lot of follow up questions and raised eyebrows. The prevailing thought is that a three-year cycle for the office of president, combined with not knowing nominees in advance, is a recipe for constant uncertainty, doubt, and even fear. However, as my first term comes to a close, and I look ahead with openness to another term, I am instead overwhelmed by thankfulness for these three years, and deep peace in the leading of the Holy Spirit through His people. I've always appreciated the prayer, "Thy will be done." As we approach this election year, I rest very well in that prayer.

In Christ's Abundant Love,

Rev. Micah Hjermstad AFLC President

2024-2025 OFFICIAL ACTS

(* indicates attended on behalf of AFLC President's Office)

2024 2025

| Apr 28 | Attended Ruthfred 75th | Jan 19 | Attended Viviann Christenson's |
|------------|---|---------|--|
| | Anniversary, Bethel Park, PA | P. 1. 6 | funeral, Amery, WI (*J. Holt) |
| May 12 | Officiated Rev. Gordon Waterman's | Feb 6 | Attended Earnest Satren's Funeral, |
| Jun 12-15 | funeral, Tomball, TX (*J. Holt) 62nd AFLC Annual Conference, | Feb 8 | Bloomington, MN Attended the Laestadian Arizona |
| Juli 12-13 | Plymouth, MN | 1000 | Faith Conference, Fountain Hills, |
| Jun 12 | Ordained Rev. Scott Olson, | | AZ |
| | Plymouth, MN | Feb 15 | Taught at the Home Missions |
| Jun 25 | Spoke at "Onward" High-School | | Regional Conference, Sioux Falls, |
| T 20 | Camp, ARC, Osceola, WI | F 1 16 | SD To The State of |
| Jun 30 | Installed Rev. Michael Onstad at St. | Feb 16 | Installed Rev. Tom Tuura at United |
| Jul 14 | Paul's, Fargo, ND (*J. Holt) Ordained Rev. Steve Junker, | Mar 6 | Lutheran, Laurel, NE (*J.Holt) Installed Pastor Gary Maxwell, |
| Julit | Brandon, MN | iviai 0 | Gifford, IL (*S Lombardo) |
| Jul 14 | Led Mortgage Burning, Tabor | Mar 22 | Attended Annette Morrison funeral, |
| | Lutheran, Webster, SD (*J. Holt) | | Brookings, SD (*J. Holt) |
| Jul 17-21 | Spoke at Wilderness Bible Camp, | Mar 30 | Installed Pastor Troy McNear at |
| 1 1 27 | Lake Park, MN | | Trinity FLC, Minnewaukan, ND |
| Jul 27 | Attended Brittany Anderson's Funeral, Reeder, ND | | (*J. Holt) |
| Jul 28 | Installed Rev. Scott Olson at Grace, | | |
| Jul 20 | Bagley, MN (*L. Quanbeck) | | |
| Jul 28 – 3 | 1 Attended ARC Family Camp, | | |
| | ARC, Osceola, WI | | |
| Aug 18 | Installed Rev. Jerry Moan at | | |
| | Mt. Carmel & Trinity, McIntosh, MN (*L. Korhonen) | | |
| Sept 6 | Attended Rev. Roy Johnson's | | |
| Берг б | funeral, Fergus Falls, MN (*J. Holt) | | |
| Sept 15 | Attended Ny Stavanger 75th | | |
| • | Anniversary, Buxton, ND | | |
| G + 21 | (*L. Quanbeck) | | |
| Sept 21 | Attended the "For the | | |
| | Congregation" AFLC Event, Bismarck, ND (*J. Holt) | | |
| Oct 1-3 | Preached at the AFLC Pastors' | | |
| | Conference, ARC, Osceola WI | | |
| Oct 18-19 | Spoke at the WND/EMT District | | |
| | Men's Retreat, Epping, ND | | |
| Nov 10 | Installed Rev. Craig Benson at | | |
| | Salem, Radcliffe IA & St. Paul's, Jewell, IA (*J. Holt) | | |
| Nov 17 | Installed Rev. Joshua Skogerboe, | | |
| 1.0.1, | Prescott Valley, AZ (*W. Mobley) | | |
| Nov 23 | Attended Marilyn Jacobson's | | |
| | Funeral, Fergus Falls, MN | | |
| D 1 | (*L. Quanbeck) | | |
| Dec 1 | Installed Rev. Ryan Tonneson, | | |
| Dec 8 | Cokato, MN Installed Rev. David Lusk at | | |
| 2000 | Christian FLC, Wheatland, IA | | |
| | (*J. Holt) | | |
| Dec 13 | Attended Marilyn Johnson's funeral, | | |
| D 27 | Shakopee, MN (*J. Holt) | | |
| Dec 27 | Attended Melva Boe's Funeral, | | |
| | Fargo, ND | | |

2024-2025

CONGREGATIONAL VISITS
(* indicates attended on behalf of AFLC President's Office)
Preaching, Teaching, or Greeting

| 2024 | | | 2025 | | | | | | |
|------|--|-----------|--------------|----|--|-----|--|----|--|
| | | G . D . 1 | Tr G 1 (1 : | ** | | m 1 | | .4 | |

| Apr 14 | St. Peter's FLC, Melvin, IL (*J. Holt) | Jan 12 | Tabor Lutheran Church, Webster, SD |
|---------|--|------------------|---|
| Apr 21 | Scandia Lutheran, Glenwood, MN | Jan 19 | Hope AFLC, Enderlin, ND |
| Apr 28 | and Sunberg FLC, Sunberg, MN Elim, Clinton, MN and Abiding Faith FLC, Ortonville, MN | Feb 2 Feb 9 | (*J. Holt) Living Hope, Rogers, MN (*J. Holt) Calvary Lutheran Church, Mesa, AZ |
| May 19 | (*J. Holt) Bethany FLC, Bluegrass, MN (*J. Holt) | Feb 16 Feb 23 | Skrefsrud, Beresford, SD and Immanual FLC, Centerville, SD Faith Lutheran Church, Metropolis, |
| Jun 23 | Veritas Church, Prescott Valley, AZ | | IL (*J. Holt) |
| Jun 23 | Grace FLC, Edinburg, ND (*J. Holt) | Mar 16 | Hosanna FLC, Saint James, MN |
| Jun 30 | Grace FLC and Zion FLC, Valley | Mar 16 | Lord of the Harvest FLC, Fairbank, |
| | City, ND | | IA (*J. Holt) |
| Jul 7 | Buffalo Lake, Eden/Sisseton, SD (*J. Holt) | Mar 23 | Center FLC, Salem, SD and Good Shepherd FLC, Madison, SD |
| Jul 14 | Chippewa Lutheran, Brandon, MN | | (*J. Holt) |
| Jul 14 | Tabor Lutheran, Webster, SD | | (0.11010) |
| | (*J. Holt) | | |
| Jul 21 | Lutheran Church of Hope, | | |
| 541 21 | Loveland, CO (*J. Holt) | | |
| Jul 21 | Mission Lutheran, Swink, CO | | |
| Jul 21 | (*J. Holt) | | |
| Jul 28 | Faith FLC, Minneapolis, MN | | |
| Aug 4 | Sunnyside FLC, Stacy, MN | | |
| | Abiding Faith FLC, Ortonville, MN | | |
| Aug 4 | | | |
| Comt 15 | (*J. Holt) | | |
| Sept 15 | Trinity FLC, Janesville, WI | | |
| G . 22 | (*J. Holt) | | |
| Sept 22 | Calvary FLC, Bismarck, ND | | |
| | (*J. Holt) | | |
| Oct 13 | Landstad Free Lutheran, Shevlin, | | |
| | MN | | |
| Oct 20 | Christ the King FLC, East Grand | | |
| | Forks, MN | | |
| Oct 20 | St. Matthew, Millerstown, PA | | |
| | (*J. Holt) | | |
| Oct 27 | Good Shepherd Lutheran Church, | | |
| 0002, | Camarillo, CA | | |
| Nov 3 | West Prairie FLC, Kindred, ND | | |
| Nov 10 | St. Peter Lutheran Church, Posen, | | |
| 1101 10 | MI | | |
| Nov 24 | Zion FLC, Wadena, MN (*J. Holt) | | |
| Dec 22 | St. Olaf Lutheran Church, | | |
| DCC 22 | | | |
| Dog 24 | Montgomery, IL | | |
| Dec 24 | St. Peter, Benson, IL (*J. Holt) | | |

REPORT OF THE COORDINATING COMMITTEE

To the 63rd Annual Conference of the Association of Free Lutheran Congregations gathered at the Association Retreat Center, Osceola, WI, June 11-14, 2025.

Our theme this year is "Abundant Life" from John 10:10. There are several things we should consider as we meditate on this.

What does "Abundant Life" mean in John 10:10? If we ask the man on the street what abundant life is, most people might describe the famous, the wealthy, those with the ability to indulge their appetites freely. But this is not what God has in mind. Inspired by the Holy Spirit, John constructs the theme of life throughout his Gospel beginning in chapter one.

Jesus comes that we might have life, eternal life. And that life is contrasted to death. Life is contrasted to wrath and judgement. Jesus gives water that turns into a spring welling up to eternal life. Jesus is the bread of heaven that comes down and gives life, food that endures to eternal life that the one who comes to him might not hunger or thirst. The bread that Jesus gives for the life of the world is his flesh. You must eat his flesh and drink his blood to have this life, and if you have this life, he will raise you up on the last day. The words he speaks are spirit and life. To have this life is to not walk in darkness. All this precedes "abundant life" in John 10:10. And in John 10, verses 11, 15, and 17 all emphasize that to bring us this abundant life, Jesus lays down his life.

Abundant life is not the indulgence of appetites. But then again, everyone learns that in the end. If wealth, fame, and self-indulgence were so abundantly "life-full," why do those classes of people with the best access to these things regularly demonstrate themselves to be so unhappy? Even to the point of suicide sometimes?

Abundant life is more like the quivering first steps of a man serving a life sentence setting foot outside the prison after receiving a full and unconditional pardon. It is the malnourished internment camp victim seeing the gates burst open by the US army. It is the child curling up on their mother's lap in the complete and total confidence that they are loved in an unshakable way.

It's better than wealth and indulgence. It's something wealth and indulgence cannot get you and in comparison, all the billions of dollars in the world seem like garbage.

And in speaking of this abundance, while we are a small association, and do not have the massive departments, or para-church arms, or advocacy wings that others might have, yet I am happy to say I find us rich in this abundant life. I see people living in the joy of eternal life throughout

our congregations. I hear of the preaching of the Gospel throughout our congregations. I pray that God is gracious to us in that we never stop hungering and thirsting after this life and that he never ceases to satisfy us in Jesus Christ.

HOW TO UNDERSTAND OUR BUDGET AND SUBSIDY REQUEST

For a quick review for those who know and an explanation for those who do not:

"Budget": is an explanation of what the Coordinating Committee plans to spend in the coming year and the income we expect to cover those expenses. For us that income comes primarily in two parts. One source is from an "overhead" fee that we charge to ministries who use office space and other administrative/office services we provide. The second main line of income is from our "Subsidy."

"Subsidy": refers to the money that congregations and individuals send and designate to the Coordinating Committee and a percentage of undesignated gifts to the AFLC. This is done on a completely voluntary basis.

When we ask for a subsidy request to be approved here at conference, it is in part to give us feedback on whether we are asking for a reasonable amount from you, the congregations and individuals of the AFLC, and also to inform you what we think you, collectively, would have to give to pay for everything we plan to do.

However, there is no mechanism in the AFLC for "collecting" this (intentionally so). So even if the conference were to move to approve a larger subsidy than asked for, this does not guarantee any more money will be given. A subsidy and budgets are tools to help you, as congregations, calibrate your giving with how the Lord leads.

With that in mind, this is how our budgeting process works. Following guidance from the Budget Analysis Committee (BAC), we try to match our budget and subsidy request with past actual giving. This has taken various shapes in the past from A) no more than 3% more than the prior year's actual giving, B) 3-year average of giving plus 3%, and this year C) 3-year average plus 5%. These have been good guidelines for keeping budget proposals realistic, and we are grateful for that.

What does this mean for you when you look at our budget and subsidy requests?

First, they primarily reflect what you have given in the past, not what would be needed to do new things in the future. So, if you looked in *The Lutheran Ambassador* and saw that we were ending the year right around

100% of our subsidy request, that likely means we are hitting about what we need to do exactly the same things that we have been doing, provided nothing else in the world changes.

And our budget next year, being based on past giving, will likely be built to do the exact same thing we did last year, and the year before.

I say "likely" and "provided nothing else changes" because the reality is that the last few years have seen significant inflation, but not the same increase in giving. Things like insurance, postage, and printing all saw far above 3%, 5%, or even 10% increases.

With our budget being tied to past giving plus a percentage, practically speaking, our budget has shrunk. We handled this internally this year mostly by cost cutting. For example, we eliminated one of our in-person Coordinating Committee meetings, reduced travel budgets, and paid for certain things off budget out of the savings we are grateful God has provided for seasons like this.

Please read this part. This is *not* a complaint. This is not a desperate plea for funding. I'm certain that the last years were hard on many of you as congregations and as individuals. We are grateful for each and every dollar that you all freely give because you believe that God is at work in the AFLC and that some of that work cannot be done by a single congregation alone, so you do it together. You give together. You pray together. You sacrifice together.

The purpose of saying this is so that you, the Conference, the congregations you report to, and the individuals who give to the work of the AFLC have accurate information and understand the tools you have to evaluate with.

The second answer to "what does this mean for you" is that you know how to calibrate your giving to match where you think God is leading you.

This budget, and its attached subsidy request, is the minimum for the status quo. If, when you pray over how God would have you give, you think what we are doing right now is basically just right, then give consistently with past giving. Watch *The Lutheran Ambassador* updates and look for hitting that 100% mark or a couple percentage points over.

If you think the status quo is too high (I.e. We are doing too much or we are wasting money, etc.), then reduce your giving. Look in *The Lutheran Ambassador* for hitting something less than 100% by year end.

If you want us to increase services to congregations (I.e. More presidential and representatives travel to congregations, more equipping events, more availability, more opportunities, more edifying resources

produced, or other expanded services), when you go back to your homes, your congregations, and your friends, invite them into joyfully giving in expectation of what God will do. Treat that percentage of subsidy request amount in *The Lutheran Ambassador* as the bottom of the goal. Look to push it over 100% for 2-3 years in a row so that it creates that new baseline for expected income.

We are the servants of the congregations. You are the ones who tell us if we are moving in the right direction or not, both here at Annual Conference and in your giving year-round.

SUBSIDY REQUEST

Thank you to every person and congregation who has contributed financially over the past year. Our actual giving receipts for 2024 were \$438,599. For 2026 we are requesting a subsidy of \$504,600.

FUNDAMENTAL PRINCIPLES

The Coordinating Committee finished a 2-year journey through the Fundamental Principles during our meetings this year. I must repeat a similar statement to last year: we have had such rich, edifying discussions through this. We strongly encourage you in your congregations or small groups to go through *The Gospel in the Congregation*. This study walks through the fundamental principles in an easy, engaging, and edifying way. Contact Parish Education to purchase it.

PERSONNEL CHANGES

Jackelyn Bingham left the Executive Assistant position last year. We are grateful for her contributions. Alisha Kneeland was hired and has been serving as Executive Assistant for most of this past year. Alisha has been truly excellent this past year.

DEVELOPMENT DEPARTMENT RESTRUCTURING

Last year I informed the conference that we had relinquished oversight of the Development Department from being just under the Coordinating Committee to where it is now under the Foundation Board, which is made up of representatives of various corporations of the AFLC.

I believe now, even more than last year, that this was a wise and healthy move for the AFLC. And I appreciate the patience and participation of the other corporations in this and am excited to see how God uses the

Development Department to serve the congregations of the AFLC into the future.

RESTRUCTURING OF AFLC CHAPLAINCY

The Coordinating Committee has taken action to restructure the Department of AFLC Chaplaincy.

For several years there have been vacancies in all of the positions on the Department of Institutional Chaplaincy Board. In addition, the name "Department of Institutional Chaplaincy Board" does not reflect the breadth of Chaplain Ministry in the AFLC.

The new leadership structure is as follows:

The name "Institutional" will be dropped from the title of the Board. It will now be known as "Department of AFLC Chaplaincy Board." The Board will be made up of 3 individuals, who will be appointed by the Coordinating Committee, with representatives from Institutional, Police/Fire, and Military Chaplaincy present on the Board whenever possible.

PASTORAL ROSTER PROCESS CHANGES

The CC spent the past year carefully considering the purpose of our Rosters and working to align our practice with our theology. We identified two root principles.

First, our rosters are a service for our congregations to be able to identify men who have a certain set of qualifications for being called as their pastors.

Second, theologically, the pastoral office, unlike other offices that we may institute among ourselves, is not something made by men. Rather it is something given to us by God and arises out of the congregation. We want to take care to make sure the emphasis remains on the congregation being the right form of the Kingdom of God on earth. Further, we also want to be careful to avoid the misunderstanding that it is the Coordinating Committee that "makes" a man a pastor. Out of this principle we have changed several things about our practice.

The first is that we removed almost all exceptions to a rostering without a congregational call in our rostering practice. If a man has not received an external call to exercise the core pastoral functions—preaching the Word and administering the Sacraments—in a congregation, it is not our place to confer the title or honorific "pastor" upon him.

As I mentioned, I said *almost* all exceptions. We have spoken with World

Missions and Home Missions and recognize the unique situation when we send a man to plant a congregation. We believe it is appropriate to follow the example of the Antioch Church that commissioned Paul and Barnabas. In these cases, we will work with Home and World Missions to ordain and roster men who are being sent with the task of planting a congregation.

The second thing that has changed is that we will no longer take Licensed Pastors off of our Rosters just because they have left a call. If they continue to fulfill the licensing requirements and are open to taking another call, we will retain their names on our roster in keeping with rosters as a service to the congregation to identify men with a certain set of qualifications to be called as pastors.

The third change is that we will, in some *limited* cases, allow some lay men who sense an inner call to pastor a congregation, but have not received an external call from a congregation, to begin the Licensed Pastor application and interview. This will allow the President the option to connect these men with congregations seeking a Licensed Pastor when appropriate. Also, a church will be able to know if a specific layman they wish to call would be Licensed and Rostered prior to issuing a call.

LEADERS TRAINING PROGRAM

The Leaders' Training Program (LTP) entered its second full year in the fall of 2024. LTP provides an organized framework for the training and development of interested lay leaders as well as a path for our Licensed Pastors to complete their requirements. Twenty-four lay leaders across the country have requested the regular quarterly information on equipping sessions. The summer session utilizes the Free Lutheran Seminary's offering of Summer Institute of Theology (SIT). The fall, winter, and spring offerings are remote sessions, which draw from a catalog of video instruction and a set of AFLC resources like "Gospel in the Congregation" from Ambassador Publications. LTP participants review the materials, meet with their congregational pastor, and reflect on the training received for serving the local congregation. This approach offers a cost-effective avenue for growing lay leaders and mentorship in ministry skills. You can find out more at www.aflc.org/ltp.

RESEARCH COMMITTEE ON DIVORCE and REMARRIAGE as it RELATES to the PASTORAL OFFICE

At the last Annual Conference, we encouraged the conference to pursue researching this issue which has been with us throughout our history, and you agreed and passed a resolution. The report will be presented to conference separately from this, but we must note here our gratitude for the Annual Conference's willingness to pursue truth even in controversial

places and wrestle with uncomfortable topics that we have disagreed over for decades.

We also thank Dr. Martin Horn, Dr. Phil Haugen, Pastor Alex Amiot, Dr. Steve Mundfrom, Dr. Jerry Moan, and Mr. Brent Peterson for the tremendous amount of work they did on this over the last year.

The report that comes out is not and should not be seen as an official position of the AFLC. It is a biblical study for the edification of our body.

I do not expect this will immediately resolve all disagreements over these topics, but I believe this is an important step forward for us to digest and consider the Word of God to us and long term to bring us into greater unity.

COMMUNICATION

We welcome you to communicate with us. You can always contact the Chairman of the Coordinating Committee at: coordcom@aflc.org

BUILDINGS AND PROPERTY UPKEEP

The CC Corporation provides the building facilities and services which many other AFLC ministries rely on so that they can remain focused on the particular ministries that you have given them.

The Coordinating Committee owns and maintains the Headquarters building and property. No major projects were done this past year, just routine minor maintenance.

We are also responsible for the President's Home. This year we repaired the garage door, removed hazardous trees, and re-sealed the garage floor, which had been leaking water into the basement.

ARCHIVING

As of the writing of this report, we are discussing with the Schools the responsibilities for archiving AFLC historical materials housed in Heritage Hall as well as our own Archive Room, which is in need of curation. We are seeking to formalize criteria for keeping and maintaining historical archive material and legal archive material and anticipate the possibility of designating the responsibility of "Archivist" to someone in the future.

ORGANIZATION

We are grateful for the addition of Rev. George Lautner who was elected to a 5-year term as a Pastor member of the Coordinating Committee at last year's Annual Conference.

Ivar Berge has completed a 5-year term as a layman and is eligible for re-election. We are grateful for Ivar and for his service to our Lord and the AFLC.

This year we also finished adopting a more complete set of By-laws for the Coordinating Committee Corporation.

CONCLUSION

As I have in the past, allow me again to thank you, the people and the congregations of the AFLC, for your sacrifices and dedication to the truth of the congregation as the right form of the Kingdom of God on earth and also for supporting the work that cannot be done by one congregation alone.

It is humbling and inspiring to see the sacrifices being made around us. Members sacrificing their time and energy to run children's ministries or food pantries for example. Members giving up free time to serve on boards and committees of the AFLC. Individuals and Congregations giving of their financial resources to the AFLC even when it would be easier to balance the budget by cutting that out. Churches giving up their pastors for periods of time to serve on boards or participate in special projects. Retired Pastors serving churches who have been unable to call a pastor for whatever reason. All these sacrifices and more being made so that the Gospel is preached in ever more places, new pastors trained, lay people equipped, congregations encouraged, and people cared for. May God receive these sacrifices as a fragrant offering in Christ.

And may the grace and peace of Christ won for us on the cross dwell in us richly so we might live the abundant life now and in the life to come.

AFLC CLERGY ROSTER

*Placed on roster this past year or from FR + Permanently Licensed

Rev. Lyle Aadahl Rev. Jonathan Abel Rev. Matthew Abel Rev. Paul Abel Rev. Alex Amiot

Rev. John C. Amundson Rev. Karl Anderson Rev. Richard Anderson Rev. J. Christian Andrews Rev. Daniel M. Antal Rev. Mark Antal Rev. Alan Arneson Rev. Joel S. Baker Rev. Louis F. Balderach Rev. Matthew Ballmann Rev. Dr. Ray Ballmann

Rev. Tim Banks

Rev. David R. Barnhart Rev. Alan Bedard Rev. Craig Benson Rev. Jon Benson Rev. Mark Benz Rev. Luke Berntson Rev. Steven Berntson Rev. Brett A. Boe Rev. Michael Brandt Rev. John M. Brennan Rev. Ron Brubakken Rev. Rob Buechler Rev. Steven P. Carlson Rev. Timothy Carlson Rev. Richard Carr Rev. John R. Chandler Rev. Frank Cherney

Rev. Tomasz Chmiel Rev. Eric R. Christenson Rev. William Cole Rev. Andy Coyle Rev. Dana Coyle Rev. Jeremy Crowell Rev. Terry Culler Rev. Kevin Czymbor Rev. Brian L. Davidson Rev. Joe Dombrowski Rev. Connely Dyrud Rev. Nick Dyrud Rev. Rob Edwards Rev. John Eidsmoe Rev. Curtis Emerson Rev. Luke Emerson

Rev. Todd Erickson Rev. Richard L. Ewing Rev. Joe Faldet Rev. Dale Finstrom

Rev. Scott Erickson

Rev. Eugene W. Enderlein

Rev. Kirk Flaa Rev. Kendal Flaten Rev. Leroy Flickinger Rev. Chad Forman Rev. David Franz Rev. Peter Franz

Rev. Peter Franz
Rev. Joseph Frech
Rev. Chad Friestad
Rev. David Fruehauf
Rev. James Fugleberg
Rev. Kevin Garner
Rev. Dan Giles
Rev. Thomas Gilman

Rev. Thomas Gilman Rev. William Goodman Rev. Dennis D. Gray Rev. Dr. Jason Gudim Rev. Scott Guhl

Rev. Richard Gunderson Rev. Larry Haagenson Rev. James Haga Rev. Kevin Hall Rev. David Handsaker Rev. Marlin Harris Rev. Kenneth Hart Rev. Gary A. Haug Rev. Dr. Philip Haugen Rev. David Hinrichs Rev. Micah W. Hjermstad Rev. Wayne Hjermstad Rev. Brad Hoefs Rev. Herbert Hoff

Rev. Dr. Jason Holt Rev. Dr. Phillip Hooper Rev. Dr. Martin Horn Rev. Raynard Huglen Rev. Dr. Daniel Hurner Rev. Dr. Jarrod Hylden Rev. Dean J. Iverson Rev. Scott Jans Rev. Steven E. Jensen

Rev. Dr. Craig Johnson Rev. David A. Johnson Rev. David W. Johnson Rev. Gideon R. Johnson Rev. James L. Johnson Rev. James R. Johnson Rev. Mark S. Johnson Rev. Michael F. Johnson Rev. Rodney Johnson Rev. Timothy L. Johnson

Rev. Wendell Johnson Rev. Timothy S. Jones Rev. Nathan Jore Rev. Gary L. Jorgenson Rev. Steve Junker* Rev. Joel Kangas Rev. Ted H. Kennedy Rev. John Kent Rev. John H. Kiehl Rev. Lynn Kinneberg Rev. Paul M. Kinney Rev. Micah Klemme Rev. Todd Klemme Rev. Mike Klenner Rev. Charles L. Knapp Rev. Andrew Kneeland Rev. Paul Kneeland Rev. Steve Kneeland Rev. Ronald Knutson Rev. Dr. Earl Korhonen Rev. Lyndon Korhonen Rev. Ivars Krafts Rev. Christopher Kumpula Rev. Wesley Langaas Rev. Jon Langness

Rev. Dale Lankford Rev. Joseph Larson Rev. Richard P. Larson Rev. George Lautner Rev. John E. Lee Rev. Robert L. Lee Rev. Robert W. Lee Rev. James Lindgren Rev. Brent A. Logeman Rev. Patrick Lohse

Rev. Dr. Steven Lombardo

Rev. Luke Long Rev. Richard Long Rev. Brian Lunn Rev. David Lusk

Rev. Brandon Marschner Rev. Shane McLoughlin Rev. Bryce McMinn Rev. Bill Mitchell Rev. Dr. Jerry Moan Rev. Seth Moan

Rev. Dr. Wade Mobley Rev. Kenneth Moland Rev. Dr. James Molstre Rev. Mark Molstre Rev. Lance Morrison Rev. Dr. Stephen Mundfrom

Rev. Barry L. Nelson Rev. David A. Nelson Rev. Elden Nelson Rev. Dr. Jerry A. Nelson Rev. Justin Nelson Rev. Matthew W. Nelson Rev. Randy Nelson Rev. Allan Ness Rev. David Niemela Rev. Jerome C. Nikunen

Rev. Bradley D. Novacek Rev. Kris A. Nyman

Rev. Dennis Norby

Rev. Joe Ocker Rev. Aaron R. Olson Rev. Andrew Olson Rev. Dr. Brent Olson Rev. David G. Olson Rev. Kevin J. Olson Rev. Dr. Mark Olson

Rev. Dr. Nathan Olson Rev. Rodger Olson Rev. Scott Olson* Rev. Terry L. Olson Rev. Thomas C. Olson Rev. Thomas W. Olson Rev. Wayne A. Olson

Rev. Dennis O'Neil Rev. Michael Onstad Rev. Adam Osier Rev. Mark A. Ostrem Rev. Del Palmer Rev. Ryan Patenaude Rev. Brian Pearson

Rev. LeRoy C. Petersen Rev. David L. Peterson Rev. David P. Peterson Rev. Gerald R. Peterson Rev. Michael Peterson Rev. James Scott Pierson Rev. Matthew Pillman

Rev. Tonnes Pollestad Rev. Brad Putnam Rev. Lloyd Quanbeck Rev. Brent S. Raan

Rev. Marc Rakow

Rev. Richard L. Ramsbacher

Rev. Eric Rasmussen Rev. James Rasmussen Rev. Thomas Reagan Rev. Doug Reitsch Rev. Mark Richardson Rev. Donald Richman Rev. Philip Rokke Rev. Dr. Joel Rolf Rev. Dave Ryerson Rev. Alvin Sather

Rev. Craig Scavo Rev. Thomas Schierkolk Rev. Todd Schierkolk Rev. Greg Schram Rev. Nick Schultz Rev. Larry Severson Rev. Gary Simons Rev. John Skeie

Rev. Joshua Skogerboe Rev. David Skordahl Rev. Timothy K. Skramstad

Rev. Kerwin Sletto

Rev. Richard Sliper Rev. Kyle Smith Rev. Ronald Smith

Rev. Dr. Stephen Snipstead

Rev. Gerald L. Steele Rev. Matthew Steendahl Rev. Tony Stockman Rev. Edward Strom Rev. Scott K. Stroud Rev. Gordon Strunk Rev. Jeff Swanson Rev. Eric J. Swenson Rev. Gordon Thorpe Rev. Kirk Thorson Rev. Ryan Tonneson Rev. Erin Tormanen Rev. Thomas R. Tuura Rev. Jonathan Unverzagt Rev. Jeremy Vance Rev. Patrick VandenBos Rev. Don Voorhees Rev. Joel Walde Rev. Peter Ward Rev. Jon Wellumson Rev. Samuel Wellumson Rev. Craig Wentzel Rev. Brian Westerbur Rev. James Westgate Rev. Calvin Willard

Rev. Samuel Willard

Rev. George R. Winston

Rev. Miao "Holmes" Zhao

Rev. Alex Woodworth

FELLOWSHIP ROSTER

Pastor Brady Arneson Dr. Patrick Charles Dr. Héctor Hiraldo-Sosa Rev. David Jore

Rev. Tom Parrish Rev. Richard Taylor Rev. Ron Wik

FR approved pending a call Rev. David Abel (pending a call)

LICENSED PASTORS

Pastor Kevin Borg+ Pastor William Buck+ Pastor Dean Feistner Pastor Peter Ford, Jr. Pastor Curt Frankhauser+ Pastor Larry Grove Pastor Tim Herset Pastor Lee Hoops+ Pastor Jeremy Larson Pastor Gary Maxwell Pastor Mike McCarlson+ Pastor Troy McNear Pastor Henry Mohagen+ Pastor Jon Nelson Pastor Roger Pahl Pastor Warren Swanson+ Pastor Eric Westlake+ Pastor Clayton Wilfer+

LP approved pending a call Jordan Langness (pending a call)

Report to the 2025 AFLC Annual Conference

By the Clergy Divorce and Remarriage Biblical Study Committee

Rev. Alex Amiot
Rev. Dr. Philip Haugen
Rev. Dr. Martin Horn
Rev. Dr. Jerry Moan
Rev. Dr. Stephen Mundfrom
Mr. Brent Peterson

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Scope of Study

The present paper sets forth the conclusions of the committee's biblical study of divorce and remarriage as it pertains to the AFLC clergy roster. Consensus was reached regarding the biblical basis of the pastoral office, of marriage, and of divorce. Two diverging views emerged regarding possible exceptions to the prohibition of divorce and regarding potential fitness for the pastoral office. It was not within the scope of this study to explore all possible interpretations. Where multiple interpretations were held, the positions of the majority and the minority have been indicated.

This report expresses the views of the committee members. It is not a doctrinal statement of the Association of Free Lutheran Congregations. Our congregations are bound by the Word and Spirit of God alone, not by the Annual Conference, nor by studies such as this commissioned by the Coordinating

Committee in response to Annual Conference resolutions.

Underlying Convictions

The committee conducted its study based on several underlying convictions, which it believes are in full agreement with the AFLC's confession. As a committee, we firmly hold to the conviction that the Holy Scripture is the inerrant, inspired, and authoritative Word of God. We firmly hold to the conviction that Scripture does not contradict itself, since it is inspired by the holy God who does not lie. We firmly hold to the conviction that Scripture must interpret Scripture. In other words, clearer and more complete Scripture passages must be used to interpret and understand passages that are less clear and/or less complete. And we firmly hold to the conviction that Scripture must be understood in its historical and literary context.

The Historical Situation

When the AFLC was organized in 1962, no official policy regarding clergy divorce and remarriage was inherited from our predecessor body, the Lutheran Free Church. In the 1964 Annual Report, President John Strand noted "a great variance of practice amongst Lutheran pastors" with regard to pastors participating in the re-marriage of a divorced person while the former spouse yet lives. The 1964 Annual Conference requested a committee to study the matter and provide a report. In 1967, the committee reported that they had not been able to act.

Lacking direction from either the old LFC or the AFLC Annual Conference, the AFLC Coordinating Committee properly developed its own guidelines. AFLC Coordinating Committee minutes from September 24, 1984, indicate that the practice at that time was to exclude divorced and remarried clergy from the clergy roster. In 1985, the Annual Conference passed the following somewhat awkward resolution after a long debate on the conference floor: "The Co-ordinating Committee reaffirmed the practice of the AFLC that no one that has been divorced shall be a pastor in the AFLC." With the adoption of this resolution, divorced clergy, whether they had remarried or remained unmarried, were excluded from the clergy roster. Looking back, it is difficult

²AFLC Annual Conference Report, 1985, 107.

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¹AFLC Annual Conference Report, "President's Message," 1964, 6. The full paragraph states, "Divorce is a common occurrence in our day. With it comes the question whether or not a pastor should have a part in the re-marriage of a divorced person, if the former spouse is still living. We know there is a great variance of practice amongst Lutheran pastors as to this today. A common understanding amongst Association congregations would have value, it seems to me."

to justify historically the phrase, "reaffirmed the practice of the AFLC," since a divorced pastor who had not remarried was approved for the clergy roster in 1965.³

Sometime later, the AFLC Coordinating Committee began the practice of excluding pastors from the clergy roster whose wives were previously divorced. In 1992, the AFLC Coordinating Committee adopted a resolution that made this unofficial practice a matter of policy.⁴ As of now, by previously established policies, the AFLC Coordinating Committee rosters only clergy with no history of divorce concerning either themselves or their spouse.

The 2024 Annual Conference of the AFLC passed the following

resolution:

WHEREAS the 1964 Annual Conference requested a biblical

study of divorce and remarriage that was never received;

AND WHEREAS the unity of the AFLC exists through the Holy Spirit working to mutually instruct us in His Word and not by human power;

AND WHEREAS disagreement has been noted from 1964 unto the present on the issue of divorce and divorce in relation to the

Clergy Roster;

AND WHEREAS we seek to be obedient to the Word of God and see greater unity amongst each other in our beliefs and practices;

BE IT RESOLVED that the Annual Conference requests a Biblical study of Divorce and Remarriage, specifically as regards the rostering of Pastors, be made and presented to the 2025 Annual Conference,

AND; BE IT FURTHER RESOLVED that the Annual Conference requests the Coordinating Committee to gather and appoint such a group as appropriate to complete this task,

AND; BE IT FURTHER RESOLVED that the appointed group shall have dedicated time at the 2025 Annual Conference to report the consensus of their study.⁵

Biblical Basics Regarding the Pastoral Office, Marriage, and Divorce

The pastoral office

The pastoral office has been instituted by God (Ephesians 4:11) for the purpose of shepherding the flock of God (1 Peter 5:1–2), equipping the saints for the work of ministry, and edifying and unifying the body of Christ unto spiritual maturity (Ephesians 4:12–13). The model servant pastor is Jesus Himself, as we learn from Peter's exhortation to pastors, "Shepherd ... voluntarily, ... with eagerness, ... proving to be examples to the flock. And when the Chief Shepherd appears, you will receive the unfading crown of glory" (1 Peter 5:2–4).⁶ Following the example of the ancient church and the teaching of the Augsburg Confession (Article XIV), candidates for the pastoral office should be examined for sound doctrine and an upright life. Those who are found to be eligible are publicly recognized by the rite of ordination and included on a clergy roster by those entrusted with oversight.

⁵AFLC Annual Conference Report, 2024, 188.

³AFLC Coordinating Committee Minutes, March 29–30, 1965.

⁴AFLC Coordinating Committee Minutes, July 20, 1992.

⁶Unless otherwise noted, all quotes from Scripture are from the *New American Standard Bible*: 1995 Update (La Habra, CA: The Lockman Foundation, 1995).

All believers within the congregation are members of Christ's holy and royal priesthood (1 Peter 2:5, 9) and have the privilege and responsibility to proclaim the Gospel of Christ. Therefore, the ministry of the Gospel through Word and Sacrament is given by God to the whole congregation (see Ephesians 4:12, 1 Corinthians 11:23, Romans 15:14, etc.). Since the same God who gives pastors to congregations (Ephesians 4:11) also commands all things be done decently and in order (1 Corinthians 14:40), congregations call a pastor to preach the Word and administer the Sacraments on their behalf.

The Apostle Peter calls the pastor a shepherd and leader of the flock, carefully explaining how the shepherd leads. The pastor must not lord it over his flock. He leads by his example to his flock in both his faith and his life (1 Peter

5:1-3).

Two lists of qualifications for pastoral fitness are given by the Holy Spirit through Paul to Timothy and to Titus. A compilation of 1 Timothy 3:1–7 and Titus 1:6–9 reveals many necessary qualifications for the pastoral office. A pastor must be above reproach; the husband of one wife; temperate; prudent; respectable; hospitable; able to teach; not addicted to wine or pugnacious, but gentle; peaceable; free from the love of money; one who manages his household well; not a new convert. He must have a good reputation with those outside the church; have children who believe; not be open to the charge of dissipation or rebellion; not be self-willed or quick-tempered; not be fond of sordid gain; love what is good; be sensible, just, devout, self-controlled; hold fast the faithful Word in accordance with the teaching; be able to exhort in sound doctrine; and be able to refute those who contradict sound doctrine

God's design for marriage

Marriage is a divinely established institution: In Genesis 1:27–28a, "God created man in His own image, in the image of God He created him; male and female He created them. God blessed them; and God said to them, 'Be fruitful and multiply..." God's institution of marriage is more fully revealed in the second chapter of Genesis: "It is not good for the man to be alone; I will make him a helper suitable for him" (Genesis 2:18). Genesis 2:21–22 recounts God's creation of woman: "So the LORD God caused a deep sleep to fall upon the man, and he slept; then He took one of his ribs and closed up the flesh at that place. The LORD God fashioned into a woman the rib which He had taken from the man, and brought her to the man." Man's joyful response to God's gift is recorded in Genesis 2.23, "The man said, 'This is now bone of my bones, and flesh of my flesh; she shall be called Woman, because she was taken out of Man." Genesis 2:24 finally reveals the physical and spiritual depth of marriage as a lifelong and exclusive union in which husband and wife find complete oneness, "For this reason a man shall leave his father and his mother, and be joined to his wife; and they shall become one flesh."

God's marriage to His people informs human marriage
In the Old Testament, the relationship between God and His people
Israel is frequently identified as a marriage. In Exodus, when the Lord delivered
Israel out of her bondage in Egypt, He made a marriage covenant with her as her
divine Husband and Israel as His beloved bride (Isaiah 54:5, see also Exodus

6:6–7). The marriage covenant required exclusive faithfulness on the part of

⁷The Lord's vow in Exodus 6:7, "I will take you for My people, and I will be your God" is parallel to the marriage vows of the time where the groom declares, "I take you for my wife and I will be your husband." See Seock-Tae Sohn, *YHWH*, the Husband of Israel: The Metaphor of Marriage Between YHWH and Israel (Eugene: Wipf and Stock Publishers, 2002), 13, 23–27, 44–45.

Israel, as expressed in the first commandment: "I am the Lord your God, who brought you out of the land of Egypt, out of the house of slavery. You shall have no other gods before Me" (Exodus 20:2–3).

God's marriage to His people informs human marriage. Just as Israel had to be faithful to her God alone, so too husband and wife must be faithful to each other, as expressed in the sixth commandment in Exodus 20:14, "You shall not commit adultery."

In the New Testament God's relationship to His people remains a marriage covenant and a pattern for all human marriage. In Ephesians 5:25, Paul writes: "Husbands love your wives, just as Christ also loved the church and gave Himself up for her." Christ's sacrificial love for His bride exemplifies the selfless and whole-hearted giving that marriage requires.

Divine prohibition of divorce

The Lord says in Malachi 2:16, "For I hate divorce." Here He strongly condemns marital unfaithfulness and the destruction of the marriage covenant which divorce causes. Jesus clearly prohibits divorce in Matthew 19:4–6, "And He answered and said, 'Have you not read that He who created *them* from the beginning made them male and female, and said, "For this reason a man shall leave his father and mother and be joined to his wife, and the two shall become one flesh"? So they are no longer two, but one flesh. What therefore God has joined together, let no man separate."

With Jesus' prohibition, "let no man separate," divorce clearly diverges from God's good plan for marriage. Jesus states this prohibition after the Pharisees asked in Matthew 19:3, "Is it lawful *for a man* to divorce his wife for any reason at all?" Their question exposed a deep disregard for the permanency of marriage, thinking the whim of the husband ("for any reason at all") could easily set it aside. Jesus confronted them with God's true design for marriage from creation as a permanent bond between husband and wife making them one flesh that should not be separated.

Hardness of heart as the cause of divorce

In Matthew 19:7 the Pharisees persisted with a second question, "They said to Him, 'Why then did Moses command to give her a certificate of divorce and send *her* away?" They suggested that Moses' allowance for divorce certificates in Deuteronomy 24:1–4 had repealed marital permanence. The Pharisees disregarded God's design in creation and twisted Moses' words to justify such a low view of marriage. 10

⁹Michael Middendorf writes, "However, Deut. 24:1–4 does not command, encourage, or condone divorce. Deut. 24:1–4 is a long conditional clause ("when ...") in which God foresees that divorce will take place (sadly, even among His people), but the intent of the passage is to limit the damage done to the divorced woman. The only command is the prohibition against the former husband remarrying her (Deut. 24:4)." Middendorf, *Concordia Commentary: Romans 1–8* (Concordia, St. Louis: Concordia Publishing House, 2013), 521.

¹⁰It is possible that the background to the marriage and divorce conversations between Jesus and the Pharisees reflects the tension between the liberal view on divorce held by the rabbinic school of Hillel and the more conservative view held by the school of Shammai. Craig Keener (*And Marries Another* (Massachusetts: Hendrickson, 1991), 38–40.) and David Instone-Brewer (*Divorce*

⁸Malachi 2:16 is difficult to translate from Hebrew to English. Nevertheless, every translation clearly communicates the Lord's strong disapproval of marrial unfaithfulness and the destruction of marriage which results from the unfaithful husband hard-heartedly divorcing the wife he should love. The NASB and NKJV translate the hating as something God properly does, with the object of His hatred being divorce. The ESV and NIV translate the hating as something a husband improperly does, with the object of his hatred being his wife, resulting in divorce.

Jesus gave them the correct lens for reading Moses in Matthew 19:8, "He said to them, 'Because of your hardness of heart Moses permitted you to divorce your wives; but from the beginning it has not been this way." Jesus again anchors all discussion on marriage in God's created order "from the beginning." Divorce is not God's good design for marriage, but is rather the result of man's hard heart, our fallen nature's persistent rejection of God's will for self-sacrificial love of neighbor.

Possible Exceptions to the Prohibition of Divorce

God's Word prohibits divorce. The question to be addressed here is whether this prohibition is absolute, or if God provides legitimate exceptions for divorce in His Word. If there are biblical exceptions that are legitimate, then such cases may have bearing on the question of divorce and remarriage as it relates to the clergy roster.

Regarding God's divorce of Israel in Jeremiah 3

God is a jealous God who warned His people that they must not "play the harlot" by worshipping foreign gods (Jeremiah 3:1–9, KJV; Exodus 20:4). Several times in Israel's history, the Scripture records her unfaithfulness as she "played the harlot" after other gods. I Significantly, the Lord warned that the marriage covenant between God and Israel would be broken by Israel's "spiritual harlotry" and unfaithfulness (Deuteronomy 31:16; Jeremiah 3:8).

By the time of the prophets, Israel's unfaithfulness had become so widespread that Jeremiah could accuse them of playing the harlot "on every high hill and under every green tree" (Jeremiah 3:6). Even while God remained faithful, Israel would not repent of her harlotry, and God sent her away in judgment, issuing a "writ of divorce" (Jeremiah 3:8). Isaiah 50:1 further affirms, "Thus says the Lord, 'Where is the certificate of divorce by which I have sent your mother away? Or to whom of My creditors did I sell you? Behold, you were sold for your iniquities, and for your transgressions your mother was sent away." And Hosea 2:2 says, "Contend with your mother, contend, for she is not my wife, and I am not her husband."

Through persistent unfaithfulness, Israel broke her covenant of marriage with the Lord. In righteous judgment the Lord issued a writ of divorce against Israel for breaking the covenant. Israel's unfaithfulness and persistent, hard-hearted unrepentance led God to enact the divorce though He always remained faithful. Because God's marriage covenant with His people informs human marriage, His writ of divorce towards faithless Israel helps us understand if any New Testament passages might possibly give exceptions to the otherwise blanket prohibition of divorce.

God did not divorce Israel gladly and mercifully sought reconciliation with His estranged bride. He promised a new covenant in Jeremiah 31:31–34, which says in part, "I will make a new covenant with the house of Israel and with the house of Judah, not like the covenant which I made with their fathers

and Remarriage in the Bible (Grand Rapids: W. B. Eerdmans, 2002), 85ff.) have written in support of this possibility. Andrew Das believes the Hillel-Shammai debate is possibly a retrojection into the text and does not advance the understanding of the text. Despite his reluctance to accept a Hillel-Shammai backdrop, Das remains confident that "Hillel's liberal permission to divorce represents the standard view among Second Temple Jews." Das, Remarriage in Early Christianity (Grand Rapids: Wm. B. Eerdmans Publishing, 2024), 152.

¹¹See, for example, Judges 2:17; 8:27, 33; 1 Chronicles 5:25; 2 Chronicles 21:11–15.

in the day I took them by the hand to bring them out of the land of Egypt, My covenant which they broke, although I was a husband to them...I will be their God, and they shall be My people...for I will forgive their iniquity, and their sin I will remember no more." As long as they refused to repent, God's word of law rebuked their sin and threatened judgment. But as soon as His people humbled themselves in repentance God promised grace through His word of gospel: "I will heal their apostasy, I will love them freely, for My anger has turned away from them" (Hosea 14:4); "And in the place where it is said to them, 'You are not My people,' it will be said to them, 'You are the sons of the living God'" (Hosea 1:10).

"Except for sexual immorality" in Matthew 5:32 and 19:9

The Gospel of Matthew presents two passages that bear on the question of a possible exception for divorce. In Matthew 5:32, Jesus said, "But I say to you that everyone who divorces his wife, except for *the* reason of unchastity, makes her commit adultery; and whoever marries a divorced woman commits adultery." Later, when tested by the Pharisees regarding His teaching on divorce, Jesus said, "And I say to you, whoever divorces his wife, except for immorality, and marries another woman commits adultery" (Matthew 19:9). Here both "unchastity" and "immorality" translate the Greek word *porneia* which denotes all sexual behavior that deviates from God's will (fornication, adultery, incest, homosexuality, bestiality, etc.)¹²

The majority position of the committee understands Jesus to be teaching that when a spouse' sexual immorality violates the covenant of marriage, divorce is permitted. Nevertheless, God prefers reconciliation for His people whenever they are wronged, even in marriage. ¹³ Therefore, Jesus never commands divorce. However, like Old Testament Israel in Jeremiah 3:8, when an immoral spouse will not repent and be reconciled, divorce is permitted and may legitimately be enacted. ¹⁴ The minority position of our committee understands Jesus to be providing an exception only for ending a legal betrothal but not a consummated marriage. ¹⁵

Jesus' prohibitions of divorce in Mark 10:11–12 and Luke 16:18 do not include an exception clause. Here Jesus simply calls it adultery when one

of marriage (fornication), such as in Matthew 15:19. At other times, it is used as an umbrella term for all sexual immorality, including sexual immorality within marriage (adultery). In the Septuagint (the Greek translation of the Hebrew Old Testament that was used in Jesus' day), Jeremiah 3:8 uses the more general *porneia* alongside the more specific *moicheia* (which specifically means adultery) when God is issuing a divorce to Israel for her unfaithfulness: "And I saw that for all the adulteries (*moicheia*) of faithless Israel, I had sent her away and given her a writ of divorce, yet her treacherous sister Judah did not fear; but she went and was a harlot (*porneia*) also." Also note that while Israel is guilty of *moicheia* in Jeremiah 3:8, Israel is also guilty of *porneia* against the Lord in Jeremiah 3:2, "And you have polluted a land with your harlotry (*porneia*)." This usage supports the conclusion that *porneia* encompasses *moicheia* in its range of meaning when used in a broad sense. (See Ezekiel 16:38–41, 23:35–37, 43–45, which also use *moicheia* and *porneia* interchangeably.)

¹⁵ Martin Luther comments: "The two partners should be admonished and urged to stay together. If the guilty partner is humbled and reformed, the innocent party should let himself be reconciled to him and forgive him in Christian love." Jaroslav Pelikan, ed., *Luther's Works, Vol. 21, The Sermon on the Mount, regarding Matt. 5:31–32*, (St. Louis: Concordia Publishing House, 1956), 96.

¹⁴Jeffrey Gibbs writes, "Christ mentions the terrible scenario of a wife (or, by implication, a husband) being sexually unfaithful to the marriage. Even here, we should not think that a divorce is commanded by Jesus or is pleasing to God the Father. But it may be permitted if the wronged spouse is simply unable to go on or if the unfaithful spouse refuses to repent and end the immorality." Gibbs, *Concordia Commentary: Matthew 11:2–20:34* (St. Louis: Concordia Publishing House, 2010), 957–958.

¹⁵See the Appendix for an explanation of the betrothal view.

divorces a spouse and marries another. Because God's inspired Scripture is necessarily free of contradictions, how are these exceptionless passages to be reconciled with Matthew 5:32 and 19:9? The majority position of the committee holds that in Mark and Luke, Jesus is not giving a comprehensive teaching on divorce and remarriage. Rather He uses a general prohibition based on God's design for marriage—that violating the marriage covenant constitutes adultery—as a sufficient rebuke against the Pharisees. ¹⁶ The lack of exceptions in Mark and Luke does not indicate that no exceptions exist. Rather, the inclusion of exceptions in Matthew 5:32 and 19:9 makes those passages more comprehensive on the matter of divorce and remarriage.

The minority position of our committee notes that the betrothal view has a different explanation for why the exception clause is only found in Matthew: Matthew had a primarily Jewish audience that would be accustomed to the legally binding betrothal period (e.g., Joseph and Mary in Matthew 1:18–19), while Mark and Luke's primarily Gentile audiences would not benefit from the exception because they did not practice legally binding betrothals.

"Yet if the unbelieving one leaves, let him leave" in 1 Corinthians 7:15

In 1 Corinthians 7:15, the Apostle Paul writes, "Yet if the unbelieving one leaves, let him leave; the brother or the sister is not under bondage in such *cases*, but God has called us to peace." This is the second biblical exception to

the divine prohibition, "You shall not separate."

In 1 Corinthians 7:10–11, Paul teaches believers who are married to other believers not to divorce. He shows that the Lord wants them to remain unmarried or to reconcile if they have divorced. Beginning in 1 Corinthians 7:12, the Apostle directs his teaching to believers with unbelieving spouses, "But to the rest I say, not the Lord, that if any brother has a wife who is an unbeliever, and she consents to live with him, he must not divorce her. And a woman who has an unbelieving husband, and he consents to live with her, she must not send her husband away." Paul exhorts these Christians with unbelieving spouses the same way he exhorted those with believing spouses: they should remain married (7:10–13).

But in 1 Corinthians 7:15, Paul writes, "Yet if the unbelieving one leaves, let him leave; the brother or the sister is not under bondage in such *cases*, but God has called us to peace." Does this mean that an innocent party¹⁷ is freed from the bonds of marriage if his unbelieving spouse desires to leave? The committee notes that God never condones a careless attitude toward divorce, and God's love toward us urges us to seek reconciliation with one another.

The majority of the committee recognizes four reasons why 1 Corinthians 7:15 makes desertion a legitimate grounds for divorce. First, the command, "let him leave" stands in contrast to the prior command, "remain

¹⁷In this paper, "innocent party" does not mean one who is completely without sin, but one who has sought reconciliation and whose actions cannot be identified as the primary cause for

the marital division.

¹⁶When a general rule is stated without exceptions, it may sound absolute. For example, Jesus said in Matthew 5:22, "whoever says, 'You fool,' shall be guilty *enough* to go into the fiery hell." No exception is stated, but Jesus demonstrated a legitimate (though unwritten) exception in Matthew 23:17 calling the scribes and Pharisees, "You fools and blind men!" Likewise, Mark 10:11–12 and Luke 16:18 express the general rule (no divorce and remarriage), while in Matthew 5:32 and 19:9 Jesus states an exception (except for sexual immorality).

The term "innocent person" is used in the Book of Concord in Philip Melanchthon's The Power and Primacy of the Pope. "Also unjust is the tradition forbidding an innocent person to marry after divorce." Paul T. McCain, et al., eds., Concordia: The Lutheran Confessions; A Reader's Edition of the Book of Concord. 2nd ed. (St. Louis: Concordia Publishing House, 2006), 305.

unmarried or be reconciled" in the case of a divorce between two believers in 1 Corinthians 7:10–11. Second, the command, "let him leave" frees the innocent believer from being "under bondage," which the majority interprets as a complete release from marital bonds. Third, the unbeliever's desire to divorce demonstrates a persistent refusal to reconcile, so that whether the permissive "let him leave," or the commanding "he is to go" translation is accepted, the believer peacefully accepts the outcome. Fourth, Jesus has already demonstrated one legitimate cause for divorce in Matthew 5:32 and 19:9, and Paul here gives a second legitimate cause with apostolic authority. 19

The minority position of our committee understands 1 Corinthians 7:15 not as a biblical permission for divorce in cases of abandonment but as a more limited freedom to accept the divorce and not chase after a fleeing spouse.

On whether there is freedom to remarry after a divorce

Matthew 19:9

In Matthew 19:9, Jesus said, "And I say to you, whoever divorces his wife, except for immorality, and marries another woman commits adultery." It has already been discussed whether this passage allows for an exception to the prohibition on divorce in the case of sexual immorality, and the majority of the committee believes that it does. But what about remarriage? Does the person whose divorce is justified by the exception also have freedom to remarry? The exception clause, "except for immorality," grammatically modifies the entire subject of the sentence, "whoever divorces his wife...and marries another." Consequently, the exception which allows for divorce would also allow for remarriage. Therefore, the majority of the committee believes that a faithful spouse who suffers divorce for another's immorality does not incur the guilt of

²⁰This exception for remarriage isn't given in Mark and Luke, and it is not quite clear in Matthew 5:32, but its clarity is sufficient in Matthew 19:9 for the majority of the committee to conclude that in biblically justified cases, a divorced person may have freedom to remarry without sin.

¹⁸The phrase, "let him leave," is a curt, one-word command in Greek that is difficult to translate smoothly into English. When understood as a permissive imperative it is translated "let him leave." This interpretation understands that the believing spouse is granted permission to let the unbelieving spouse go. Another translation possibility would command the unbelieving spouse who is demonstrating abandonment to leave, saying, "he is to go." The translation "let him leave," implies that it is up to the believing spouse who has been wronged to permit something. The translation "he is to go" retains the sense of command that the Greek imperative mood normally carries and becomes a directive for the unbelieving spouse (who is demonstrating his or her disregard for the marriage) to leave, and the believer who was wronged is not under bondage but called to peace.

¹⁹Are there additional exceptions to the prohibition against divorce? Can cases of abuse, extreme neglect, or endangerment qualify as legitimate causes for divorce under the biblical framework? Do these tragedies fit somehow within the exception for abandonment? May we proceed with Christian wisdom despite the lack of explicit exceptions in cases of harm, similar to David's use of the restricted showbread when his life was in danger (1 Samuel 21:1–6; Leviticus 24:5–9; Matthew 12:3-7)? Does Paul's comment "in such cases" in 1 Corinthians 7:15 suggest the need to prayerfully look beyond what is explicitly mentioned? Or are the only legitimate exceptions the ones named in Scripture: sexual immorality; abandonment? It is the conclusion of the majority of this committee that there may indeed be difficult cases in which the Lord withholds condemnation from the one suffering mistreatment and frees him or her from the marriage bond that his or her spouse has already compromised, but each case must be fully surrendered to the Lord in an earnest seeking of His will according to His Word. The majority of this committee notes Gibbs, who writes, "...the Lord's teaching in Matthew 5 and 19 (and for that matter, Paul's teaching in 1 Corinthians 7) does not offer a comprehensive treatment of every conceivable situation or case. Neither Jesus nor Paul gives a complete catalogue of case laws. Nevertheless, both give authoritative divine teaching that is normative for disciples of Jesus and the whole church." Gibbs, *Concordia Commentary: Matthew 1:1–11:1* (St. Louis: Concordia Publishing House, 2006), 296.

the divorce in which he takes part. Such an innocent spouse²¹ may also remarry without incurring guilt.²²

Matthew 5:32 and Deuteronomy 24:2

If the one who has been divorced for a biblically legitimate reason is free to remarry, then it may be asked why Jesus does not also apply the exception clause to remarriage in Matthew 5:32: "But I say to you that everyone who divorces his wife, except for the reason of unchastity, makes her commit adultery; and whoever marries a divorced woman commits adultery." The Jewish understanding that divorce implied permission to remarry warrants consideration at this point. When Moses permits divorce due to hardness of heart in Deuteronomy 24: 1–4, remarriage is assumed in 24:2.²³ Awareness of the text of Jewish writs of divorce may also improve our understanding of the remarriage assumptions of Christ's audience and the readers of the Gospel. The Jewish writ of divorce declared to the divorced woman the freedom "to marry any man that you wish."²⁴ Thus, the understanding held by Jesus' audience would have been that permission to remarry comes along with a legitimate divorce. The majority of the committee therefore believes that Jesus' statement, "and whoever marries a divorced woman commits adultery," prohibits remarriage when the divorce was not for a legitimate cause.

Jesus' teaching on divorce and remarriage was shockingly countercultural. Even the disciples remarked, "If the relationship of the man with his wife is like this, it is better not to marry" (Matthew 19:10). Whether the interpretation of the majority of the committee is correct, that the disciples are surprised at having to remain in a tiresome but sexually uncompromised marriage, or if the minority of our committee is correct, that their surprise indicates that neither divorce nor remarriage are ever allowed once the marriage has been consummated, both interpretations strongly oppose the shameless laxity in our culture towards divorce and remarriage. All Scripture teaches that divorce is never God's will. He permits it, but it is not what He wants or desires. The biblical teaching on divorce and remarriage challenges our assumptions and humbles us before God's holiness.

1 Corinthians 7:15

Does 1 Corinthians 7:15 allow remarriage for the one who has been abandoned? The answer depends in part on the meaning of "not under bondage." "Yet if

²¹See footnote #17 regarding "innocent party."

²²Luther comments, "If a spouse has committed adultery and the fact can be publicly proved, I may and dare not keep the other person from being free, from permission to obtain a divorce, and from marrying someone else. But if it can be done, it is very much better to reconcile the two and keep them together." Ewald Plass, ed., What Luther Says (St. Louis: Concordia Publishing House, 2006), 902.

²³The assumption for remarriage comes from Deuteronomy 24:2, "and she leaves his house and goes and becomes another man's *wife.*" Not every remarriage is being prohibited in Deuteronomy 24:3–4, but a specific type of remarriage in which the first husband takes back his ex-wife who had since been married to and divorced by another man: "and if the latter husband turns against her and writes her a certificate of divorce and puts *it* in her hand and sends her out of his house, or if the latter husband dies who took her to be his wife, *then* her former husband who sent her away is not allowed to take her again to be his wife, since she has been defiled; for that is an abomination before the Lord, and you shall not bring sin on the land which the Lord your God gives you as an inheritance."

²⁴From the Jewish Mishnah, (M. Gittin 9:3): "The basic, essential, element of a bill of divorce is: You are hereby permitted to marry any man. Rabbi Yehuda says that there is also another essential sentence: And this that you shall have from me is a scroll of divorce, and a letter of leave, and a bill of dismissal to go to marry any man that you wish." Retrieved from www.sefaria.org/Mishnah Gittin 9.3 on January 14, 2025.

the unbelieving one leaves, let him leave; the brother or the sister is not under bondage in such *cases*, but God has called us to peace." One's interpretation of "not under bondage," lit. "not enslaved," in this context depends on how the rest of Scripture describes freedom after a legitimate divorce. Following Deuteronomy 24:2 the understanding of the day permitted remarriage after a legitimate divorce, which Jesus also permitted in Matthew 19:9. So the majority of the committee concludes that 1 Corinthians 7:15 allows for remarriage for the one who has been abandoned.²⁵

1 Corinthians 7:26-28a

Does 1 Corinthians 7:28a, "But if you marry, you have not sinned," apply to remarriage after a legitimate divorce? Due to some distress for the Corinthian Christians, Paul encourages them for the time being to remain as they are in 1 Corinthians 7:26. In 7:27, Paul writes, "Are you bound to a wife? Do not seek to be released. Are you released from a wife? Do not seek a wife." The meaning of "released" is broad enough to include any way a marriage might be dissolved, ²⁶ including divorce. ²⁷ In 7:28, Paul writes, "But if you marry, you have not sinned" immediately after encouraging the one who is divorced not to marry during that time of distress. Therefore, the majority of this committee believes that remarriage is allowed for an innocent party ²⁸ who has divorced permissibly. ²⁹

²⁵The majority of the committee understands 1 Corinthians 7:15 to be addressing the divorce of a believer from an unbeliever while 1 Corinthians 7:39 addresses the remarriage of a spouse whose first marriage ended in death, not divorce. The minority of the committee understands 1 Corinthians 7:39 to be direct and unequivocal while 7:15 allows for multiple interpretations. As the clearer passage it must be considered foundational to the less clear statements of 7:15. Therefore, the minority of this committee finds the majority's interpretation of 1 Corinthians 7:15 (that remarriage is allowed even before the first spouse dies in the case of abandonment) to be in conflict with 1 Corinthians 7:39. This is further discussed in the section, "Romans 7:1–3 and 1 Corinthians 7:39" below.

²⁶Lenski: "The term λύσις is general: any form of 'release' that would 'loose' or dissolve the existing marriage." R. C. H. Lenski, *The Interpretation of St. Paul's First and Second Epistle to the Corinthians* (Minneapolis: Augsburg Publishing House, 1963), 314.

Moulton and Milligan: "λύσις, which in 1 Corinthians 7:27 is used with reference to the 'loosing' of the marriage tie." Moulton and Milligan, *The Vocabulary of the Greek Testament* (London: Hodder and Stoughton, 1929), 382.

²⁷Bauer, Danker, Arndt, and Gingrich: "release, separation, (in marriage) a divorce, 1 Cor. 7:27." William Arndt et al., *A Greek-English Lexicon of the New Testament and Other Early Christian Literature*, Third ed. (Chicago: University of Chicago Press, 2000), 605.

Thayer: "λύσις, a *loosing* of any bond, as that of marriage; hence once in the N. T. of divorce, 1 Co. vii. 27." Thayer, *Greek-English Lexicon of the New Testament* (New York: American Book Company, 1889), 384.

²⁸See footnote #17 regarding "innocent party."

²⁹Among other interpretive possibilities is that of Andrew Das, who believes this passage is part of Paul's directions for individuals who have become betrothed or released from betrothal. Das takes this position because of Paul's use of "virgin" in 1 Cor. 7:25 and Paul's disapproval of remarriage after divorce in 1 Cor. 7:11, among other reasons. Das, Remarriage in Early Christianity, 214–221.

Contrary to Das, the majority of the committee notes that Paul forbade remarriage in 7:11 because in that case the divorce had no legitimate cause, whereas in 7:27–28a the divorce did have a legitimate cause. Also, 1 Corinthians 7:28 distinguishes between "you" and "a virgin" ("But if you marry, you have not sinned; and if a virgin marries...") which indicates that more is in view than just a virgin in the betrothal period. Lenski's comment should also be noted, "Being bound to a wife and its opposite being released from a wife refer to actual marriage, to its presence or to its absence as the case may be. The effort in these expressions to find the particular 'betrothals' which the church of a later age had to oppose is a misunderstanding of Paul's simple words." Lenski, *Corinthians*, 314. Furthermore, Paul addressing specific instances of divorce and remarriage strongly suggests that Jesus did not intend His statements in the Gospels to be comprehensive teaching on divorce and remarriage.

Romans 7:1–3 and 1 Corinthians 7:39

Consideration must also be given to Romans 7:1–3 and 1 Corinthians 7:39, which speak of the marital bond being loosed at death. Perhaps disagreements about these passages prompted AFLC President John Strand's comment in 1964, "Divorce is a common occurrence in our day. With it comes the question whether or not a pastor should have a part in the remarriage of a divorced person, if the former spouse is still living. We know there is a great variance of practice amongst Lutheran pastors as to this today."30

Romans 7:1–3 says, "Or do you not know, brethren (for I am speaking to those who know the law), that the law has jurisdiction over a person as long as he lives? For the married woman is bound by law to her husband while he is living; but if her husband dies, she is released from the law concerning the husband. So then, if while her husband is living she is joined to another man, she shall be called an adulteress; but if her husband dies, she is free from the law, so that she is not an adulteress though she is joined to another man." And 1 Corinthians 7:39 says, "A wife is bound as long as her husband lives; but if her husband is dead, she is free to be married to whom she wishes, only in the Lord." Do these verses forbid a divorcee to remarry while one's ex-spouse is still living?

In the majority of the committee's view, all New Testament discussions of divorce and remarriage depend on Jesus' teaching in Matthew 19:9 with its exception "for immorality." Therefore, if Romans 7:1–3 and 1 Corinthians 7:39 do have application for divorce and remarriage, the exception still applies for the

innocent party.31

The majority of the committee also notes Lenski's comment that 1 Corinthians 7:39 is "a word on widows and their remarriage" while 1 Corinthians 7:15 is a word on desertions on the part of unbelieving spouses.³² That is, if a believer's spouse dies, 1 Corinthians 7:39 applies (and grants to the widow freedom to remarry), and if an unbelieving spouse deserts the believer, 1 Corinthians 7:15 applies (and grants to the deserted divorcee freedom to remarry).

Romans 7:2 is similar to 1 Corinthians 7:39 stating that the marital bond is loosed at death. Romans 7:3 adds, "So then, if while her husband is living she is joined to another man, she shall be called an adulteress; but if her husband dies, she is free from the law, so that she is not an adulteress though she is joined to another man." Does this mean that even someone with a biblically legitimate divorce must wait until one's ex-spouse dies before remarrying? The majority of the committee does not believe so, because Romans 7:3 only addresses a marriage that ends in death, not one that ends in divorce. Lenski agrees, "The married...wife stands bound (perfect tense with extension to the present) to the living husband by law...It is beside the point to introduce divorce." 33 That is to say, Paul is not teaching on divorce in Romans 7:1–3,

³⁰AFLC Annual Conference Report, 1964, 6.

³¹See footnote #17 regarding "innocent party."

³²Lenski, *Corinthians*, 331.

³³Lenski, *The Interpretation of St. Paul's Epistle to the Romans* (Columbus, Ohio: Lutheran Book Concern, 1936), 443–444. The full quote is, "The married (ὕπανδρος, the regular term) wife stands bound (perfect tense with extension to the present) to the living husband by law,' dative of means. Certainly not only by Jewish but equally by Roman, yea by barbarian law. It is beside the point to introduce divorce, for the tertium comparationis deals only with what law does and does not do and not with how men at times many abuse or violate law."

but on our death to the law and marriage to Christ by noting that the death of a spouse frees one to remarry.34

Divorce is always the result of sin

Because God designed marriage as a permanent union, it is sin to cause a divorce. However, since God Himself was the innocent party³⁵ in Israel's divorce, and since Scripture makes exceptions for divorce in cases of sexual immorality and abandonment, we conclude that to enact a divorce is not always sinful, but divorce itself is always the result of sin. Our entire committee agrees on this point: the majority position sees an allowance for the divorce of some consummated marriages, while the minority position sees only an allowance for the divorce of a Jewish betrothal.

Divorce and Remarriage as it Pertains to Clergy Fitness

To be "above reproach"

In 1 Timothy and Titus Paul requires the overseer to be "above" reproach." Lenski defines "above reproach" as "not to be taken hold of,' i.e., of such a character that no one can rightfully take hold of the person with a charge of unfitness."36 Above reproach means unaccusable. This does not mean the pastor is perfect (he is a sinner like everyone else who needs daily repentance and forgiveness), but it does mean that he cannot be caught by an accusation. Paul defines "above reproach" with qualities of good character in 1 Timothy 3:2-7 and Titus 1:6-9. Since Paul's list is in the present tense, and such personal qualities are the fruit of the Holy Spirit in the pastor's life, the committee concludes that the description applies to him since he came to faith in Christ.

The meaning of "husband of one wife" in 1 Timothy 3:2 and

Both lists require an overseer to be "a man of one woman," often translated "the husband of one wife." What does this phrase mean?

Four of the possible interpretations³⁸

- 1. An overseer must be married. That is, single men are unqualified. This view is very unlikely because Paul says in 1 Corinthians 7:8, "But I say to the unmarried and to widows that it is good for them if they remain even as I." and 1 Corinthians 7:25–35, where he explains the benefits of singleness for congregational service.
- 2. An overseer may only be married once, even if his wife dies. Romans 7:2–3 challenges that claim by saying that the widowed are free to remarry. 1 Corinthians 7:8–9 teaches both the benefits of widowed singleness and the

³⁴The minority of the committee believes that to say Paul's comments in Romans 7:1-3 and 1 Corinthians 7:39 have no implication for cases of divorce is to artificially restrict the application of the passages. See also footnote #25.

³⁵In this case, "innocent" truly means completely innocent. See footnote #17 regarding usage of the term "innocent party" in reference to human marriage.

³⁶Lenski, The Interpretation of St. Paul's Epistles to the Colossians, to the Thessalonians, to Timothy, to Titus and to Philemon (Columbus: Lutheran Book Concern, 1937), 579.

37Other translations: "faithful to his wife," NIV, NLT, "married only once," NRSV, "be

faithful in marriage," CEV.

³⁸Ed Glasscock, "The Husband of One Wife' Requirement in 1 Timothy 3:2," Bibliotheca Sacra 140 (1983): 245-49.

permissibility of remarriage when widowed; while 1 Timothy 5:14 encourages widows to remarry.

3. An overseer must not have divorce in his history. That is, a man who has been divorced either before or since conversion is unqualified because he is

no longer the husband of his first wife.

4. An overseer must be faithful to his wife. That is, a man who is unfaithful to his wife is unqualified because he is not behaving like a "husband of one wife." The emphasis here is the character of the overseer. He is a "one-woman man," faithful to his wife. This view will be discussed further below.

Interpretations #3 and #4 are held within the AFLC. The committee has wrestled with the question, "Can a man who has been divorced or remarried after divorce serve in the pastoral office?"

The "husband of one wife" as a man of faithful character

Interpretations #3 and #4 above may be distinguished this way: in #3 "the husband of one wife" is mostly about marital status while in #4 it is mostly about character.³⁹ The entire committee understands "husband of one wife" in the sense of #4. We unanimously hold this to be Paul's meaning for two reasons.

First, Paul identifies "above reproach" with more than twenty characterbased descriptions. ⁴⁰ It is consistent with the other character qualifications to interpret "the husband of one wife," or "a one-woman man" as faithfulness in the

marriage relationship.

Second, if "the husband of one wife" primarily means marital status, it would disqualify single and widowed men, as shown in interpretations #1 and #2 above. Since single men and remarried widowers are not disqualified from the ministry, "the husband of one wife" must be a statement about faithful character. The committee also notes that since the qualifications treat a man's present character and not his entire past, ⁴¹ and since the qualifications show the fruit of the Spirit, we conclude that they refer to a new creation in Christ after conversion. ⁴²

Clearly God intends life-long marriage between husband and wife, He hates divorce, and His desire is always for reconciliation between husband and wife whenever conflict arises. The majority of the committee believes that because of our fallenness (i.e., "hardness of heart") God, in certain circumstances, allows divorce (He does not desire divorce, but He does permit it): for the causes of fornication and desertion. Although no man is allowed

⁴¹See "To be 'above reproach" above.

³⁹Both interpretations understand this qualification to exclude polygamists (a matter of marital status) and womanizers (a matter of character), so some common ground is shared.

⁴⁰See the paragraph four of "The Pastoral Office" above. Other than the singular aptitude requirement of being able to teach and rebuke false teachers, the remaining qualifications pertain to the man's character.

⁴²See 2 Corinthians 5:14–17, "For the love of Christ controls us, having concluded this, that one died for all, therefore all died; and He died for all, so that they who live might no longer live for themselves, but for Him who died and rose again on their behalf. Therefore from now on we recognize no one according to the flesh; even though we have known Christ according to the flesh, yet now we know *Him in this way* no longer. Therefore if anyone is in Christ, *he* is a new creature; the old things passed away; behold, new things have come." See also "Divorce prior to conversion" in the conclusion below.

to separate what God has joined together (Matthew 19:6), God Himself has authority to separate what He has joined.⁴³ In such cases, the innocent partner⁴⁴ is not under bondage, and is free to remarry.⁴⁵

Conclusion

Changes in AFLC policies over time⁴⁶ have resulted in a "no" by the Coordinating Committee to the question, "Can a man who has a history of divorce or remarriage after divorce serve in the pastoral office?" Most recently, this policy has been firmly held: if there is any history of divorce (or if a pastor's wife has previously been divorced), the man is invariably disqualified from the AFLC Clergy Roster. However, the majority of the committee believes that because Scripture provides several legitimate grounds for divorce and because "husband of one wife" is addressing a man's current faithful character, each case must be handled separately.

The following paragraphs will present three scenarios regarding men who have divorce in their past. Is it possible that these men are fit for ministry and should be included on the AFLC Clergy Roster?

Divorce prior to conversion

May a man who was divorced while an unbeliever, but has now come to faith in Christ, be qualified for the pastoral office? This scenario is different from one who is divorced as a pastor because a pastor must be faithful to his wife. We cannot necessarily expect this quality from a man prior to his conversion (justification precedes sanctification). This man may be considered for the ministry with the following conditions: he is not a new believer (1 Timothy 3:6); he has a good reputation in his home congregation and community (1 Timothy 3:7); and as a "new creature in Christ" (2 Corinthians 5:17), he has proven over time to be a man of faithful character (1 Timothy 3:2).

The pastor as innocent party in a divorce

May a serving pastor who experiences divorce because of his wife's adultery (Matthew 19:9) or whose wife has abandoned their marriage (1 Corinthians 7:15) remain qualified for the pastoral office? The majority of the committee believes that the Bible provides exceptions for divorce. Therefore, a pastor who meets the criteria of the innocent party⁴⁷ in a divorce and has genuinely sought reconciliation with his wife, but for whom reconciliation is not possible, has not violated the "man of one woman" stipulation. Further, as the innocent party he is not bound and is permitted to remarry. If he proves faithful to his new wife, he qualifies as a "man of one woman." The majority of our committee believes that on the basis of Scripture it is possible for the ones charged with maintaining the clergy roster to consider with great care this man to still be qualified for the pastoral office. Under certain circumstances, it may be advisable for a pastor in this situation to remove himself from ministry for a period of time.

 $^{^{\}rm 43}Note~God's$ divorce from Israel in Jeremiah 3:8 and the Matthew 5:32 and 19:9 exemptions above.

⁴⁴See footnote #17 regarding "innocent party."

⁴⁵This conclusion is based on the findings above under the section, "Possible Exceptions to the Prohibition of Divorce."

⁴⁶See "The Historical Situation" above.

⁴⁷See footnote #17 regarding "innocent party."

The pastor as guilty party in a divorce

May a pastor who has abandoned his wife or has been divorced as the result of his own immorality remain qualified for the pastoral office? It must be recognized that in both situations the man is guilty of adultery (see Matthew 19:9) and has violated the requirement of 1 Timothy 3:2 that the minister of the Gospel be faithful to his wife. Therefore, by his own sin, he has disqualified himself and must be removed from office.

May this man who has previously disqualified himself from the pastoral office be restored so that he may again serve? Certainly, even sinful divorce will be forgiven where there is repentance and faith (Matthew 12:31–32). However, it does not necessarily follow that he may then be reinstated to the pastoral office. Instead, that man should live out his faith in service as a layman in a local congregation. Only under very exceptional circumstances, where faithfulness has been proven over an extended period of time, he could perhaps be considered qualified to again hold the office of pastor.

Marital faithfulness unique among pastoral qualifications

The Scripture provides several examples where men who are guilty of serious failures are restored to fruitful service. These examples include the Apostle Peter (Matthew 26:74; John 21:15–19), the Apostle Paul (1 Timothy 1:15; Acts 9), and Paul's missionary assistant, John Mark (Acts 13:13; Acts 15:38; 2 Timothy 4:11). However, the failure of a marriage and the consequent disqualification from the pastoral office stands apart from all these biblical examples of restoration to ministry. The fact that God defines His relationship to the Church as a marriage and portrays His faithfulness to His salvation promise in marriage language makes the marriage covenant absolutely unique.

Divorce is such a serious issue because a husband's faithfulness to his wife is a testimony and proclamation to the world of God's faithfulness to His salvation covenant (see Ephesians 5:25, "Husbands, love your wives, just as Christ also loved the church and gave Himself up for her"). Therefore, the issue of divorce and remarriage must be treated in love, with great care and with caution by those entrusted with oversight of the clergy roster. Certainly, all pastors need to exemplify the eternal faithfulness of God to His covenant promise. The existence of legitimate exceptions for divorce and the interpretation of "husband of one wife" as a statement primarily about faithful character cannot open the flood gates for rostering men whom God would deem unqualified. Each case is approached with fear of God, submission to His Word, and reverence for the congregation as the bride of Christ.

Appendix: A Summary of the Betrothal View of Divorce and Remarriage (the Minority Position)

One frequently overlooked position in the divorce and remarriage debate is the so-called 'betrothal view' of the 'exception clause' found in Matthew's Gospel (5:32; 19:9). The following summary will provide a brief description of the betrothal view, an explanation of the biblical practice of betrothal, plus, some of the strengths of this view.⁴⁸

Description of the betrothal view

As we compare all that Scripture has to say on any topic, we need to allow Scripture to interpret Scripture. The betrothal view seeks to explain a minor but potentially significant difference between the Synoptic Gospels. In recording Jesus' teaching on divorce, Matthew's account includes exception phrases omitted by Mark and Luke in their parallel accounts. These similar phrases are commonly referred to as the 'exception clause.'

"But I say to you that everyone who divorces his wife, except on the ground of **sexual immorality** [παρεκτὸς λόγου πορνείας], makes her commit adultery, and whoever marries a divorced woman commits adultery." (Matthew 5:32, ESV)

"And I say to you: whoever divorces his wife, except for **sexual immorality** [μὴ ἐπὶ πορνεία], and marries another, commits adultery." (Matthew 19:9, ESV)

According to the betrothal interpretation, the **sexual immorality** (π opveí α , porneia) in view refers to fornication occurring during the betrothal, typically a one-year period before the wedding took place. The exception cited above acknowledges the appropriateness of breaking the marriage contract by means of divorce if unfaithfulness was discovered during the betrothal period (e.g., Joseph's assumption regarding Mary in Matthew 1) but not after the marriage was consummated.

This exception phrase has become the focus of extensive debate. Why did Mark and Luke omit this exception which Matthew has included? The betrothal view proposes a solution to this question considering the different audiences to which the Gospels were addressed. Matthew wrote primarily for a Jewish audience accustomed to the practice of a legally-binding betrothal period preceding the consummation of the marriage. Mark and Luke wrote for Roman and Greek (primarily Gentile) audiences whose practice did not include a legally-binding betrothal period. Hence, the addition of the exception language in Matthew's Gospel alone.

In the Jewish context, if unfaithfulness was discovered during the yearlong betrothal period, the man (e. g., "Joseph, being a just man...," Matthew 1:19) would be free to marry another woman since the marriage had not been consummated. The betrothal view seeks to harmonize the related teachings of Jesus (and the apostle Paul) on the topic of divorce. No passage of Scripture must stand in contradiction to any other part.

⁴⁸A personal note from Pr. Moan: As a student at FLBC, I was first exposed to the "betrothal view" in our Courtship and Marriage course. This explanation became my conviction, one which was subsequently passed on to students at FLBCS in classes related to the Synoptic Gospels. This summary, however, is not to be regarded as a position statement of the Free Lutheran Schools or its faculty.

Background related to the Jewish practice of betrothal

New Testament scholar, Darrell Bock, explains that betrothal "refers to the first stage of a two-stage Jewish marriage process. The initial stage of engagement (or betrothal) involves a formal witnessed agreement to marry and a financial exchange of a bride price (Malachi 2:14). At this point, the woman legally belongs to the groom and is referred to as his wife. About a year later, the marriage ceremony takes place when the husband takes the wife home."49

Proponents of the betrothal view stress that in Judaism a betrothed couple was considered "husband" and "wife." Jewish betrothal, then, unlike engagement in Western culture, was a legal contract which could only be broken by formal divorce or by death. If the betrothed proved unfaithful during the period of betrothal or was discovered on the wedding night not to be a virgin, the contract could/should be broken. This helps explain Joseph's heart-rending

intention when he realized that Mary was pregnant (Matthew 1:19).

Many would regard the scholarly study of Abel Isaksson as the authoritative defense of the betrothal view.⁵¹ Isaksson points out that, technically, the "divorce" (ἀπολῦσαι) spoken of in Matthew 1:19 is not actually a divorce as we might think of it, but rather something closer to an annulment—a cancelling of an unfulfilled contract. Recognizing the uniqueness of the Jewish betrothal practice, then, is significant for properly understanding the biblical teaching on divorce and its application for our day. It is a mistake to equate the Jewish betrothal with either an engagement (as practiced in our Western culture) or the consummated marriage. If it is true that the exception clause in Matthew's Gospel pertains solely to the betrothal period, obviously it does not apply to the typical modern-day practice of engagement and marriage. The exception essentially disappears.

Strengths of the betrothal view

1. The betrothal explanation of Matthew's exception clauses offers a plausible, textually-grounded solution to a puzzling difference between the Synoptic accounts. Mark's and Luke's initial readers would not have understood Jesus to be including an exception for divorce (unless we somehow assume that Matthew's exception was common knowledge for them). Proponents of the betrothal view consider this a reasonable explanation for the difference between the Synoptic accounts.

The betrothal view seeks to harmonize potentially conflicting teachings of Scripture related to divorce. Jesus reaffirms God's intention that no one would separate what God has joined together in marriage. He identifies all remarriage after divorce as adultery, with no exceptions, unless the divorced spouse has died (Mark 10:9–12; Luke 16:18; Rom. 7:2–3; 1 Cor. 7:39).

3. The betrothal view seeks to explain the puzzling appearance of the broad, inclusive word porneia in Matthew's exception clause. The betrothal view suggests that the immorality in view (porneia) is best understood, based on lexical evidence, as 'fornication' (sexual immorality before the consummation of a marriage) rather than 'adultery' (sexual immorality involving married

⁴⁹Darrell L. Bock, *Luke: 1:1–9:50*, vol. 1, Baker Exegetical Commentary on the New

Testament (Grand Rapids: Baker Academic, 1994), 107.

Solution of Jesus the Messiah, vol. 1 (New York: Herrick,

<sup>1886), 354.

51</sup> Abel Isaksson, *Marriage and Ministry in the New Temple*, trans. Neil Tomkinson and Jean Gray (Lund, Sweden: C. W. K. Gleerup, 1965), 137.

individuals) as suggested by the 'majority view' embraced by many evangelical scholars.⁵²

4. The betrothal view seeks the sensible application of foundational hermeneutical principles such as: seeking to allow Scripture to interpret Scripture; upholding the non-contradictory nature of all of Scripture; allowing the clear passages to guide in the interpretation of those that are less clear; considering the audience, context, and appropriate word meanings. All interpreters struggle to be consistent in applying sound principles of interpretation. Our shared desire is to be workers who do not need to be ashamed (2 Timothy 2:15).

The betrothal view should not be regarded as the only viable interpretation of the 'exception clause' passages in Matthew's Gospel. However, as a plausible explanation, it is one that should be regarded with all seriousness, embracing the words of our Lord, "What therefore God has joined together, let not man separate" (Matthew 19:6, ESV).

⁵²The "majority view" is sometimes referred to as the Erasmian view or the Protestant view.

DIRECTOR OF DEVELOPMENT

To the 63rd Annual Conference held June 11th – 14th, 2025 at The Association Retreat Center in Osceola, WI. Praise the Lord for our theme "Abundant Life" from John 10:10 and that we can meet again for another Spiritual Powerhouse for renewed strength and encouragement from one another. We all know that the thief (Satan) is trying his best to destroy all that is standing for the Lord. We also need to be very aware of the fact that the Lord is in control, and He is wanting and does give Life Abundantly to all who follow Him. Let us all be in prayer that the Lord's will be done and that we will go away spiritually uplifted by the devotions, prayer times and evening services along with the business meetings.

I mentioned in last year's Development Report that there were changes coming into the development department. I am happy to announce that the Lord has provided and He has heard my prayer from the last 7 years that we have hired a VP of Development Mark Sivertson and an Administrative Assistant both from Sioux Falls, SD. Mark comes from a background of Trust Banking for 40 years and is a graduate of the UND Grand Forks, ND with a law degree. Angel brings nearly 20 years of experience in non-clinical healthcare operations with a focus in leadership, strategic planning, process management, and cultivating relationships for collaboration and unity. We are committed to the Lord to serve our giving partners.

I want to thank all of you who pray and give to the ministries of the AFLC for the expansion of God's Kingdom. It is only through prayers and financial support that each of the ministries can do the work that the Lord has called them to do. You play a key role in what happens through each of the ministries in building God's Kingdom. This past year was a very good year for all of the ministries. This was all possible because of you, God's donors.

We are here to be servants of the highest God. We should remain humble and dependent only on the Lord. Praise the Lord for His leading and love for all of us as we serve Him.

I sincerely want to thank everyone who has continually prayed for our strength and health during our many miles of travel. We continue to covet your prayers this coming year.

Tonnes Pollestad Development Director

THE AFLC FOUNDATION

To the attendees of the 63rd Annual Conference of the Association of Free Lutheran Congregations, gathered in God's Holy name, at the Association Retreat Center in Osceola, WI on June 11-14, 2025:

The theme for our 2025 AFLC Annual Conference is *Abundant Life*, and comes from the book of John chapter 10, verse 10. In this passage, Jesus is sharing the gospel message with the Pharisees and Jews, that he is the way to eternal life, to *Abundant Life*. Jesus teaches us throughout scripture that he is the way to *Abundant Life*. Certainly, the life we currently have does not compare with the *Abundance* believers will have on the New Earth when Christ returns and God restores his people, however, if we look, He does provide *abundance* for us, in due measure. It is some of that measure I wish to reflect on from this past year.

2024-2025 has been a year of continuing and accelerating on the work and foundation (no pun intended, well maybe) that has been laid by the workers that have preceded us. The abundance that has come before us includes those who established the AFLC Foundation 30 years ago in 1995, Rev Tonnes Pollestad, our Director of Development, who has been carrying the development efforts as the only employee for 14 years, the many members of the Foundation board of trustees who have served the past 30 years, and most importantly those who have answered the prayerful call to give.

In 2024, the Foundation created a strategic plan for the development department with guidance from an outside consultant. In summary, to realistically identify, reach, understand, and support the 255 congregations and 35,000 members among our Association of Free Lutheran Congregations, an expansion and reorganization of the development team would be a great benefit. There is abundance among us.

A major component of the development plan has been accomplished in the hiring of two additional staff. Mark Sivertson as the Vice President of Development, a member of Abiding Savior Free Lutheran Church, and Angel Luttman as the Administrative Assistant, a member of Living Word Free Lutheran Church. Rev. Tonnes Pollestad continues in his essential role as Director of Development and reports to Mark, as does Angel. There are abundant gifts among this team of three to serve our AFLC.

For a deeper understanding of the development department, see AFLC President Micah Hjermstad's article in the March 2025 issue of *The Lutheran Ambassador*. He speaks well to *Generosity & Stewardship*, and *The Theology of Giving*. I would encourage you to read his article for a common understanding of our Biblical approach to development, and what to expect from your AFLC Development Department.

In addition to focusing on the implementation of the development strategy, the Foundation Board of Trustees have dedicated significant attention to strengthening the fiduciary responsibilities of a nonprofit board of trustees, which revolve around upholding our mission, protecting the assets, and complying with legal and ethical standards. Some of these efforts have included: Revising the Foundation Bylaws, revising policies and procedures, writing new policies and procedures, and developing a structured grant process.

Administering the annual requests for grant proposals have historically been the primary function of the Foundation Board of Trustees. This year we have collaborated to further enhance our fiduciary responsibilities and accountability into the grant making process. The result of this effort is a formal structured approach for each ministry to follow in their grant application. This process provides an equal footing for all applications in the grant review process, the information required to justify a grant making decision, and guidance for each ministry when requesting a grant.

In addition, a formal and structured post grant award report has been developed. This is also a required element to receive future grant funding and is essential for several reasons. All funds that are donated to the Foundation are done in a tax-exempt manner. When making grants, we must make efforts to ensure the funds are used for the intended purposes to maintain their tax-exempt status, and equally important, to meet the intent of the donor's gift. As a result, post award, grantees will now be providing definitive evidence of how grant dollars were spent to ensure they are in alignment with their grant application.

From the 1995 articles of incorporation, the purpose of the Foundation is "to acquire, receive, hold, invest, reinvest, sell, transfer, exchange, administer, and manage property of all kinds for the benefit of the Constituent Corporations; to operate and own endowments; and do any and all acts and things which may be deemed desirable or expedient for the benefit of the Constituent Corporations, their programs, faculty, staff and beneficiaries."

In following our purpose, the Foundation holds several funds under its management, some for very specific purposes and others for ad hoc distribution. These funds include:

| Fund | Purpose | Distributions |
|------------------------------------|--|--|
| ARC Fund | ARC Director Endowment | No distributions until fund reaches scale. |
| Pastor Brandt Legacy of Faith Fund | Provides an annual distribution to various AFLC ministries | Chosen by its own board. |

| Calvary Endowment Fund | To support Calvary Free Lutheran, in Mesa AZ. | No distributions, local board will be established when fund reaches scale. |
|---|--|--|
| Capital Improvement Fund | Capital projects within AFLC ministries. | Through the annual grant making process. |
| Christian Ed Fund | Christian education projects undertaken by AFLC ministries. | Through the annual grant making process. |
| Development Fund | Endowment to support development department salaries and expenses | Donor directed. |
| Hansen Memorial Fund | Endowment to support AFLC Missionaries | Donor directed. |
| Missions Fund | Missions related projects undertaken by AFLC ministries. | Through the annual grant making process. |
| Enoch & Madeline Thorsgard Endowment Fund | Provides an annual distribution to Missions (Home) and World Missions | Donor directed. |
| Unrestricted Fund | Any project consistent with the AFLC Foundation founding principles. | Through the annual grant making process. |

In the 2024 grant award cycle, the Foundation awarded 13 grants, totaling \$25,600. Grants varied in size from \$500 to \$5,000.

At the time of writing this report, the Foundation Board of Trustees anticipates providing awards in response to the requests for grants for the 2025 period.

As you are prayerfully called to give, give joyfully, give abundantly, give from your own calling (2 Cor 9:7), whether a widow (Luke 21:2) or the wealthy (Luke 12:48).

Your Foundation Board of Trustees are diligent and attentive. I value each of them, and give thanks for their service on your behalf.

2024-2025 AFLC Foundation Board of Trustees:

| Member | Corporation | Position |
|-----------------------|----------------------------|-----------|
| Thomas Asfeldt | Association Retreat Center | President |
| Nancy Languess | Association Retreat Center | Member |
| Ivar Berge | Co-Ordinating Committee | Member |
| Mark Presteng | Co-Ordinating Committee | Treasurer |
| Lisa Arneson | Home Missions | Secretary |
| Rev Brandon Marschner | Home Missions | Member |

| Pr Michaell McCarlson | Schools | Member |
|-----------------------|----------------|----------------|
| Dean Nelson | Schools | Vice President |
| David Moeller | World Missions | Member |
| Karen Palmer | World Missions | Member |
| Rev Micah Hjermstad | AFLC President | Ex-Oficio |

Although not a member of the AFLC Foundation Board, AFLC Director of Business Management Katie Johnson is an essential contributor to the activities and success of the Foundation. Her diligence, attention to detail, patience, hard work, skill and servants' heart are highly valued and appreciated.

Respectfully submitted,

Thomas Asfeldt President, AFLC Foundation Board of Trustees tmasfeldt@gmail.com

REPORT OF THE LUTHERAN AMBASSADOR

We at the Lutheran Ambassador are thankful for this 63rd Annual Conference of our AFLC, and we are grateful for the abundant life given to us through the life, death, and resurrection of Christ.

We are also thankful for another year of ministry with the *Lutheran Ambassador* magazine. God has blessed the magazine this year in both faithful content and financial provision.

Content: Recently, we've reorganized the pages in the *Lutheran Ambassador* to better distinguish between devotional, informative, and educational writing. Regular columns aim to inspire you devotionally, encouraging you to look to Jesus and deepen your relationship with Him. Our Ministry Updates section allows AFLC ministries to share how God is working and where they need prayer or financial support. And most of our issues have six articles designed around a theme to educate or equip you for your God-given vocations and callings.

None of this would be possible without our volunteer writers. Dozens of men and women from across the country have invested countless hours this year—and every year since our first issue in 1963—to create the content we enjoy each month. We are profoundly grateful for their work and the opportunity to share their gifts with the broader AFLC and beyond.

We are in the process of uploading the magazine's entire archive to our website. Whether you're searching for a particular article or simply want a glimpse into the AFLC's history, visit the archives at: aflc.org/lutheran-ambassador-archive.

Finances: Through your generosity, God has provided financially for the *Lutheran Ambassador*. Your generous giving has met the challenge of continued increases in printing and postage costs. Thank you for your financial gifts!

While the *Lutheran Ambassador* is free to receive and read, it is not inexpensive to produce and distribute. Please consider supporting this ministry by informing your congregations that each free subscription costs approximately \$60—about \$5 per month. We believe it's worth it. A special offering is another meaningful way to support this work.

I am immensely grateful for the work of Liz McCarlson, who manages our subscriptions, and Kirstie Skogerboe, who oversees our social media accounts. Rev. Jerry Moan and Monica Coyle serve diligently on our editorial board, and we're also grateful for Rev. Christian Andrews, who resigned this year after several years of service on the board. And Ruth Gunderson, our managing editor, is a treasure to the AFLC, tirelessly ensuring each issue is good, true, and beautiful.

With much appreciation,

Rev. Andrew Kneeland Lutheran Ambassador Editor

AFLC DEPARTMENT OF POLICE/FIRE CHAPLAINS

To the 63rd Annual Conference of the Association of Free Lutheran Congregations, meeting June 11-14, 2025 at the Association Retreat Center, Osceola, WI under the theme: Abundant Life from John 10:10.

This Report will be my final Report as Director of Police and Fire Chaplains. With the restructuring of the Leadership of Chaplaincy in the AFLC that was included in the Report of the Coordinating Committee, I am pleased to report that Rev. John Amundson will be representing Police and Fire Chaplaincy on the AFLC Chaplain Board.

Police/Fire Chaplains provide a valuable service to the men and women that serve our communities as Law Enforcement Officers, and as Firefighters and Emergency Medical Responders. I am thankful for the Pastors in our Church Fellowship who are willing to make themselves available in their local communities to offer support to the men and women who serve as Law enforcement Officers, Firefighters, and Emergency Medical Responders.

Currently I am aware of the following men in our AFLC fellowship who are serving as Police/Fire Chaplains:

John Amundson, Joel Baker, Matthew Ballmann, Jon Benson, Steve Berntson, Dan Giles, Mark Johnson, Henry Mohagen, Aaron Olson, Steve Snipstead, Matt Steendahl, Paul Kinney, and Jonathan Unverzagt. I realize this may not be a complete list.

If you have any questions about Police and Fire Chaplaincy, I encourage you to reach out to John Amundson.

Respectfully Submitted,

Rev. Jon Benson Director of AFLC Police/Fire Chaplains

ANNUAL MILITARY CHAPLAINS REPORT

To the sixty-third annual conference of the Association of Free Lutheran Congregations assembled June 2025.

My good friend Pastor John Huffman recently wrote of the Army Scripture Readers, a dedicated group of British military veterans who, during World War I, volunteered their time to bring God's Word to the rank and file of the British armed forces. They worked with the chaplains, passed out Gospel literature, distributed Bibles, prayed with the soldiers, visited the sick and wounded, preached the Good News of Jesus Christ, and even brought the Gospel to captured prisoners. They often slept in the mud with the soldiers and carried the wounded to safety. Many continued serving as Army Scripture Readers long after the war, and the SASRA (Soldiers' and Aviators' Scripture Readers Association) still carries on this noble work today.

My hope and prayer is that we of the AFLC will see ourselves in the tradition of these Army Scripture Readers, coming alongside our armed forces and bringing to them the Good News of the Word of God.

God has blessed our ministry in many ways. Liberal seminaries produce graduates who generally have little interest in military chaplaincy. This has created a vacuum, and as a result, the vast majority of new Protestant chaplains are coming from evangelical conservative denominations and seminaries. My own observation is that the chaplain corps today is much more evangelical than it was when I was on active duty in the 1970s.

But we face challenges. Increasingly, those in the higher ranks have to profess "woke" ideology to advance their careers. Military chaplains have a duty to be a "prophetic voice" to the command, and that can create tension with commanders who do not share our values. Also, the military chaplain is required to minister to the spiritual needs of all military personnel and their dependents. We recognize, of course, that the most basic "spiritual need" of everyone is to know Jesus Christ, but some military personnel, including some chaplains, see this differently. The evangelical chaplain must therefore walk a spiritual minefield, which requires sound doctrine, emotional intelligence, and diplomacy.

Chaplain (Colonel Ret.) John Eidsmoe is retired from the Air Force and from the Mississippi State Guard, but he remains active as Senior Counsel for the Foundation for Moral Law, teaching Constitutional Law for the Oak Brook College of Law & Government Policy (obcl. edu). Christian Apologetics for the Institute of Lutheran Theology (ilt. edu) and God & Government for Chafer Theological Seminary (chafer. edu). as Chaplain for his local American Legion post, and as speaker for the Presentation Team of Vietnam Veterans of America. He also serves as Chairman of the Board of the Plymouth Rock Foundation, Chairman of the Board of Frontline Fellowship, a Board member of Lutherans for

Life, a Steering Committee member of Two Kingdoms Ministry, and a regular columnist for 1819 News and the Alabama Gazette.

Chaplain (Lt. Colonel Ret.) Craig Benson began serving as the pastor of 2 AFLC churches in Iowa on September 1, 2024 – Salem Lutheran Church, rural Radcliffe, and St. Paul's Lutheran Church, rural Jewell.

Chaplain (Major Ret.) Mark Antal recently completed a one-year term as National Chaplain for the American Legion and has continued to serve as Chaplain for the Department of North Dakota American Legion and as Pastor of Faith Lutheran Church in Shakopee, MN.

The AFLC has had a long tradition of pastors serving in military chaplaincy, but with Colonel Benson's retirement from the Air Force Reserve in 2019 and Colonel Eidsmoe's retirement from the Guard in 2020, we have no one serving in military chaplaincy today. But we expect that to change soon!

To become an AFLC military chaplain, one must normally complete seminary training, have a call to an AFLC church, be a rostered AFLC pastor in good standing, and have two years of service with a church. A chaplain also needs ecclesiastical endorsement from an endorsing body, and we use the endorsing agency of the Church of the Lutheran Brethren.

We hope our upcoming seminarians, and also current pastors, will consider military chaplaincy. It is a wonderful field of ministry and of service to both God and country. Military chaplains are today's prophets who speak God's words of truth, counsel and courage to the men and women our country has entrusted into their care. Military chaplains are faithful spiritual shepherds to both young recruits and seasoned leaders. They are a moral compass pointing their flock to God's Word and to the Savior, Jesus Christ. Military chaplains are visible reminders of The Holy One and they remind their troops that many of challenges they face each day are spiritual battles that only God Himself can win for them. For those who don't feel called to serve full-time on active duty, there are plenty of opportunities for chaplaincy with the active Reserves and with the National and State Guards in the various states. Most of those who serve as Reserve or Guard chaplains are also serving churches. And for laypersons interested in military service, there are plenty of opportunities for Chaplain Assistants. Anyone who is interested in military chaplaincy should talk with Colonel Eidsmoe.

Let us continue to uphold all military chaplains, active duty, reserve, guard, and retired, and let us pray that God will inspire new men of God to serve. Let us also **pray daily for God's protection, provision and peace** upon all the men and women of the AFLC who are <u>serving in the Armed Forces today and for their families</u>.

Finally, will you commit to praying for God's call upon our young

men and our current seminary students and pastors, for some of them to serve as military chaplains? The need is urgent, the sacrifices are real, and the rewards are great!

Respectfully submitted,

Pastor John Eidsmoe Director of Military Chaplaincy

PASTORAL AND CONGREGATIONAL CARE TEAM

To the Sixty Third Annual Conference of the Association of Free Lutheran Congregations meeting at the Association Retreat Center near Osceola, WI.

As we think of abundant life, the scriptures say that God will provide an abundant life to those who "seek first the kingdom of God and his righteousness" (Matt 6:33). This gives us direction for how to have an abundant life. We believe God has created a special place in our hearts so we can desire and cherish an abundant life. But what does an abundant life look like for us individually, our pastors, pastor's wives and for congregations?

In John 10:10 Jesus says ".... I have come so that they may have life and have it abundantly." Abundance is characterized by fullness, joy, and purpose. An individual's fullness and purpose can have many different characteristics. Pastors and congregations have unique relationships that create joy in all. That unique bond requires all to seek first the kingdom of God and his righteousness.

How does the Pastor and Congregational Care Team (PACCT) fit into an abundant life for pastors, pastor's wives, and congregations? We can and do come alongside pastors, pastor's wives and congregations, as a group or individually, to celebrate you. We can and do listen as you talk through challenges and frustrations. We can and do help you put together a plan to move forward while seeking first the kingdom of God and his righteousness.

PACCT has been around since 2019, so is a relatively "young" part of the AFLC. Our initial charge came from 2018 Committee One, Resolution 1. "Be it resolved that the Task force recommendations be adopted: The development of a PACCT, to help develop and provide ongoing assistance for those in need as well as initiate systematic contact with pastors, their wives and congregations for encouragement." We have explored many opportunities to do these things. Our team of pastors and lay leaders continues to meet regularly to identify resources and carry out tasks to help accomplish the goals.

Our team reaches out to those experiencing the loss of a loved one, with condolences, phone calls, and follow-up asking about how things are going afterwards. The ministry of Grief Share is explained and assistance in finding an active Grief Share group is offered. Everyone on our team spends time in prayer for those who experience a loss.

While maintaining confidentiality, we are capturing various categories of contacts with PACCT. This helps us identify areas where we currently have skills and experience, as well as where we should seek training and more knowledge.

Congregations searching for a pastor have used the PACCT Pastoral Call Process Toolkit to guide their efforts. Links to the introduction and a couple of exhibits are available on the PACCT website, https://www.aflc.org/pacct/. We encourage those with questions about how to use the

Toolkit to call a PACCT member. The Toolkit has multiple components, just like a toolbox has many tools, and we are available to guide in understanding which tools might be most useful for YOUR church.

We've been planning for FLY 2025, believing that many pastors and youth leaders as well as the youth themselves can benefit from PACCT. There will be fun activities and special drawings at the PACCT table. Curious? Stop by and see what we're up to.

For several years, we've prayed about ministering to pastor's wives and considering opportunities. We are kicking off a ministry to Pastor's Wives, offering connections between those seasoned in the ministry and those newer to ministry. This spring, we designed a private YouTube channel for use by invitation only to AFLC pastor's wives. It's exciting to see it take shape and we'll share more details as it develops.

We're in the process of upgrading and updating our social media presence, even as we continue to make ordinary phone calls and send email and snail mail messages.

We are grateful for the financial support provided by congregations and individuals. Thank you so much. Our current team of Pr. Scott and Mary Stroud, Tom and Linda Mathre, Roger and Lindsay Benson, and Wayne and Jane Smith serve as volunteers. We appreciate the Coordinating Committee, the AFLC Foundation, and the President's Office for their support and encouragement. To God be the Glory!

Respectfully submitted,

Wayne and Jane Smith PACCT Coordinators

ASSOCIATION RETREAT CENTER (ARC)

To the sixty third Annual Conference of Association of Free Lutheran Congregations assembled at the Association Retreat Center in Osceola Wisconsin. The Lord has deeply blessed the ARC this year again there has been no lack of seeing His presence and guidance.

"Abide in Him":

This year's theme is "Abide in Him" taken from John 15:4 – as I write this we are preparing for the summer season, cleaning out buildings, working through construction projects, digging trenches for water lines, processing tech requests, and many more items on the list – and I STOP- to remember we will all be HERE at the sixty – third Annual Conference of the AFLC – on the ARC property – and here we are – we pray that you are blessed – we pray that you have found yourself at a place where you can truly "come away and rest awhile" – we pray that you have found not only the food acceptable and your bed and room of adequate accommodation – but we pray that you have taken the time in the midst of the gathering to STOP – and to focus on the call – that Jesus Himself is bringing to us here in John – are we Abiding in Him – this is something we as the ARC have been focusing on this season – we have taken the time to Press Onward, to remain Steadfast, to Call on Him and now to ABIDE in Him and it is in this that we can bear much fruit – fruit that will last – fruit that is Eternal – this is the Kingdom mission – Over the 2025 calendar year at the ARC we have and will be focusing on Abiding – Abiding in Him – each branch – each person – and BEARING much fruit – and it is because of that Abiding in Him that those pieces of fruit will last – May I ask you as you sit here, at the ARC – how is your fruit bearing doing – what we do for Christ matters – may you make each moment count – here on the conference floor, at the grocery store, in your church, as you change oil on your car, on the mission field, across the street and around the world – the Mission is still the same – Abide in Him.

Future Focused:

God has called the ARC to not only remain but to sustain and flourish. We have engaged the ARC facilities over the past 46 years to their fullest capabilities while supporting renovations and complete reconstructions. The time has come again to support the growth and sustainability of the ARC's mission. While it is of utmost importance to continue the vision of the ARC to not incur any more debt, which it has not since 2017, the ARC has continued through generous gifts and prayerful financial decisions continued to pay down debt and to support the growth, expansion, and much needed physical upkeep of the ARC's needs. The time has come for some major reconstruction needs at the ARC. Over the next five - ten years the ARC is prayerfully considering the following goals:

- Water Slide Remodel
- Road Reconstruction
- Additional Summer Staff Lodging
- Funded Endowment Fund for the Executive Director seat
- Upgrades and Additions to Lodging Buildings
- Manna Inn Expansion / Remodel
- New meeting space building

Financial Overview:

Over the 2024 year we experienced blessings of \$294,180 in donations. We were blessed to receive generous designated donations, below are just a few of them:

- Debt Reduction
- LED upgrades
- Tech Upgrades
- Power Tools
- Remodel of ARC house on 30th Ave
- Covenant Remodel Bathrooms
- New doors
- New Welder
- Covenant Remodel AC/Heating Units
- Tabernacle Bathroom Women's
- Youth Programming
- New Furnaces

The debt at end of the 2024 calendar year has been reduced to \$ 293,469.90. Yes, we are well under the \$300k mark! In the last year the debt was reduced by \$83,281.02. God is amazing! The Executive Director along with the ARC Board have worked to acquire no additional debt over the 2024 fiscal year. We continue to reduce monthly expenses and are seeking God's face, praying for wisdom and guidance to reduce the debt.

Prayer:

We would ask that you keep the ARČ and the staff in your prayers through-out the year as we minister to those who come to the ARC to take time away with Jesus.

ARC Board:

Dr. Steven Johnson – Chairman Mr. Roger Benson – Vice President Mr. Kevin O'Neil – Secretary Rev. Shane McLoughlin – Member Mr. Chad Rieschl - Member

Full Time Staff:

Kirk Rautio - Executive Director Ruth Rautio - Retreats Director / Foodservices Director

Part Time Staff:

Mary Pollestad – Financial Director
Doug Paulson - Maintenance
Gene Vukonich – Maintenance
Mary Hobbs – Housekeeping
Bella Benson – Housekeeping / Kitchen
Terry Knapp – Housekeeping / Maintenance
Cal Knapp – Maintenance

Reflection / Thanksgiving:

Thank you to each of you who have prayed for the ARC over the 2024 / 2025 calendar year — we are so thankful for your prayers, and support. We cannot express how much a phone call, email, text or text of encouragement holds our staff up each and every day as we work together for the mission. Thank you for praying for the mission of the ARC, for the people who come through our doors and for us as we serve them. Thank you for praying for the financial needs of the ARC and how God would lead you to support that through prayer. We thank each one of you who called, wrote letters, or paid us a visit this last year.

2024 was another challenging year for different reasons than any other year previous. Recruiting individuals that share in the Christian faith and the mission and vision of the ARC has been and still is a challenge. This compounded with the economic challenges all organizations are facing has proven to be more than stressful. But, as we are currently closing in on the busy season of 2025, we can see God providing seasonal staff from many sources. In praying and meditating on the staffing challenges, we have had to change strategies a bit. God has always sent us the staff for summer help and we need to focus on building the next generation of core employees to take us through the next 50 years. Would you please come along side the ARC in praying that God calls the next generation of ARC staff.

I want to thank the ARC staff for all their talents, hard work and service to the ARC's mission and vision. We are stronger together.

I want to thank our volunteers who have taken time to give of themselves to support the ARC, it is truly a gift that the Lord gives to us through you, and we are eternally grateful. Without the countless hours of volunteering, we simply could not complete the mission fully.

To my wife and kiddos, thank you for your support, sacrifice, love and understanding.

Respectfully Submitted in Jesus,

Kirk M. Rautio Executive Director Association Retreat Center

ASSOCIATION RETREAT CENTER, INC.

BUDGET

For the Year Ended December 31, 2024 and 2025 Budget

| | Actual | | | Budget | _ | | Budget | | Budget | _ |
|---|------------------------|-----------|----|--------------------|----------------|----|---------------------|----------|--------------------|----------------|
| | Year Ending | | | ear Ending | Percent | | er (Under) | | ear Ending | Percent |
| | 12/31/24 | of Budget | | 12/31/24 | of Budget | 1 | 12/31/24 | | 12/31/25 | of Budget |
| Revenues | | | | | | | | | | |
| Contract Retreats Income | \$ 590,45 | 51.5% | \$ | 550,000 | 61.6% | \$ | 40,450 | \$ | 575,000 | 61.1% |
| ARC Retreats Income | \$ 211,84 | 18.5% | \$ | 150,000 | 15.8% | \$ | 61,840 | \$ | 185,000 | 19.7% |
| Canteen | \$ 37,26 | 5 3.3% | \$ | 24,000 | 2.7% | S | 13,265 | \$ | 27,000 | 2.9% |
| Contributions | \$ 232,86 | 6 20.3% | \$ | 165,000 | 18.5% | S | 67,866 | \$ | 150,000 | 15.9% |
| Designated Contributions | \$ 61,31 | 4 5.3% | \$ | - | 0.0% | S | 61,314 | \$ | - | 0.0% |
| Debt forgiveness | S - | 0.0% | \$ | - | 0.0% | \$ | - | \$ | - | 0.0% |
| Miscellaneous | \$ 12,70 | 1 1.1% | \$ | 3,500 | 0.4% | S | 9,201 | \$ | 3,500 | 0.4% |
| Total Revenues | \$ 1,146,43 | 6 100.0% | \$ | 892,500 | 100.0% | \$ | 253,936 | \$ | 940,500 | 100.0% |
| V-mannan | | | | | | | | | | |
| Expenses Advertising and Marketing | \$ 4.50 | 5 0.4% | S | 2 000 | 0.2% | s | 2 505 | S | 3,000 | 0.3% |
| Advertising and Marketing | . , | | | 2,000 | | S | 2,505 | S | , | |
| Automobile Expense | \$ 8,01 | | \$ | 4,000 | 0.4% | | 4,019 | | 5,000 | 0.5% |
| Canteen | \$ 18,15 | | \$ | 10,000 | 1.1% | \$ | 8,153 | \$ | 10,000 | 1.1% |
| Contract labor | \$ - | 0.0% | \$ | - | 0.0% | S | - | \$ | 1,000 | 0.1% |
| Development Department Overhead | \$ - | 0.0% | \$ | - | 0.0% | \$ | - 0.004 | \$ | 17,500 | 1.9% |
| Employee Education / Appreciation | \$ 3,40 | | \$ | 500 | 0.1% | \$ | 2,904 | \$ | 3,000 | 0.3% |
| Equipment Rental | \$ - | 0.0% | \$ | 200 | 0.0% | \$ | (200) | \$ | 500 | 0.1% |
| Equipment/New Capital | \$ 14,88 | | \$ | 5,000 | 0.6% | \$ | 9,881 | \$ | 5,000 | 0.5% |
| Food | \$ 123,81 \$ 97.40 | | \$ | 110,000 | 12.3% | \$ | 13,816 | \$ | 140,000 | 14.9% |
| Insurance | | | \$ | 65,000 | 7.3% | \$ | 32,407 | \$ \$ | 72,000 | 7.7% |
| Interest expense | \$ 14,67 | | \$ | 17,000 | 1.9% | \$ | (2,327) | - | 14,000 | 1.5% |
| Licenses/Permits/Subscriptions/Dues | \$ 15,40 | | \$ | 18,000 | 2.0% | \$ | (2,592) | \$ | 16,500 | 1.8% |
| Miscellaneous | \$ 59 | | \$ | 1,500 | 0.2% | \$ | (910) | \$ | 1,000 | 0.1% |
| Merchant/Bank Fees | \$ 5,26 | | \$ | 2,500 | 0.3% | \$ | 2,766 | \$ | 6,000 | 0.6% |
| Postage and office operations | \$ 14,18 | | \$ | 13,000 | 1.5% | \$ | 1,182 | \$ | 14,200 | 1.5% |
| Professional fees | \$ 19,78 | | \$ | 5,000 | 0.6% | \$ | 14,789 | \$ | 30,000 | 3.2% |
| Repairs and maintenance | \$ 81,71 | | \$ | 5,000 | 0.6% | \$ | 76,713 | \$ | 10,000 | 1.1% |
| Retreat expenses | \$ 30,27 | | \$ | 30,000 | 3.4% | S | 276 | S | 32,000 | 3.4% |
| Supplies | \$ 38,06 | | \$ | 20,000 | 2.2% | \$ | 18,060 | \$ | 30,000 | 3.2% |
| Taxes - Other | \$ 45 | | \$ | 3,500 | 0.4% | \$ | (3,050) | \$ | 2,200 | 0.2% |
| Telephone/Internet | \$ 20,98 | | \$ | 20,000 | 2.2% | \$ | 987 | \$ | 20,000 | 2.1% |
| Tithe | \$ 4,15 | | \$ | 2,500 | 0.3% | \$ | 1,656 | \$ | 2,500 | 0.3% |
| Travel & entertainment | \$ 44 | | \$ | 500 | 0.1% | \$ | (56) | \$ | 500 | 0.1% |
| Utilities | \$ 99,19 | | \$ | 120,000 | 13.4% | \$ | (20,801) | \$ | 110,000 | 11.7% |
| Wages and Benefits Total Expenses Excluding Depreciation | \$ 357,89 \$ 973,27 | | \$ | 375,000 830,200 | 42.0% 93.0% | \$ | (17,107) 143,072 | \$ | 375,000 920,900 | 39.9% 97.9% |
| Total Expenses Excuding Depreciation | 3 713,21 | 2 04.770 | 3 | 030,200 | 73.070 | • | 143,072 | 3 | 720,700 | 71.7/0 |
| CHANGE IN NET ASSETS FROM | | | | | | | | | | |
| OPERATIONS | \$ 173,16 | 4 15.1% | \$ | 62,300 | 7.0% | \$ | 110,864 | \$ | 19,600 | 2.1% |
| Loan Principal Payments | | | | | | | | | | |
| Banks/Thrivent | (32,28 | 1) | \$ | (33,000) | | s | 719 | \$ | (32,281) | |
| Individual notes | (51,00 | | \$ | (20,000) | | S | (31,000) | \$ | - | |
| Total Loan Payments | (83,28 | | \$ | (53,000) | | \$ | (30,281) | S | (32,281) | |
| | | | | | | | | | | |
| NET CASH FLOW | \$ 89,88 | 3 | \$ | 9,300 | | S | 80,583 | \$ | (12,681) | |

DIRECTOR OF BUSINESS MANAGEMENT

To the 63rd Annual Conference meeting June 11 - 14, 2024 at the Association Retreat Center in Osceola, Wisconsin:

Abundant: This is a word I don't usually use. I do not tend to view finances or most things as being abundant. I am quick to point out God's provision, but I don't view that as an abundance. However, as I reflect on this year's theme in John 10, I am convicted in how I often fail to see the abundant life I have through Jesus. As I was working on this report, my daughter asked me what abundant life means. (Recently, I have found that God uses my daughters' questions to teach me lessons). I told her that abundant means plentiful or rich, so through Jesus we have received an abundant life, full of grace, love, and salvation through His death and resurrection. Explaining this to my daughter made me realize how often I take that abundant life for granted. Praise the Lord for our Good Shepherd who has given us life abundantly!

This past year I assisted in a variety of projects. I assisted the AFLC Foundation Board with their expansion of the Development department. I also worked with the Benefits Board as we selected a new third party administrator to assist me with management of the 401k plan. There were several staffing changes this year with the ministries and a new MN employment law, so it was a busier year for the human resources part of my job.

Regarding the Administration building, we did not do any big projects this past year, just regular maintenance. The Presidents House, we re-did the garage flooring and had some trees removed. There are some future projects in the works for the landscaping at the President's House.

The next pages of my report are the financial statements from 2024 for General Fund, General Fund Investments, Lutheran Ambassador, Benefits Fund, Parish Education, Youth Ministries, Evangelism, Home Missions, FLAPS, and World Missions. The Balance Sheets reflect the assets, liabilities (what is owed), and equity (worth) of each ministry. The Income statements show the ministries' income and expenses for the 2024 fiscal year and if there was a net loss or income. If you have any questions regarding these financial reports, please contact me (katie.johnson@aflc.org).

I would like to thank Deb Nelson, Assistant Bookkeeper, and Liz McCarlson, Receptionist, for their work in the Business Office. I also want to thank Kirstie Skogerboe for her work as our Digital Communications Coordinator for the ministries within the Co-ordinating Committee Corporation. I am very grateful and blessed by my husband, Aaron, and our daughters, Grace & Kylie, who are my biggest cheerleaders. All the glory goes to God for all that He continues to do in the AFLC. Thank-you Jesus for your abundant love and the abundant life you have blessed me with!

Respectfully Submitted,

Katie Johnson, Director of Business Management

General Fund Balance Sheet

Twelve Months Ending December 31, 2024

| | 2024 | 2023 |
|---|------------------------------------|------------------------------|
| ASSETS | | |
| CURRENT ASSETS | | |
| CASH IN CHECKING | (127,635.89) | 63,380.10 |
| CASH IN SAVINGS | 3,266.40 | 3,149.08 |
| HYMNAL SAVINGS | 77,856.76 | 76,065.58 |
| TOTAL CURRENT ASSETS | (46,512.73) | 142,594.76 |
| RECEIVABLES & INVENTORY | | |
| ACCOUNTS RECEIVABLES | 85,539.63 | 38,772.58 |
| HYMNAL INVENTORY | 7,760.29 | 9,079.16 |
| MINISTERIAL ACTS INVENTORY | 11,679.02 | 0.00 |
| TOTAL RECEIVABLES & INVENTORY | 58,466.21 | 190,446.50 |
| FIXED ASSETS | | |
| ADMINISTRATION LAND | 755,959.61 | 755,959.61 |
| ADMINISTRATION BUILDING | 824,414.22 | 824,414.22 |
| PRESIDENT'S HOUSE | 293,814.00 | 293,814.00 |
| FURNITURE & EQUIPMENT | 122,345.66 | 122,345.66 |
| PRIOR DEPRECIATION TAKEN | (893,360.10) | (855,621.35) |
| TOTAL FIXED ASSETS | 1,103,173.39 | 1,140,912.14 |
| TOTAL ASSETS | 1,161,639.60 | 1,331,358.64 |
| LIABILITIES & EQUITY | | |
| LIABILITIES | | |
| ACCOUNTS PAYABLE | 6,535.25 | 143,542.98 |
| TOTAL LIABILITIES | 6,535.25 | 143,542.98 |
| | | |
| EQUITY | 4 407 045 00 | 4 200 040 04 |
| GENERAL FUND EQUITY | 1,187,815.66 | 1,309,916.81 |
| GENERAL FUND NET INCOME (LOSS) TOTAL EQUITY | (32,711.31) 1,155,104.35 | (122,101.15) 1,187,815.66 |
| TOTAL EQUITY TOTAL LIABILITIES & EQUITY | 1,161,639.60 | · · |
| I O I AL LIADILITIES & EQUIT I | 1,101,033.00 | 1,331,358.64 |

General Fund Income Statement Twelve Months Ending December 31, 2024

| BUDGETED RECEIPTS & EXPENSES | 2024 | 2023 |
|-------------------------------|--------------|--------------|
| RECEIPTS | | |
| GIFTS - CONGREGATIONS | \$408,988.46 | \$381,124.18 |
| GIFTS - INDIVIDUALS | 29,610.70 | 43,013.98 |
| GIFTS - PRESIDENT'S ASSISTANT | 10,814.52 | 10,264.49 |
| GIFTS - PRESIDENT | 8,693.00 | 5,514.81 |
| TOTAL GENERAL GIVING | 458,106.68 | 439,917.46 |
| BUILDING SUBSIDY INCOME | 50,547.96 | 44,205.00 |
| OVERHEAD INCOME | 209,630.12 | 186,642.96 |
| OVERHEAD FROM OTHER FUNDS | 260,178.08 | 230,847.96 |

| | 2024 | 2023 |
|---|--------------------------------|--------------------------------|
| DIRECTORY/HANDBOOK | 3,014.50 | 2,497.50 |
| CONFERENCE OFFERINGS | 250.00 | 0.00 |
| REGISTRATION - CONFERENCE | 20,785.00 | 15,881.21 |
| OIL ROYALTIES | 7,556.80 | 299.14 |
| DEVELOPMENT ENDOWMENT INCOME | 149,137.49 | 159,500.00 |
| DIGITAL COMMUNICATIONS COORD. INCOME | 59,437.45 | 1,435.98 |
| HYMNAL SALES | 1,932.00 | 2,469.00 |
| MINISTERIAL ACTS SALES | 442.00 | 0.00 |
| PROMOTIONAL INCOME | 757.51 | 800.28 |
| MISCELLANEOUS RECEIPTS | 1,504.40 | 339.88 |
| OTHER REVENUE & SUPPORT | 244,817.15 | 183,222.99 |
| TOTAL RECEIPTS | 963,101.91 | 853,988.41 |
| DISBURSEMENTS | 2024 | 2023 |
| SALARY - PRESIDENTIAL MINISTRY ASSOCIATE | 90,210.00 | 80,150.00 |
| SALARY - PRESIDENT | 95,373.44 | 95,499.92 |
| SALARY - SECRETARY ANNUAL CONFERENCE | 2,000.00 | 2,000.00 |
| SALARY - DIRECTOR OF DEVELOPMENT | 113,059.48 | 109,178.00 |
| SALARY - SECRETARY | 53,385.91 | 57,989.77 |
| SALARY - RECEPTIONIST | 46,339.92 | 45,189.92 |
| SALARY - DIRECTOR OF BUSINESS MANAGEMENT | 87,550.08 | 85,400.08 |
| SALARY - ASSISTANT BOOKKEEPER | 52,854.00 | 51,513.92 |
| SALARY - DIGITAL COMMUNICATIONS COORD. | 52,341.90 | 5,560.75 |
| 401K CONTRIBUTIONS | 29,784.81 | 26,664.95 |
| LIFE INSURANCE | 1,950.90 | 1,665.65 |
| LTD INSURANCE | 1,370.95 | 1,191.61 |
| TAXES - PAYROLL PAYROLL & BENEFITS | 31,256.53 657,477.92 | 27,265.53 589,270.10 |
| DIRECTORY/HANDBOOK | , | 1,276.11 |
| PROMOTIONAL MATERIALS | 2,404.84 | 4,510.12 |
| HYMNAL COMMITTEE EXPENSES | 4,329.03 1,468.87 | 1,486.10 |
| MINISTERIAL ACTS EXPENSES | 1,225.98 | 0.00 |
| CONFERENCE EXPENSES | 17,209.32 | 21,458.36 |
| PASTORS CONFERENCE | 900.00 | 1,050.00 |
| LUTHERAN AMBASSADOR SUBSIDY | 12,513.96 | 8,907.00 |
| TRAVEL | 127.49 | 579.09 |
| TRAVEL - PRESIDENTIAL MINISTRY ASSOCIATE | 7,625.67 | 8,455.45 |
| TRAVEL - PRESIDENT | 11,802.86 | 15,573.62 |
| NETWORKING - PRESIDENTS OFFICE | 2,902.45 | 1,954.12 |
| TRAVEL - CO-ORDINATING COMMITTEE | 17,343.96 | 23,469.23 |
| TRAVEL - AFLC BOARDS | 3,944.41 | 3,740.71 |
| TRAVEL - DIRECTOR DEVELOPMENT | 29,778.53 | 39,715.04 |
| PROGRAM & PROMOTIONAL | 113,577.37 | 132,174.95 |
| ACCOUNTING | 1,859.38 | 1,750.24 |
| AUDIT/REVIEW | 7,500.00 | 7,000.00 |
| LEGAL | 1,731.00 | 11,196.29 |
| INSURANCE FEES | 21,275.78 | 17,165.68 |
| CAMPUS/STAFF EVENTS | 200.25 | 260.17 |
| MISCELLANEOUS | 574.70 | 1,061.09 |
| PASTORAL SCREENING | 27.00 | 45.00 |
| POSTAGE | 3,771.66 | 466.41 |
| SUPPLIES - OFFICE | 1,081.59 | 696.40 |
| OFFICE EQUIPMENT LEASES | 8,424.41 | 8,444.83 |
| SHARED OFFICE SUPPLIES | 3,075.97 | 3,516.81 |
| OFFICE EXPENSES - DEVELOPMENT | 1,173.00 | 1,411.44 |
| TELEPHONE | 4,669.26 | 6,024.10 |
| NEW EQUIPMENT | 77.26 | 1,853.88 |
| COMPUTER SUPPORT EXPENSES GENERAL & ADMINISTRATIVE | 55,586.65 | 55,463.90 |
| GENERAL & ADMINISTRATIVE | 111,027.91 | 116,356.24 |

| | 2024 | 2023 |
|-------------------------------------|-------------|--------------|
| MAINTENANCE CONTRACT | 43,163.60 | 39,955.00 |
| CAPITAL IMPROVEMENTS SUBSIDY | 2,214.96 | 2,268.00 |
| REPAIR & MAINTENANCE | 9,252.27 | 15,237.12 |
| MAINTENANCE - PRESIDENTS HOUSE | 3,810.62 | 2,314.39 |
| UTILITIES | 25,628.54 | 24,604.59 |
| UTILITIES - PRESIDENTS HOUSE | 4,434.74 | 4,280.96 |
| REPAIRS & BUILDING MAINTENANCE | 88,504.73 | 88,660.06 |
| TOTAL DISBURSEMENTS | 970,587.93 | 926,461.35 |
| BUDGETED NET INCOME (LOSS) | (7,486.02) | (72,472.94) |
| | | |
| NON-BUDGETED RECEIPTS & EXPENSES | 2024 | 2023 |
| NON-BUDGETED RECEIPTS | | |
| SALARY REIMBURSEMENT - WMF | 30,109.56 | 29,509.56 |
| IN & OUT ARC GIFTS RECEIPTS | 26,567.81 | 41,306.75 |
| IN & OUT FOUNDATION GIFT RECEIPTS | 12,672.36 | 10,174.82 |
| IN & OUT RECEIPTS | 3,129.11 | 11,719.66 |
| GRANTS | 3,870.00 | 0.00 |
| SPECIAL PROJECTS | 12,500.00 | 4,000.00 |
| DEVELOPMENT GIFTS IN & OUT | 300.00 | 100.00 |
| GIFTS FROM GENERAL FUND INVESTMENTS | 2,903.27 | 0.00 |
| INTEREST INCOME | 126.50 | 334.93 |
| PACCT GIFTS/FUNDING | 16,675.00 | 2,301.00 |
| TOTAL NON-BUDGETED RECEIPTS | 108,853.61 | 99,446.72 |
| NON-BUDGETED DISBURSEMENTS | | |
| SALARY - WMF SECRETARY | 30,109.56 | 29,509.56 |
| IN & OUT ARC GIFTS PAID | 26,567.81 | 41,306.75 |
| IN & OUT EXPENSES | 3,129.11 | 11,719.66 |
| IN & OUT FOUNDATION GIFTS PAID | 12,672.36 | 10,174.82 |
| CONTINUING EDUCATION | 2,903.27 | 0.00 |
| GRANTS PAID | 3,000.00 | 0.00 |
| SPECIAL PROJECT DISBURSEMENTS | 4,958.10 | 3,083.40 |
| DEVELOPMENT GIFTS IN & OUT | 300.00 | 100.00 |
| MEMORIALS | 1,580.81 | 998.82 |
| DEPRECIATION EXPENSE | 37,738.75 | 37,738.75 |
| PACCT RESOURCES EXPENSES | 1,652.38 | 1,340.88 |
| PACCT TRAVEL EXPENSES | 6,028.87 | 7,947.14 |
| PACCT EVENTS EXPENSES | 3,437.88 | 5,155.15 |
| TOTAL NON-BUDGET DISBURSEMENTS | 134,078.90 | 149,074.93 |
| NON-BUDGETED NET INCOME (LOSS) | (25,225.29) | (49,628.21) |
| COMBINED NET INCOME | (32,711.31) | (122,101.15) |

General Fund Investments Balance Sheet

Twelve Months Ending December 31, 2024

| | 2024 | 2023 |
|---|--------------|--------------|
| ASSETS | | |
| CASH IN CHECKING | \$19,560.62 | \$5,733.04 |
| CASH DESIGNATED - CAPITAL IMPROVEMENTS | 4,444.96 | 5,362.08 |
| SAVINGS DESIGNATED - CAPITAL IMPROVEMENTS | 5,091.74 | 0.00 |
| CASH IN SAVINGS | 189,158.87 | 280,735.97 |
| MANAGED INVESTMENT | 1,103,636.70 | 1,043,261.65 |
| TOTAL ASSETS | 1,321,892.89 | 1,335,092.74 |
| LIABILITIES & EQUITY | | |
| TOTAL LIABILITIES | 0.00 | 0.00 |
| EQUITY | | |
| GENERAL FUND INVESTMENTS EQUITY | 1,335,092.74 | 1,572,404.09 |
| GENERAL FUND INV. NET INCOME (LOSS) | (13,199.85) | (237,311.35) |
| TOTAL EQUITY | 1,321,892.89 | 1,335,092.74 |
| TOTAL LIABILITIES & EQUITY | 1,321,892.89 | 1,335,092.74 |

General Fund Investments Income Statement Twelve Months Ending December 31, 2024

| RECEIPTS | | 2024 | 2023 |
|-------------|--------------------------------------|-------------|--------------|
| | INTEREST INCOME | \$58,608.59 | \$47,225.79 |
| | CHANGE IN VALUE - INVESTMENT ACCOUNT | 14,953.37 | 10,774.52 |
| | CAPITAL IMPROVEMENTS SUBSIDY | 5,753.88 | 5,362.08 |
| | TOTAL RECEIPTS | 79,315.84 | 63,362.39 |
| DISBURSEMEI | NTS | | |
| | DISBURSEMENTS | 70,963.34 | 3,623.48 |
| | CAPITAL IMPROVEMENTS | 0.00 | 14,783.00 |
| | INTEREST | 0.00 | 686.13 |
| | BANK FEES | 4,358.70 | 3,449.21 |
| | GIFTS TO GEN FUND | 16,378.91 | 0.00 |
| | GIFTS TO ARC | 0.00 | 1,890.00 |
| | GIFTS TO SCHOOLS | 0.00 | 20,370.00 |
| | GIFTS TO HOME MISSIONS | 0.00 | 61,906.04 |
| | GIFTS TO WORLD MISSIONS | 0.00 | 79,350.04 |
| | GIFTS TO PARISH ED | 0.00 | 45,994.92 |
| | GIFTS TO EVANGELISM | 0.00 | 30,660.96 |
| | GIFTS TO YOUTH MINISTRIES | 0.00 | 24,441.96 |
| | GIFTS TO LUTHERAN AMBASSADOR | 814.74 | 13,518.00 |
| | TOTAL DISBURSEMENTS | 92,515.69 | 300,673.74 |
| | NET INCOME (LOSS) | (13,199.85) | (237,311.35) |

Lutheran Ambassador Balance Sheet Twelve Months Ending December 31, 2024

| | 2024 | 2023 |
|---------------------------------------|-----------|------------|
| ASSETS | | |
| CASH IN BANK | 2,563.05 | 5,726.46 |
| ACCOUNTS RECEIVABLE | 11,311.75 | 930.80 |
| TOTAL ASSETS | 13,874.80 | 6,657.26 |
| LIABILITIES & EQUITY | | |
| TOTAL LIABILITIES | 0.00 | 0.00 |
| EQUITY | | |
| LUTHERAN AMBASSADOR EQUITY | 6,657.26 | 15,485.84 |
| LUTHERAN AMBASSADOR NET INCOME (LOSS) | 7,217.54 | (8,828.58) |
| TOTAL EQUITY | 13,874.80 | 6,657.26 |
| TOTAL LIABILITIES & EQUITY | 13,874.80 | 6,657.26 |

Lutheran Ambassador Income Statement Twelve Months Ending December 31, 2024

| | | 2024 | 2023 |
|-------------|--------------------------------------|-------------|-------------|
| RECEIPTS | | • | |
| | GIFTS | \$80,452.68 | \$61,472.59 |
| | SUBSIDY INCOME FROM MINISTRIES | 79,999.96 | 62,999.88 |
| | SALARY REIMBURSMENT | 23,148.00 | 22,473.96 |
| | GRANTS | 1,500.00 | 3,000.00 |
| | TOTAL RECEIPTS | 185,100.64 | 149,946.43 |
| DISBURSEMEN | TS | | |
| | LUTHERAN AMBASSADOR POSTAGE | 17,619.13 | 17,303.67 |
| | PRINTING | 45,424.44 | 44,228.89 |
| | PRINTING & MAILING EXPENSE | 63,043.57 | 61,532.56 |
| | SALARY - EDITOR | 13,404.00 | 13,164.00 |
| | SALARY - ASSISTANT EDITOR | 68.070.00 | 66.333.04 |
| | TAXES - PAYROLL | 5,247.48 | 5,061.42 |
| | 401K CONTRIBUTIONS | 4,109.76 | 3,990.72 |
| | LIFE INSURANCE | 234.00 | 234.00 |
| | LTD INSURANCE | 178.32 | 173.16 |
| | PAYROLL & BENEFITS | 91,243.56 | 88,956.34 |
| | INSURANCE | 232.14 | 396.29 |
| | MISCELLANEOUS | 948.94 | 823.68 |
| | POSTAGE | 1,327.77 | 1,478.24 |
| | SUBSIDY TO GENERAL FUND FOR EXPENSES | 3,807.00 | 0.00 |
| | SUPPLIES | 848.20 | 534.86 |
| | TELEPHONE | 304.31 | 379.21 |
| | TRAVEL | 1,013.68 | 773.83 |
| | OVERHEAD EXPENSE | 11,627.04 | 0.00 |
| | COMPUTER SUPPORT EXPENSES | 3,486.89 | 900.00 |
| | GRANTS PAID | 0.00 | 3,000.00 |
| | GENERAL & ADMINISTRATIVE | 23,595.97 | 8,286.11 |
| | TOTAL DISBURSEMENTS | 177,883.10 | 158,775.01 |
| | NET INCOME (LOSS) | 7,217.54 | (8,828.58) |

Benefits Fund Balance Sheet

Twelve Months Ending December 31, 2024

| | 2024 | 2023 |
|----------------------------|------------|------------|
| ASSETS | | |
| CASH - BENEFITS | 32,054.66 | 30,140.66 |
| CASH - HIS FUND | 169,397.26 | 157,274.71 |
| ACCOUNTS RECEIVABLE | 216.00 | 108.00 |
| TOTAL ASSETS | 201,667.92 | 187,523.37 |
| LIABILITIES & EQUITY | | |
| TOTAL LIABILITIES | 0.00 | 0.00 |
| EQUITY | | |
| BENEFITS FUND EQUITY | 187,523.37 | 176,983.43 |
| BENEFITS NET INCOME (LOSS) | 14,144.55 | 10,539.94 |
| TOTAL EQUITY | 201,667.92 | 187,523.37 |
| TOTAL LIABILITIES & EQUITY | 201,667.92 | 187,523.37 |

Benefits Fund Income Statement Twelve Months Ending December 31, 2024

| | 2024 | 2023 |
|-------------------------------|--------------|-----------|
| RECEIPTS | | |
| INTEREST INCOME | \$3,139.72 | \$787.68 |
| 401K ADMIN FEE | 3,669.00 | 3,789.00 |
| ADMIN FEE - HRA | 972.00 | 0.00 |
| ADMIN FEE - LIFE & LTD INSURA | NCE 3,051.00 | 2,988.00 |
| GIFTS - HIS FUND | 13,767.83 | 16,600.28 |
| TOTAL RECEIPTS | 24,599.55 | 24,164.96 |
| DISBURSEMENTS | | |
| LEGAL | 609.00 | 0.00 |
| MISCELLANEOUS | 0.00 | 10,880.90 |
| ADMINISTRATION FEES | 1,020.00 | 1,444.12 |
| OVERHEAD TO GENERAL FUND | 4,326.00 | 0.00 |
| HIS FUND DISBURSEMENTS | 4,500.00 | 1,300.00 |
| TOTAL DISBURSEMENTS | 10,455.00 | 13,625.02 |
| NET INCOME (LOSS) | 14,144.55 | 10,539.94 |

Youth Ministries Balance Sheet Twelve Months Ending December 31, 2024

| | | 2024 | 2023 |
|---------------|------------------------------------|-------------|------------|
| ASSETS | | | |
| | CASH IN BANK | 172,857.23 | 235,415.29 |
| | TOTAL ASSETS | 172,857.23 | 235,415.29 |
| LIABILITIES & | EQUITY | | |
| | TOTAL LIABILITIES | 0.00 | 0.00 |
| | EQUITY | | |
| | YOUTH MINISTRIES EQUITY | 235,415.29 | 206,746.51 |
| | YOUTH MINISTRIES NET INCOME (LOSS) | (62,558.06) | 28,668.78 |
| | TOTAL EQUITY | 172,857.23 | 235,415.29 |
| | TOTAL LIABILITIES & EQUITY | 172,857.23 | 235,415.29 |

Youth Ministries Income Statement Twelve Months Ending December 31, 2024

| | | 2024 | 2023 |
|------------|-------------------------------------|--------------|-------------|
| RECEIPTS | | | • |
| | GIFTS - CONGREGATIONS | \$105,722.39 | \$92,644.41 |
| | GIFTS - INDIVIDUALS | 12,361.04 | 12,701.97 |
| | GIFTS - UNDESIGNATED | 28,997.63 | 29,905.90 |
| | TEACHING INCOME | 0.00 | 2,480.00 |
| | FLY CONVENTION INCOME | 0.00 | 39,497.20 |
| | FLY GIFTS | 600.00 | 2,200.00 |
| | SPECIAL PROJECTS | 1,675.00 | 10,030.00 |
| | SALE OF BOOKS, VIDEOS, ETC. | 409.32 | 215.00 |
| | FLY BEYOND INCOME | 59,715.00 | 0.00 |
| | YOUTH WORKERS RETREAT | 7,012.80 | 10,430.00 |
| | INTEREST INCOME | 194.75 | 75.12 |
| | GRANTS | 1,950.00 | 1,200.00 |
| | LEGACIES | 0.00 | 0.00 |
| | TOTAL RECEIPTS | 218,637.93 | 201,379.60 |
| DISBURSEME | NTS | 2024 | 2023 |
| | PROMOTIONAL EXPENSE | 3,555.36 | 1,800.42 |
| | FLY GIFTS | 600.00 | 2,200.00 |
| | INSURANCE | 291.17 | 558.02 |
| | FLY BEYOND EXPENSES | 56,350.11 | 4,280.00 |
| | YOUTH WORKERS RETREAT | 15,824.69 | 16,789.58 |
| | MISCELLANEOUS | 536.18 | 425.18 |
| | POSTAGE & MAILINGS | 175.50 | 104.76 |
| | PRINTING & COPYING | 223.00 | 0.00 |
| | SUBSIDY TO GENERAL FUND FOR EXPENSE | 6,661.92 | 0.00 |
| | SUPPLIES - OFFICE | 7,852.51 | 13,701.36 |
| | TAXES - PAYROLL | 9,512.72 | 6,558.53 |
| | TELEPHONE | 608.62 | 630.65 |
| | TRAVEL-YOUTH DIRECTOR | 5,384.01 | 163.76 |
| | TRAVEL-BOARD | 532.78 | 1,497.98 |
| | MEALS & NETWORKING-DIRECTOR | 829.04 | 584.63 |
| | SPECIAL PROJECTS | 840.85 | 2,436.74 |
| | OVERHEAD EXPENSES | 19,026.00 | 0.00 |
| | SALARY - YOUTH WORKER | 85,500.08 | 54,515.72 |
| | | | |

| | 2024 | 2023 |
|---------------------------------|-------------|------------|
| SALARY - SECRETARY | 18,109.50 | 20,398.00 |
| SALARY - TRAINING COORDINATOR | 3,886.25 | 3,544.50 |
| SALARY - NETWORKING COORDINATOR | 4,298.00 | 4,210.00 |
| FLY COORDINATOR | 16,649.00 | 20,811.79 |
| FLY CONVENTION EXPENSE | 3,681.06 | 11,636.66 |
| CONTINUING EDUCATION | 9,455.78 | 32.95 |
| LUTHERAN AMBASSADOR SUBSIDY | 4,349.04 | 0.00 |
| 401K CONTRIBUTIONS | 5,575.06 | 4,113.94 |
| LIFE INSURANCE | 263.40 | 153.65 |
| LTD INSURANCE | 204.36 | 119.21 |
| TECHNOLOGY UPGRADES | 0.00 | 1,022.79 |
| COMPUTER SUPPORT SERVICES | 420.00 | 420.00 |
| LEGACIES PAID | 0.00 | 0.00 |
| TOTAL DISBURSEMENTS | 281,195.99 | 172,710.82 |
| NET INCOME (LOSS) | (62,558.06) | 28,668.78 |

Parish Education Balance Sheet Twelve Months Ending December 31, 2024

| | 2024 | 2023 |
|------------------------------------|------------|------------|
| ASSETS | | , |
| CASH IN BANK | 87,769.14 | 125,537.11 |
| ACCOUNTS RECEIVABLE | 2,024.90 | (115.84) |
| BULLETINS RECEIVABLE | 3,597.60 | 2,937.48 |
| BOOK INVENTORY | 373,706.05 | 321,354.19 |
| TOTAL ASSETS | 467,097.69 | 449,712.94 |
| LIABILITIES & EQUITY | | |
| LIABILITIES | | |
| ACCRUED INVENTORY | 8,710.59 | 5,026.24 |
| GIFT CERTIFICATES OUTSTANDING | 303.68 | 343.98 |
| TOTAL LIABILITIES | 9,014.27 | 5,370.22 |
| EQUITY | | |
| PARISH EDUCATION EQUITY | 444,342.72 | 431,199.10 |
| PARISH EDUCATION NET INCOME (LOSS) | 13,740.70 | 13,143.62 |
| TOTAL EQUITY | 458,083.42 | 444,342.72 |
| TOTAL LIABILITIES & EQUITY | 467,097.69 | 449,712.94 |

Parish Education Income Statement Twelve Months Ending December 31, 2024

| | | 2024 | 2023 |
|----------|-----------------------|--------------|--------------|
| RECEIPTS | | | |
| | GIFTS - CONGREGATIONS | \$145,563.61 | \$113,715.25 |
| | GIFTS - INDIVIDUALS | 35,385.88 | 34,260.75 |
| | GIFTS - WMF | 12,853.42 | 7,594.61 |
| | CONFERENCE OFFERINGS | 0.00 | 0.00 |
| | BOOKNOOK MANAGEMENT | 5,557.66 | 5,512.68 |
| | BOOKNOOK SALES | 33,691.61 | 33,038.10 |
| | SALES - MINNESOTA | 24,421.66 | 11,744.23 |

| | 2024 | 2023 |
|-----------------------------------|------------|------------|
| SALES - MINNESOTA TAX EXEMPT | 27,305.57 | 17,974.60 |
| FREIGHT INCOME | 8,783.73 | 7,487.31 |
| SALES - INTERSTATE | 47,431.99 | 52,296.54 |
| AMAZON SALES | 690.83 | 325.46 |
| BULLETIN RECEIPTS | 50,451.85 | 47,885.04 |
| LEGACIES | 0.00 | 0.00 |
| IN & OUT EXPENSES | 0.00 | 0.00 |
| GRANTS | 9,890.02 | 5,284.13 |
| TOTAL RECEIPTS | 402,027.83 | 337,118.70 |
| DISBURSEMENTS | 2024 | 2023 |
| INSURANCE | 409.22 | 701.63 |
| MISCELLANEOUS | 1,604.99 | 2,694.72 |
| POSTAGE | 12,863.97 | 11,730.12 |
| COST OF BULLETINS | 40,309.46 | 38,442.27 |
| SUBSIDY TO GEN. FUND FOR EXPENSES | 14,751.00 | 0.00 |
| SALARY - DIRECTOR | 84,650.08 | 81,200.00 |
| SALARIES - OTHER | 69,930.88 | 61,328.51 |
| RESOURCE | 218.15 | 399.37 |
| TEACHING AIDS | 8,252.71 | 9,140.26 |
| OTHER BOOKS | 42,785.01 | 42,961.51 |
| CURRICULUM PRINTING | 6,675.16 | 6,404.57 |
| OTHER PUBLICATIONS PRINTING | 23,949.16 | 8,414.53 |
| SUPPLIES - OFFICE | 1,742.35 | 2,557.12 |
| TAXES - PAYROLL | 11,807.38 | 10,786.29 |
| SALES & USE TAX | 0.00 | (30.55) |
| TELEPHONE | 2,681.73 | 2,369.91 |
| TRAVEL | 6,627.41 | 11,798.92 |
| PRINTING EXPENSE | 12,090.92 | 11,310.72 |
| OVERHEAD EXPENSES | 30,300.96 | 0.00 |
| LUTHERAN AMBASSADOR SUBSIDY | 5,259.96 | 0.00 |
| 401K CONTRIBUTIONS | 7,711.72 | 6,800.76 |
| LIFE INSURANCE | 497.40 | 497.40 |
| LTD INSURANCE | 328.80 | 322.32 |
| NEW EQUIPMENT | 2,115.41 | 2,193.42 |
| GRANTS PAID | 2,973.18 | 1,000.00 |
| CHANGE IN INVENTORY | (2,249.88) | 10,951.28 |
| TOTAL DISBURSEMENTS | 388,287.13 | 323,975.08 |
| NET INCOME (LOSS) | 13,740.70 | 13,143.62 |

Evangelism & Discipleship Balance Sheet Twelve Months Ending December 31, 2024

| | 2024 | 2023 |
|------------------------------|------------|------------|
| ASSETS | | |
| CASH IN BANK | 85,607.76 | 90,832.58 |
| CERTIFICATE DEPOSIT | 53,664.11 | 51,582.48 |
| TOTAL ASSETS | 139,271.87 | 142,415.06 |
| LIABILITIES & EQUITY | | |
| TOTAL LIABILITIES | 0.00 | 0.00 |
| EQUITY | | |
| EVANGELISM EQUITY | 142,415.06 | 133,156.71 |
| EVANGELISM NET INCOME (LOSS) | (3,143.19) | 9,258.35 |
| TOTAL EQUITY | 139,271.87 | 142,415.06 |
| TOTAL LIABILITIES & EQUITY | 139,271.87 | 142,415.06 |

Evangelism & Discipleship Income Statement Twelve Months Ending December 31, 2024

| | | 2024 | 2023 |
|-----------|----------------------------------|--------------|--------------|
| RECEIPTS | GIFTS | \$122,485.54 | \$118,802.02 |
| | GIFTS - REKINDLE THE FIRE | 108.00 | 0.00 |
| | TOTAL GENERAL GIVING | 122.593.54 | 118,802.02 |
| | SALES OF MATERIAL | 39.00 | 336.50 |
| | INTEREST INCOME | 2.179.01 | 1,620.04 |
| | SPECIAL PROJECTS | 20,000.00 | 10,000.00 |
| | GRANTS | 4,890.02 | 4,284.13 |
| | OTHER REVENUE & SUPPORT | 27,108.03 | 16,240.67 |
| | TOTAL RECEIPTS | 149,701.57 | 135,042.69 |
| DISBURSEM | ENTS | | |
| | SALARY - DIRECTOR | 90,350.08 | 85,995.92 |
| | 410K CONTRIBUTIONS | 4.536.00 | 4.320.73 |
| | LIFE INSURANCE | 263.40 | 263.40 |
| | LTD INSURANCE | 204.36 | 204.36 |
| | TAXES - PAYROLL | 0.00 | 0.00 |
| | PAYROLL & BENEFITS | 95,353.84 | 90,784.41 |
| | PROMOTIONAL | 2,165.50 | 3,775.91 |
| | PURCHASE OF BOOKS, ETC. | 556.68 | 1,185.06 |
| | REKINDLE THE FIRE | 7,077.85 | 8,056.98 |
| | DIRECTOR - TRAVEL | 7,904.72 | 13,634.37 |
| | BOARD TRAVEL | 0.00 | 1,984.27 |
| | CONTINUING EDUCATION | 0.00 | 0.00 |
| | DURABLE GOODS | 0.00 | 0.00 |
| | MEDIA DEVELOPMENT | 1,700.00 | 2,045.00 |
| | SPECIAL PROJECTS | 2,467.50 | 2,262.49 |
| | PROGRAM & PROMOTIONAL | 21,872.25 | 32,944.08 |
| | INSURANCE | 217.26 | 369.62 |
| | MISCELLEANOUS | 322.48 | 237.90 |
| | POSTAGE | 300.86 | 770.70 |
| | BUILDING SUBSIDY TO GENERAL FUND | 3,330.96 | 0.00 |
| | SUPPLIES-OFFICE | 479.80 | 367.31 |
| | TELEPHONE | 304.31 | 310.32 |

| | 2024 | 2023 |
|-----------------------------|------------|------------|
| OVERHEAD TO GENERAL FUND | 26,919.00 | 0.00 |
| LUTHERAN AMBASSADOR SUBSIDY | 3,744.00 | 0.00 |
| GENERAL & ADMINISTRATIVE | 35,618.67 | 2,055.85 |
| TOTAL DISBURSEMENTS | 152,844.76 | 125,784.34 |
| NET INCOME (LOSS) | (3,143.19) | 9,258.35 |

Home Missions Balance Sheet Twelve Months Ending December 31, 2024

| | 2024 | 2023 |
|------------------------------------|--------------|--------------|
| ASSETS | | |
| HOME MISSIONS ASSETS | | |
| CASH IN BANK-HOME MISSIONS | \$343,862.73 | \$829,856.68 |
| CASH IN BANK - ALASKA | 38,503.41 | 41,261.75 |
| RESTRICTED CASH | (110,729.68) | (38,906.38) |
| SPLIT GIFTS RECEIVABLE | 1,468.75 | 30,569.14 |
| ACCOUNTS RECEIVABLE | | 566.24 |
| CASH IN SAVINGS | 587,149.49 | 89990.22 |
| CERTIFICATE DEPOSIT | 250,000.00 | |
| TOTAL HOME MISSIONS ASSETS | 1,110,254.70 | 953,337.65 |
| BUILDERS FELLOWSHIP ASSETS | | |
| CASH IN BANK | 43,443.12 | 88,752.54 |
| CERTIFCATE DEPOSIT | 76,161.29 | 72,819.42 |
| CASH IN SAVINGS | 144,316.41 | 90.485.52 |
| TOTAL BUILDERS FELLOWSHIP ASSETS | 263,920.82 | 252,057.48 |
| TOTAL ASSETS | 1,374,175.52 | 1,205,395.13 |
| LIABILITIES & EQUITY | | |
| TOTAL LIABILITIES | 0.00 | 0.00 |
| TOTAL LIABILITIES | 0.00 | 0.00 |
| EQUITY | | |
| HOME MISSIONS EQUITY | 953,237.65 | 778,481.54 |
| HOME MISSIONS NET INCOME (LOSS) | 159,675.39 | 239,676.45 |
| ALASKA NET INCOME (NET LOSS) | (2,758.34) | (64,920.34) |
| BUILDERS FELLOWSHIP FUND EQUITY | 252,157.48 | 375,937.65 |
| BUILDERS FELLOW. NET INCOME (LOSS) | 11,863.34 | (123,780.17) |
| TOTAL EQUITY | 1,374,175.52 | 1,205,395.13 |
| TOTAL LIABILITIES & EQUITY | 1,374,175.52 | 1,205,395.13 |

Home Missions Income Statement Twelve Months Ending December 31, 2024

| | 2024 | 2023 |
|------------------------|--------------|--------------|
| RECEIPTS | | |
| HOME MISSIONS RECEIPTS | | |
| GIFTS - CONGREGATIONS | \$316,489.72 | \$278,297.37 |
| GIFTS - INDIVIDUALS | 51,751.65 | 50,731.16 |
| OVERHEAD FROM ALASKA | 17,150.54 | 8,267.03 |
| MISCELLANEOUS RECEIPTS | 827.84 | 717.70 |

| | | 2024 | 2023 |
|------------|--|--------------------------------|--------------------------------|
| | INTEREST INCOME - SAVINGS | 20,236.32 | 34.02 |
| | GIFTS-REIMB. DIRECTOR TRAVEL | 0.00 | 100.00 |
| | PASTOR TRAINING | 0.00 | 2,307.50 |
| | SPECIAL PROJECTS GIFTS | 16,274.49 | 21,851.35 |
| | LEGACIES | 49,533.33 | 78,646.16 |
| | HOME MISSIONS RETREAT | 0.00 | 9,000.00 |
| | IN & OUT RECEIPTS | 7,228.64 | 74,911.57 |
| | DIRECTOR - HONORARIUMS | 1,129.29 | 100.00 |
| | GRANTS TO HOME MISSIONS TOTAL GENERAL RECEIPTS | 23,939.73 504,561.55 | 22,648.69 547,612.55 |
| | CUMBERLAND, WI | 37.55 | 0.00 |
| | GRANTS - CHURCH PLANTING INCOME | 3,520.00 | 68,410.87 |
| | EMMANUEL - ANKENY, IA | 100.00 | 0.00 |
| | LIVING STONE FELLOWSHIP | 11,582.44 | 0.00 |
| | HOPE FREE - KILLDEER, ND | 365.00 | 0.00 |
| | TOTAL NEW WORK RECEIPTS | 15,604.99 | 68,410.87 |
| | PARISH BUILDERS | 15,070.00 | 11,065.00 |
| | TOTAL PARISH BUILDERS RECEIPTS | 15,070.00 | 11,065.00 |
| | TOTAL HOME MISSIONS RECEIPTS | 535,236.54 | 627,088.42 |
| ALASKA RE | CEIDTS | | |
| ALAONA NE | ALASKA MISSION GIFTS | \$118,938.22 | \$108,925.44 |
| | KAKN GIFTS | 90,010.83 | 59,934.45 |
| | KAKN EXPANSION | 375.50 | 0.00 |
| | PROJECTS | 39,787.50 | 0.00 |
| | PILOT | 0.00 | 15,162.00 |
| | MAINTENANCE SALARY INCOME | 600.00 | 924.00 |
| | AK MISSIONARY SUPPORT | 100.00 | 0.00 |
| | AK COORDINATOR SUPPORT | 15,338.50 | 17,779.00 |
| | VBS | 3,120.00 | 10,933.00 |
| | THE NET | 18,138.00 | 1,766.50 |
| | TOTAL ALASKA RECEIPTS | 286,408.55 | 215,424.39 |
| BULIDERS I | ELLOWSHIP RECEIPTS | | |
| | GIFTS - CONGREGATIONS | \$1,380.00 | \$880.00 |
| | INTEREST INCOME | 7,172.76 | 2,411.90 |
| | BUILDER'S FELLOWSHIP | 3,356.00 | 2,970.00 |
| | TOTAL BUILDERS FELLOWSHIP RECEIPTS | 11,908.76 | 6,261.90 |
| EXPENSES | | 2024 | 2023 |
| HOME MISS | IONS EXPENSES | | , |
| | LEGAL | 404.50 | 471.00 |
| | PROMOTIONAL MATERIALS | 3,919.68 | 11,964.29 |
| | INSURANCE & BONDS | 5,720.84 | 4,838.05 |
| | VEHICLE/REGISTRATION | 84.61 | 45.20 |
| | MISCELLANEOUS | 1,968.58 | 3,890.79 |
| | POSTAGE SUBSIDY TO GEN. FUND FOR EXPENSES | 1,082.59 | 1,083.79 |
| | REPAIR-VEHICLES | 7,137.00 1,602.48 | 0.00 471.37 |
| | SUPPLIES - OFFICE | 2,806.06 | 1,055.70 |
| | OFFICE FURNITURE | 0.00 | 2,749.04 |
| | TAXES - PAYROLL | 6,382.87 | 5,149.07 |
| | TELEPHONE | 508.24 | 384.33 |
| | TRAVEL - OTHER | 558.24 | 4,256.74 |
| | TRAVEL - COMMUNICATIONS COORD. | 4,662.60 | 0.00 |
| | TRAVEL - DIRECTOR | 15,765.73 | 13,287.31 |
| | TRAVEL - MEALS | 749.33 | 0.00 |
| | TRAVEL - BOARDS | 4,746.81 | 6,490.00 |
| | OVERHEAD EXPENSES | 53,491.00 | 0.00 |
| | EXPENSES - COMMUNICATIONS COORD. | 211.50 | 0.00 |

| | 2024 | 2023 |
|---------------------------------------|--------------------|-----------------------|
| SALARY - DIRECTOR | 80,502.50 | 65,499.92 |
| SALARY - OFFICE STAFF | 17,441.88 | 18,171.00 |
| SALARY - COMMUNICATIONS COORDINATOR | 19,791.73 | 0.00 |
| CONTINUING EDUCATION | 1,411.75 | 3,812.16 |
| LUTHERAN AMBASSADOR SUBSIDY | 12,933.00 | 0.00 |
| 401K CONTRIBUTIONS & FEES | 5,484.74 | 4,236.68 |
| LIFE INSURANCE | 0.00 | 0.00 |
| LTD INSURANCE NEW EQUIPMENT | 0.00 | 0.00 |
| COMPUTER SUPPORT EXPENSES | 2,312.21 591.02 | 1,587.27 1,350.96 |
| HM PASTOR TRAINING | 4,712.36 | 0.00 |
| H.M. PASTOR SUPPORT | 1,574.32 | 1,488.06 |
| IN & OUT EXPENSES | 7,202.84 | 74,811.57 |
| HONORARIUMS | 40.00 | 0.00 |
| TOTAL GENERAL EXPENSES | 265,801.01 | 227,094.30 |
| THE SOURCE - MESA, AZ | 2,494.80 | 10,810.80 |
| EMMANUEL - ANKENY, IA | 100.00 | 0.00 |
| LIVING STONE FELLOWSHIP | 11,582.44 | 0.00 |
| HOPE FREE - KILLDEER, ND | 365.00 | 0.00 |
| HOPE - ENDERLIN, ND | 2,587.00 | 8,624.00 |
| WAIKIKI BEACH GATHERING | 2,217.60 | 7,392.00 |
| TOTAL SUBSIDY EXPENSES | 19,346.84 | 26,826.80 |
| BUTTE, MT GATHERING | 0.00 | 42,090.87 |
| GRANTS - CHURCH PLANTING | 75,000.00 | 82,500.00 |
| TOTAL NEW WORKS EXPENSES | 75,000.00 | 124,590.87 |
| PARISH BUILDERS PROMOTION | 343.30 | 0.00 |
| PARISH BUILDERS | 15,070.00 | 8,900.00 |
| TOTAL PARISH BUILDERS EXPENSES | 15,413.30 | 8,900.00 |
| TOTAL HOME MISSIONS EXPENSES | 375,561.15 | 387,411.97 |
| ALASKA EXPENSES | | |
| ALASKA MISSION | 15,672.06 | 2,517.50 |
| KAKN RADIO | 17,465.07 | 16,500.00 |
| KAKN EXPANSION | 26,625.09 | 11,180.91 |
| SALARY - AK ASSISTANT DIRECTOR | 40,588.40 | 42,500.00 |
| AK TRAVEL EXPENSES - PRESENTATIONS | 1,952.51 | 5,844.00 |
| AK TRAVEL EXPENSES - ALASKA | 1,779.86 | 0.00 |
| SALARY - AK MAINT DIRECTOR | 55,550.08 | 49,010.00 |
| KAKN SALARIES PILOT SALARIES | 82,777.32 | 57,215.12 |
| AK - EMPLOYEE BENEFITS | 0.00 9,413.14 | 41,263.86 8,351.29 |
| OVERHEAD DUE TO HM | 17,150.54 | 8,267.03 |
| AK - VEHICLE EXPENSES | 0.00 | 1,343.72 |
| AK - VBS | 0.00 | 17,875.48 |
| KAKN - LICENSING | 0.00 | 2,472.93 |
| THE NET EXPENSES | 3,902.76 | 0.00 |
| INSURANCE | 16,290.06 | 16,002.89 |
| TOTAL ALASKA EXPENSES | 289,166.89 | 280,344.73 |
| BUILDERS FELLOWSHIP EXPENSES | | |
| MISCELLANEOUS | 45.42 | 42.07 |
| GRANTS PAID TO CHURCHES | 0.00 | 130,000.00 |
| TOTAL BUILDERS FELLOWSHIP EXPENSES | 45.42 | 130,042.07 |
| HOME MISSIONS NET INCOME (LOSS) | 159,675.39 | 239,676.45 |
| ALASKA NET INCOME (LOSS) | (2,758.34) | (64,920.34) |
| BUILDERS FELLOWSHIP NET INCOME (LOSS) | 11,863.34 | (123,780.17) |
| TOTAL NET INCOME (LOSS) | 168,780.39 | 50,975.94 |
| | | |

FLAPS Balance Sheet Twelve Months Ending December 31, 2024

| | 2024 | 2023 |
|--------------------------------|--------------|--------------|
| ASSETS | | |
| CASH IN BANK-FLAPS | \$75,574.20 | \$61,303.52 |
| SPLIT GIFTS RECEIVABLE | 0.00 | 3,523.84 |
| AIRPLANES | 250,640.00 | 250,640.00 |
| ACCUM DEPRECIATION - AIRPLANES | (250,640.00) | (250,640.00) |
| TOTAL ASSETS | 75,574.20 | 64,827.36 |
| LIABILITIES & EQUITY | | |
| TOTAL LIABILITIES | 0.00 | 0.00 |
| EQUITY | | |
| FLAPS EQUITY | 64,827.36 | 58,210.72 |
| FLAPS NET INCOME (LOSS) | 10,746.84 | 6,616.64 |
| TOTAL EQUITY | 75,574.20 | 64,827.36 |
| TOTAL LIABILITIES & EQUITY | 75,574.20 | 64,827.36 |

FLAPS Income Statement Twelve Months Ending December 31, 2024

| | 2024 | 2023 |
|---------------------|-------------|-------------|
| RECEIPTS | | |
| FLAPS INCOME | \$52,590.73 | \$52,660.79 |
| CHEROKEE 140 | 0.00 | 125.00 |
| GRANTS | 2,722.00 | 0.00 |
| TOTAL RECEIPTS | 55,312.73 | 52,785.79 |
| DISBURSEMENTS | | |
| FLAPS EXPENSES | 30,562.52 | 32,132.42 |
| CESSNA 182 EXPENSES | 4,289.50 | 8,095.14 |
| CHEROKEE SIX | 9,304.95 | 4,910.59 |
| CHEROKEE 140 | 408.92 | 1,031.00 |
| TOTAL DISBURSEMENTS | 44,565.89 | 46,169.15 |
| NET INCOME (LOSS) | 10,746.84 | 6,616.64 |

World Missions Balance Sheet

Twelve Months Ending December 31, 2024

| | | 2024 | 2023 |
|---------------|------------------------------------|--------------|--------------|
| ASSETS | | | |
| | CASH IN BANK | \$215,771.64 | \$214,420.79 |
| | CASH IN SAVINGS | 129,259.82 | 139,844.33 |
| | SPLIT GIFTS RECEIVABLE | 4,140.66 | 76,095.36 |
| | DESIGNATED SAVINGS - SCHED. 51 | 1,108,329.31 | 1,039,960.36 |
| | TOTAL CURRENT ASSETS | 1,457,501.43 | 1,470,320.84 |
| | FIXED ASSETS | | |
| | CAPITAL INVMISSION HOME | 0.00 | 27,148.07 |
| | CAPITAL INVBRAZIL HDQR/SCHOOLS | 0.00 | 41,235.50 |
| | CAPITAL INVCAMPO GRANDE | 0.00 | 15,000.00 |
| | TOTAL FIXED ASSETS | 0.00 | 83,383.57 |
| | TOTAL ASSETS | 1,457,501.43 | 1,553,704.41 |
| LIABILITIES & | FOLITY | | _ |
| LIADILITIES & | TOTAL LIABILITIES | 0.00 | 0.00 |
| | TOTAL LIABILITIES | 0.00 | 0.00 |
| | EQUITY | | |
| | WORLD MISSIONS EQUITY | 1,553,704.41 | 1,509,673.08 |
| | BUDGETED NET INCOME (LOSS) | (11,809.94) | (10,686.95) |
| | NON-BUDGETED NET INCOME (LOSS) | (82,673.54) | 61,464.94 |
| | PERSONAL SUPPORT NET INCOME (LOSS) | (1,719.50) | (6,746.66) |
| | TOTAL EQUITY | 1,457,501.43 | 1,553,704.41 |
| | TOTAL LIABILITIES & EQUITY | 1,457,501.43 | 1,553,704.41 |

World Missions Schedule 51 Twelve Months Ending December 31, 2024

| | 2024 | 2023 |
|---------------------------------|------------|-----------|
| DESIGNATED FUNDS | | |
| M.ROKENBRODT MISSIONARY SAVINGS | 19,201.52 | 23,881.00 |
| T.SCHIERKOLK MISSIONARY SAVINGS | 36,557.56 | 35,958.66 |
| J.LEE MISSIONARY SAVINGS | 34,898.48 | 16,981.29 |
| C.DYRUD MISSIONARY SAVINGS | 8,734.74 | 11,607.41 |
| P.ABEL MISSIONARY SAVINGS | 77,594.24 | 69,874.53 |
| B.RAAN MISSIONARY SAVINGS | 1,999.39 | 25,534.48 |
| J.ABEL MISSIONARY SAVINGS | 21,063.21 | 31,537.22 |
| N.JORE MISSIONARY SAVINGS | 10,913.73 | 27,186.52 |
| UNDESIGNATED MISSIONARY SAVINGS | 45,383.73 | 45,383.73 |
| J.SLIVER MISSIONARY SAVINGS | 88,174.06 | 87,578.84 |
| J.PILLMAN MISSIONARY SAVINGS | 648.30 | 648.30 |
| M.ABEL MISSIONARY SAVINGS | 112,294.79 | 83,011.20 |
| BRAZIL PROJECTS | 2,961.80 | 2,961.80 |
| AFRICA PROJECTS | 29,853.56 | 29,853.56 |
| SWITZERLAND PROJECTS | 4,063.75 | 0.00 |
| WORLD RELIEF SAVINGS | 678.85 | 548.47 |
| INDIA PROJECTS | 1,286.02 | 2,278.02 |
| INDIA-RELIEF/FOOD | 2,664.48 | 5,884.48 |
| PARAGUAY PROJECTS | 7,598.67 | 8,425.77 |
| INDIA CHILDREN | 17,169.39 | 16,039.39 |
| RAY J LEGACY-NEW MISSIONARIES * | 5,807.74 | 5,807.74 |
| LEGACIES | 108,037.91 | 99,199.58 |

| | 2024 | 2023 |
|------------------------------------|--------------|--------------|
| GRANTS * | 44,954.11 | 57,766.62 |
| BACON LEGACY | 109,302.68 | 114,052.68 |
| QUANBECK LEGACY | 70,558.18 | 94,558.18 |
| AMB. INST. SPECIAL PROJECTS | 828.72 | 828.72 |
| JOURNEY MISSIONS | 4,867.46 | 10,409.68 |
| JOURNEY MISSIONS SCHOLARHIPS | 23,726.98 | 17,491.45 |
| INTERNATIONAL STUDENT SCHOLARSHIPS | 32,000.00 | 32,000.00 |
| OPERATING RESERVE FUND | 70,000.00 | 50,000.00 |
| INTEREST EARNED SAVINGS | 29,090.06 | 11,438.42 |
| CASH IN SAVINGS* | 57,396.23 | 1,712.55 |
| MISSION VAN FUND | 28,018.97 | 19,520.07 |
| TOTAL DESIGNATED SAVINGS | 1,108,329.31 | 1,039,960.36 |

^{*} Denotes Funds With Board Restrictions Already In Place

Note: The balance in the World Missions Project & Outreach Accounts as of 12/31/2024 is \$148,518.61

World Missions Budgeted Income Statement Twelve Months Ending December 31, 2024

| BUDGETED RECEIPTS | 2024 | 2023 |
|--|--------------|--------------|
| CONGREGATIONS GIFTS | \$292,119.75 | \$289,366.07 |
| INDIVIDUALS GIFTS | 49,110.65 | 40,315.53 |
| ADMIN. REIMBURSEMENT | 87,620.63 | 87,637.98 |
| BRAZIL OUTREACH | 0.00 | 5,000.00 |
| MIRIAM CHILDRENS HOME | 50,086.97 | 48,165.37 |
| MEXICO OUTREACH | 0.00 | 2,500.00 |
| INDIA OUTREACH | 4,005.00 | 4,159.00 |
| UGANDA OUTREACH | 0.00 | 25.00 |
| STEER SUPPORT | 3,167.52 | 2,291.88 |
| AMBASSADOR INSTITUTE | 5,565.00 | 2,864.00 |
| MISCELLANEOUS - AMB INST | 1,000.00 | 3,000.00 |
| JOURNEY MISSIONS | 33,991.44 | 30,717.58 |
| | 2024 | 2023 |
| MISCELLANEOUS - JOURNEY MISSIONS | 22,673.83 | 30,492.62 |
| MISCELLANEOUS - WORLD MISSIONS | 4,997.48 | 100.00 |
| MISSION VAN INCOME FROM PERSONAL SUPP. | 51,147.98 | 13,985.27 |
| TOTAL BUDGET RECEIPTS | 605,486.25 | 560,620.30 |
| BUDGETED DISBURSEMENTS | 2024 | 2023 |
| BRAZIL OUTREACH | | - |
| TRAVEL ASSISTANCE | 3,600.00 | 3,600.00 |
| SETELL SUBSIDY | 41,949.00 | 41,949.00 |
| MIRIAM CHILDRENS HOME | 26,400.00 | 26,400.00 |
| MIRIAM CHILDRENS HOME STAFF | 24,800.00 | 24,800.00 |
| TOTAL BRAZIL DISBURSEMENTS | 96,749.00 | 96,749.00 |
| BRAZIL NET INCOME (LOSS) | (46,662.03) | (43,583.63) |
| MEXICO OUTREACH | | |
| EVANGELISM | 3.500.04 | 3,500.04 |
| TOTAL MEXICO DISBURSEMENTS | 3,500.04 | 3,500.04 |
| MEXICO NET INCOME (LOSS) | (3,500.04) | (1,000.04) |
| | (0,000.0.) | (1,000101) |
| INDIA OUTREACH | | |
| WORKER SUBSIDY | 12,204.00 | 12,204.00 |
| INDIA NATIONAL CHURCH SUBSIDY | 3,600.00 | 3,600.00 |
| INDIA UNREACHED PEOPLE GROUPS | 2,160.00 | 2,160.00 |
| TOTL INDIA DISBURSEMENTS | 17,964.00 | 17,964.00 |
| INDIA NET INCOME (LOSS) | (13,959.00) | (13,805.00) |

| TOTAL UGANDA DISBURSEMENTS 0.00 25.00 | | 2024 | 2023 |
|--|------------------------------|--------------|-----------|
| AMBASSADOR INSTITUTE ROMOTION 863.03 800.41 NGO EXPENSES 6,142.92 4,176.76 INDIA 2,400.00 2,400.00 AFLC OVERHEAD 534.96 0.00 TOTAL AMB. INSTITUTE DISBURSEMENTS 9,940.91 7,377.17 AMB. INSTITUTE NET INCOME (LOSS) (3,375.91) (1,513.17) JOURNEY MISSIONS SALARY - DEPT HEAD 68,278.00 66,302.96 PAYROLL TAX 0.00 5,103.14 401(k) 3,522.00 3,315.16 LIFE INSURANCE 441.00 458.84 DEPT HEAD TRAVEL - INTERNATIONAL 3,371.38 8,548.63 DEPT HEAD TRAVEL - DEPUTATION 2,505.90 1,056.72 CONTINUING EDUCATION 1,909.10 350.00 PROMOTION 1,000.98 1,264.22 OFFICE EXPENSES 152.59 189.10 OFFICE SUPPLIES 907.11 841.04 OFFICE SUPPLIES 907.11 841.04 ON-SITE EXPENSES/PT STAFF 2,229.36 2,987.22 NEW EQUIPMENT 0.00 1,453.69 | UGANDA OUTREACH | 0.00 | 0.00 |
| AMBASSADOR INSTITUTE PROMOTION ROG EXPENSES ROLATION ACCOVERHEAD ACCOVERHEAD SALARY AMB. INSTITUTE DISBURSEMENTS AMB. INSTITUTE DISBURSEMENTS AMB. INSTITUTE NET INCOME (LOSS) JOURNEY MISSIONS SALARY - DEPT HEAD ACCOVERHEAD BY AND ACCOUNT AND AC | | | |
| PROMOTION | , , | | |
| NGO EXPENSES 6,142.92 | AMBASSADOR INSTITUTE | | |
| INDIA | | | |
| AFLC OVERHEAD TOTAL AMB. INSTITUTE DISBURSEMENTS AMB. INSTITUTE NET INCOME (LOSS) JOURNEY MISSIONS SALARY - DEPT HEAD | | , | , |
| DOTAL AMB. INSTITUTE DISBURSEMENTS | | | |
| AMB. INSTITUTE NET INCOME (LOSS) | | | |
| SALARY - DEPT HEAD | | · | |
| SALARY - DEPT HEAD 68,278.00 66,302.96 PAYROLL TAX 0.00 5,103.14 401(K) 3,522.00 3,315.16 LIFE INSURANCE 441.00 435.84 DEPT HEAD TRAVEL - INTERNATIONAL 3,371.38 8,548.63 DEPT HEAD TRAVEL - DEPUTATION 2,505.90 1,056.72 CONTINUING EDUCATION 1,969.10 350.00 PROMOTION 1,000.98 1,264.22 COFFICE EXPENSES 152.59 189.10 POSTAGE 272.78 693.40 OFFICE SUPPLIES 907.11 841.04 OFFICE SUPPLIES 907.11 841.09 OFFICE SUPPLIES 907.11 841.09 ON-SITE EXPENSES/PT STAFF 2,229.36 2,987.22 NEW EQUIPMENT 0.00 1,453.69 BUILDING SUBSIDY 5,151.72 0.00 AFLC OVERHEAD 9,628.44 0.00 TOTAL JOURNEY MISSIONS DISBURSEMENTS 100,931.55 94,010.26 JOURNEY MISSIONS NET INCOME (LOSS) 13,247.28 0.00 AFLC OVERHEAD < | (| (5,57 515 1) | (1,01011) |
| PAYROLL TAX | JOURNEY MISSIONS | | |
| A01(k) 3,522.00 3,315.16 LIFE INSURANCE | SALARY - DEPT HEAD | 68,278.00 | 66,302.96 |
| LIFÉ ÍNSURANCE 441.00 435.84 DEPT HEAD TRAVEL - INTERNATIONAL 3,371.38 8,548.65 DEPT HEAD TRAVEL - DEPUTATION 2,505.90 1,066.72 CONTINUING EDUCATION 1,969.10 350.00 PROMOTION 1,000.98 1,264.25 OFFICE EXPENSES 152.59 189.10 POSTAGE 272.78 693.40 OFFICE SUPPLIES 907.11 841.04 TELEPHONE / INTERNET 1,501.19 1,469.14 ON-SITE EXPENSES/PT STAFF 2,229.36 2,987.22 NEW EQUIPMENT 0.00 1,453.69 BUILDING SUBSIDY 5,151.72 0.00 AFLC OVERHEAD 9,628.44 0.00 TOTAL JOURNEY MISSIONS DISBURSEMENTS 100,931.55 94,010.26 JOURNEY MISSIONS NET INCOME (LOSS) (42,207.76) (30,150.61) HOME OFFICE 2024 2023 BUILDING SUBSIDY 13,247.28 0.00 AFLC OVERHEAD 43,327.72 0.00 LEGAL 8,690.01 2,975.00 PROMOTION < | PAYROLL TAX | 0.00 | 5,103.14 |
| DEPT HEAD TRAVEL - INTERNATIONAL 3,371.38 8,548.63 DEPT HEAD TRAVEL - DEPUTATION 2,505.90 1,056.72 CONTINUING EDUCATION 1,969.10 350.00 PROMOTION 1,000.98 1,264.22 OFFICE EXPENSES 152.59 189.10 POSTAGE 272.78 693.40 OFFICE SUPPLIES 907.11 841.04 TELEPHONE / INTERNET 1,501.19 1,469.14 ON-SITE EXPENSES/PT STAFF 2,229.36 2,987.2 NEW EQUIPMENT 0.00 1,453.69 BUILDING SUBSIDY 5,151.72 0.00 AFLC OVERHEAD 9,628.44 9.00 AFLC OVERHEAD 9,628.44 9.00 JOURNEY MISSIONS NET INCOME (LOSS) (42,207.76) (30,150.61) HOME OFFICE 2024 2023 BUILDING SUBSIDY 13,247.28 0.00 AFLC OVERHEAD 43,327.72 0.00 LUTHERAN AMBASSADOR SUBSIDY 12,933.00 0.00 BOULLUTHERAN AMBASSADOR SUBSIDY 12,933.00 0.00 PROMOTION | () | | , |
| DEPT HEAD TRAVEL - DEPUTATION | | | |
| CONTINUING EDUCATION 1,969.10 350.00 PROMOTION 1,000.98 1,264.22 OFFICE EXPENSES 152.59 189.10 OFFICE SUPPLIES 907.11 841.04 TELEPHONE / INTERNET 1,501.19 1,469.14 ON-SITE EXPENSES/PT STAFF 2,229.36 2,987.22 NEW EQUIPMENT 0.00 1,453.69 BUILDING SUBSIDY 5,151.72 0.00 AFLC OVERHEAD 9,628.44 0.00 TOTAL JOURNEY MISSIONS DISBURSEMENTS 100,931.55 94,010.26 JOURNEY MISSIONS NET INCOME (LOSS) (42,207.76) (30,150.61) HOME OFFICE 2024 2023 BUILDING SUBSIDY 13,247.28 0.00 AFLC OVERHEAD 43,327.72 0.00 LUTHERAN AMBASSADOR SUBSIDY 12,933.00 0.00 BANK FEES 5,705.87 6,453.61 LEGAL 8,690.01 2,975.00 PROMOTION 2,452.73 2,823.41 VEHICLE OPER / MAINTENANCE 4,553.02 45,977.37 INSURANCE / BONDS | | | |
| PROMOTION | | | |
| OFFICE EXPENSES 152.59 189.10 POSTAGE 272.78 693.40 OFFICE SUPPLIES 907.11 841.04 TELEPHONE / INTERNET 1,501.19 1,469.14 ON-SITE EXPENSES/PT STAFF 2,229.36 2,987.22 NEW EQUIPMENT 0.00 1,453.69 BUILDING SUBSIDY 5,151.72 0.00 AFLC OVERHEAD 9,628.44 0.00 TOTAL JOURNEY MISSIONS DISBURSEMENTS 100,931.55 94,010.26 JOURNEY MISSIONS NET INCOME (LOSS) (42,207.76) (30,150.61) HOME OFFICE 2024 2023 BUILDING SUBSIDY 13,247.28 0.00 AFLC OVERHEAD 43,327.72 0.00 LUTHERAN AMBASSADOR SUBSIDY 12,933.00 0.00 BANK FEES 5,705.87 6,453.61 LEGAL 8,690.01 2,975.00 PROMOTION 2,452.73 2,823.41 VEHICLE POER / MAINTENANCE 4,553.02 45,977.37 INSURANCE / BONDS 7,724.52 6,785.84 VEHICLE REGISTRATION <t< td=""><td></td><td></td><td></td></t<> | | | |
| POSTAGE 272.78 693.40 OFFICE SUPPLIES 907.11 841.04 TELEPHONE / INTERNET 1,501.19 1,469.14 ON-SITE EXPENSES/PT STAFF 2,229.36 2,987.22 NEW EQUIPMENT 0.00 1,453.69 BUILDING SUBSIDY 5,151.72 0.00 AFLC OVERHEAD 9,628.44 0.00 TOTAL JOURNEY MISSIONS DISBURSEMENTS 100,931.55 94,010.26 JOURNEY MISSIONS NET INCOME (LOSS) (42,207.76) (30,150.61) HOME OFFICE 2024 2023 BUILDING SUBSIDY 13,247.28 0.00 AFLC OVERHEAD 43,327.72 0.00 LUTHERAN AMBASSADOR SUBSIDY 12,933.00 0.00 BANK FEES 5,705.87 6,453.61 LEGAL 8,690.01 2,975.00 PROMOTION 2,452.73 2,823.41 VEHICLE OPER / MAINTENANCE 4,553.02 45,977.37 INSURANCE / BONDS 7,724.52 6,785.84 VEHICLE REGISTRATION 346.13 362.37 EXPENSES / OFFICE | | , | , |
| TELEPHONE / INTERNET 1,501.19 1,469.14 ON-SITE EXPENSES/PT STAFF 2,229.36 2,987.22 NEW EQUIPMENT 0.00 1,453.69 BUILDING SUBSIDY 5,151.72 0.00 AFLC OVERHEAD 9,628.44 0.00 TOTAL JOURNEY MISSIONS DISBURSEMENTS 100,931.55 94,010.26 JOURNEY MISSIONS NET INCOME (LOSS) (42,207.76) (30,150.61) HOME OFFICE 2024 2023 BUILDING SUBSIDY 13,247.28 0.00 AFLC OVERHEAD 43,327.72 0.00 LUTHERAN AMBASSADOR SUBSIDY 12,933.00 0.00 BANK FEES 5,705.87 6,453.61 LEGAL 8,690.01 2,975.00 PROMOTION 2,452.73 2,823.41 VEHICLE OPER / MAINTENANCE 4,553.02 45,977.37 INSURANCE / BONDS 7,724.52 6,785.84 VEHICLE REGISTRATION 346.13 362.37 EXPENSES / OFFICE 1,410.73 892.15 POSTAGE 1,848.38 2,170.99 REPAIR / MAINTENANCE <td></td> <td></td> <td></td> | | | |
| ON-SITE EXPENSES/PT STAFF 2,229.36 2,987.22 NEW EQUIPMENT 0.00 1,453.69 BUILDING SUBSIDY 5,151.72 0.00 AFLC OVERHEAD 9,628.44 0.00 TOTAL JOURNEY MISSIONS DISBURSEMENTS 100,931.55 94,010.26 JOURNEY MISSIONS NET INCOME (LOSS) (42,207.76) (30,150.61) HOME OFFICE 2024 2023 BUILDING SUBSIDY 13,247.28 0.00 AFLC OVERHEAD 43,327.72 0.00 LUTHERAN AMBASSADOR SUBSIDY 12,933.00 0.00 BANK FEES 5,705.87 6,453.61 LEGAL 8,690.01 2,975.00 PROMOTION 2,452.73 2,823.41 VEHICLE OPER / MAINTENANCE 4,553.02 45,977.37 INSURANCE / BONDS 7,724.52 6,785.84 VEHICLE REGISTRATION 346.13 362.37 EXPENSES / OFFICE 1,848.38 2,170.99 REPAIR / MAINTENANCE 0.00 0.00 SUPPLIES / COMPUTER 245.24 168.10 TAXES / PAYROLL | OFFICE SUPPLIES | 907.11 | 841.04 |
| NEW EQUIPMENT 0.00 1,453.69 BUILDING SUBSIDY 5,151.72 0.00 AFLC OVERHEAD 9,628.44 0.00 TOTAL JOURNEY MISSIONS DISBURSEMENTS 100,931.55 94,010.26 JOURNEY MISSIONS NET INCOME (LOSS) (42,207.76) (30,150.61) HOME OFFICE 2024 2023 BUILDING SUBSIDY 13,247.28 0.00 LUTHERAN AMBASSADOR SUBSIDY 12,933.00 0.00 BANK FEES 5,705.87 6,453.61 LEGAL 8,690.01 2,975.00 PROMOTION 2,452.73 2,823.41 VEHICLE OPER / MAINTENANCE 4,553.02 45,977.37 INSURANCE / BONDS 7,724.52 6,785.84 VEHICLE REGISTRATION 346.13 362.37 EXPENSES / OFFICE 1,410.73 892.15 POSTAGE 1,848.38 2,170.99 REPAIR / MAINTENANCE 0.00 0.00 SUPPLIES / OFFICE 3,812.69 3,325.82 SUPPLIES / COMPUTER 245.24 168.10 TAXES / PAYROLL 8 | TELEPHONE / INTERNET | | 1,469.14 |
| BUILDING SUBSIDY AFLC OVERHEAD 9,628.44 0.00 TOTAL JOURNEY MISSIONS DISBURSEMENTS JOURNEY MISSIONS NET INCOME (LOSS) (42,207.76) (30,150.61) HOME OFFICE 2024 2023 BUILDING SUBSIDY 13,247.28 0.00 AFLC OVERHEAD 43,327.72 0.00 LUTHERAN AMBASSADOR SUBSIDY 12,933.00 0.00 BANK FEES 5,705.87 6,453.61 LEGAL 8,690.01 2,975.00 PROMOTION 2,452.73 2,823.41 VEHICLE OPER / MAINTENANCE 4,553.02 45,977.37 INSURANCE / BONDS 7,724.52 6,785.84 VEHICLE REGISTRATION 346.13 362.37 EXPENSES / OFFICE 1,410.73 892.15 POSTAGE 1,848.38 2,170.99 REPAIR / MAINTENANCE 3,812.69 3,325.82 SUPPLIES / COMPUTER 245.24 168.10 TAXES / PAYROLL 8,190.40 8,572.83 TELEPHONE 1,808.62 1,983.05 DIRECTOR TRAVEL - DEPUTATION 6,713.29 8,050.09 EXPENSES / OFFICE MANAGER 2,438.19 3,595.86 DIRECTOR TRAVEL - INTERNATIONAL 10,668.40 9,508.74 EXPENSES / DIRECTOR EMANAGER 1,591.86 1,833.90 EXPENSES / DIRECTOR TRAVEL - INTERNATIONAL 10,668.40 9,508.74 EXPENSES / DIRECTOR 1,591.86 1,833.90 EXPENSES / DIRECTOR 1,591.86 1,833.90 EXPENSES / DIRECTOR 10,7870.08 104,740.00 SALARY - DIRECTOR MANAGER 73,161.92 71,045.12 | | | |
| AFLC OVERHEAD TOTAL JOURNEY MISSIONS DISBURSEMENTS JOURNEY MISSIONS NET INCOME (LOSS) HOME OFFICE BUILDING SUBSIDY AFLC OVERHEAD LUTHERAN AMBASSADOR SUBSIDY BANK FEES LEGAL PROMOTION PROMOTION VEHICLE OPER / MAINTENANCE VEHICLE REGISTRATION EXPENSES / OFFICE SUPPLIES / COMPUTER TAXES / PAYROLL TAXES / PAYROLL TAXES / PAYROLL TAXES / PAYROLL TAXES / POFFICE SUPPLIES / COMMUNICATIONS COORD. EXPENSES / OFFICE MANAGER DIRECTOR TRAVEL - INTERNATIONAL EXPENSES / DIRECTOR EXPENSES / DIRE | | | , |
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| HOME OFFICE 2024 2023 | | | |
| HOME OFFICE 2024 2023 BUILDING SUBSIDY 13,247.28 0.00 AFLC OVERHEAD 43,327.72 0.00 LUTHERAN AMBASSADOR SUBSIDY 12,933.00 0.00 BANK FEES 5,705.87 6,453.61 LEGAL 8,690.01 2,975.00 PROMOTION 2,452.73 2,823.41 VEHICLE OPER / MAINTENANCE 4,553.02 45,977.37 INSURANCE / BONDS 7,724.52 6,785.84 VEHICLE REGISTRATION 346.13 362.37 EXPENSES / OFFICE 1,410.73 892.15 POSTAGE 1,848.38 2,170.99 REPAIR / MAINTENANCE 0.00 0.00 SUPPLIES / OFFICE 3,812.69 3,325.82 SUPPLIES / COMPUTER 245.24 168.10 TAXES / PAYROLL 8,190.40 8,572.83 TELEPHONE 1,808.62 1,983.05 DIRECTOR TRAVEL - DEPUTATION 6,713.29 8,050.09 EXPENSES / WM CORPORATION 2,976.37 4,567.62 EXPENSES / OFFICE MANAGER 2,438.19 | | | |
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| AFLC OVERHEAD LUTHERAN AMBASSADOR SUBSIDY LUTHERAN AMBASSADOR SUBSIDY BANK FEES 5,705.87 6,453.61 LEGAL REGAL REGAL REGAL REGOUTION ROMOTION REMINITENANCE REGISTRATION REPAIR / MAINTENANCE REPAIR / | | | 2023 |
| LUTHERAN AMBASSADOR SUBSIDY 12,933.00 0.00 BANK FEES 5,705.87 6,453.61 LEGAL 8,690.01 2,975.00 PROMOTION 2,452.73 2,823.41 VEHICLE OPER / MAINTENANCE 4,553.02 45,977.37 INSURANCE / BONDS 7,724.52 6,785.84 VEHICLE REGISTRATION 346.13 362.37 EXPENSES / OFFICE 1,410.73 892.15 POSTAGE 1,848.38 2,170.99 REPAIR / MAINTENANCE 0.00 0.00 SUPPLIES / OFFICE 3,812.69 3,325.82 SUPPLIES / COMPUTER 245.24 168.10 TAXES / PAYROLL 8,190.40 8,572.83 TELEPHONE 1,808.62 1,983.05 DIRECTOR TRAVEL - DEPUTATION 6,713.29 8,050.09 EXPENSES / WM CORPORATION 2,976.37 4,567.62 EXPENSES / OFFICE MANAGER 2,438.19 3,595.86 DIRECTOR TRAVEL - INTERNATIONAL 10,668.40 9,508.74 EXPENSES / DIRECTOR 1,591.86 1,833.90 EXPENS | | | |
| BANK FEES 5,705.87 6,453.61 LEGAL 8,690.01 2,975.00 PROMOTION 2,452.73 2,823.41 VEHICLE OPER / MAINTENANCE 4,553.02 45,977.37 INSURANCE / BONDS 7,724.52 6,785.84 VEHICLE REGISTRATION 346.13 362.37 EXPENSES / OFFICE 1,410.73 892.15 POSTAGE 1,848.38 2,170.99 REPAIR / MAINTENANCE 0.00 0.00 SUPPLIES / OFFICE 3,812.69 3,325.82 SUPPLIES / COMPUTER 245.24 168.10 TAXES / PAYROLL 8,190.40 8,572.83 TELEPHONE 1,808.62 1,983.05 DIRECTOR TRAVEL - DEPUTATION 6,713.29 8,050.09 EXPENSES / WM CORPORATION 2,976.37 4,567.62 EXPENSES / COMMUNICATIONS COORD. 45.00 687.15 EXPENSES / OFFICE MANAGER 2,438.19 3,595.86 DIRECTOR TRAVEL - INTERNATIONAL 10,668.40 9,508.74 EXPENSES / DIRECTOR 1,591.86 1,833.90 EXP | | | |
| LEGAL 8,690.01 2,975.00 PROMOTION 2,452.73 2,823.41 VEHICLE OPER / MAINTENANCE 4,553.02 45,977.37 INSURANCE / BONDS 7,724.52 6,785.84 VEHICLE REGISTRATION 346.13 362.37 EXPENSES / OFFICE 1,410.73 892.15 POSTAGE 1,848.38 2,170.99 REPAIR / MAINTENANCE 0.00 0.00 SUPPLIES / OFFICE 3,812.69 3,325.82 SUPPLIES / COMPUTER 245.24 168.10 TAXES / PAYROLL 8,190.40 8,572.83 TELEPHONE 1,808.62 1,983.05 DIRECTOR TRAVEL - DEPUTATION 6,713.29 8,050.09 EXPENSES / WM CORPORATION 2,976.37 4,567.62 EXPENSES / COMMUNICATIONS COORD. 45.00 687.15 EXPENSES / OFFICE MANAGER 2,438.19 3,595.86 DIRECTOR TRAVEL - INTERNATIONAL 10,668.40 9,508.74 EXPENSES / DIRECTOR 1,591.86 1,833.90 EXPENSES / BOARD 8,350.22 4,955.43 | | | |
| PROMOTION 2,452.73 2,823.41 VEHICLE OPER / MAINTENANCE 4,553.02 45,977.37 INSURANCE / BONDS 7,724.52 6,785.84 VEHICLE REGISTRATION 346.13 362.37 EXPENSES / OFFICE 1,410.73 892.15 POSTAGE 1,848.38 2,170.99 REPAIR / MAINTENANCE 0.00 0.00 SUPPLIES / OFFICE 3,812.69 3,325.82 SUPPLIES / COMPUTER 245.24 168.10 TAXES / PAYROLL 8,190.40 8,572.83 TELEPHONE 1,808.62 1,983.05 DIRECTOR TRAVEL - DEPUTATION 6,713.29 8,050.09 EXPENSES / WM CORPORATION 2,976.37 4,567.62 EXPENSES / COMMUNICATIONS COORD. 45.00 687.15 EXPENSES / OFFICE MANAGER 2,438.19 3,595.86 DIRECTOR TRAVEL - INTERNATIONAL 10,668.40 9,508.74 EXPENSES / DIRECTOR 1,591.86 1,833.90 EXPENSES / BOARD 8,350.22 4,955.43 SALARY - DIRECTOR 107,870.08 104,740.00 | | , | |
| VEHICLE OPER / MAINTENANCE 4,553.02 45,977.37 INSURANCE / BONDS 7,724.52 6,785.84 VEHICLE REGISTRATION 346.13 362.37 EXPENSES / OFFICE 1,410.73 892.15 POSTAGE 1,848.38 2,170.99 REPAIR / MAINTENANCE 0.00 0.00 SUPPLIES / OFFICE 3,812.69 3,325.82 SUPPLIES / COMPUTER 245.24 168.10 TAXES / PAYROLL 8,190.40 8,572.83 TELEPHONE 1,808.62 1,983.05 DIRECTOR TRAVEL - DEPUTATION 6,713.29 8,050.09 EXPENSES / WM CORPORATION 2,976.37 4,567.62 EXPENSES / COMMUNICATIONS COORD. 45.00 687.15 EXPENSES / OFFICE MANAGER 2,438.19 3,595.86 DIRECTOR TRAVEL - INTERNATIONAL 10,668.40 9,508.74 EXPENSES / DIRECTOR 1,591.86 1,833.90 EXPENSES / BOARD 8,350.22 4,955.43 SALARY - DIRECTOR 107,870.08 104,740.00 SALARY - WM OFFICE MANAGER 73,161.92 71,045. | | | |
| VEHICLE REGISTRATION 346.13 362.37 EXPENSES / OFFICE 1,410.73 892.15 POSTAGE 1,848.38 2,170.99 REPAIR / MAINTENANCE 0.00 0.00 SUPPLIES / OFFICE 3,812.69 3,325.82 SUPPLIES / COMPUTER 245.24 168.10 TAXES / PAYROLL 8,190.40 8,572.83 TELEPHONE 1,808.62 1,983.05 DIRECTOR TRAVEL - DEPUTATION 6,713.29 8,050.09 EXPENSES / WM CORPORATION 2,976.37 4,567.62 EXPENSES / COMMUNICATIONS COORD. 45.00 687.15 EXPENSES / OFFICE MANAGER 2,438.19 3,595.86 DIRECTOR TRAVEL - INTERNATIONAL 10,668.40 9,508.74 EXPENSES / DIRECTOR 1,591.86 1,833.90 EXPENSES / BOARD 8,350.22 4,955.43 SALARY - DIRECTOR 107,870.08 104,740.00 SALARY - WM OFFICE MANAGER 73,161.92 71,045.12 | | | |
| EXPENSES / OFFICE 1,410.73 892.15 POSTAGE 1,848.38 2,170.99 REPAIR / MAINTENANCE 0.00 0.00 SUPPLIES / OFFICE 3,812.69 3,325.82 SUPPLIES / COMPUTER 245.24 168.10 TAXES / PAYROLL 8,190.40 8,572.83 TELEPHONE 1,808.62 1,983.05 DIRECTOR TRAVEL - DEPUTATION 6,713.29 8,050.09 EXPENSES / WM CORPORATION 2,976.37 4,567.62 EXPENSES / COMMUNICATIONS COORD. 45.00 687.15 EXPENSES / OFFICE MANAGER 2,438.19 3,595.86 DIRECTOR TRAVEL - INTERNATIONAL 10,668.40 9,508.74 EXPENSES / DIRECTOR 1,591.86 1,833.90 EXPENSES / BOARD 8,350.22 4,955.43 SALARY - DIRECTOR 107,870.08 104,740.00 SALARY - WM OFFICE MANAGER 73,161.92 71,045.12 | INSURANCE / BONDS | 7,724.52 | 6,785.84 |
| POSTAGE 1,848.38 2,170.99 REPAIR / MAINTENANCE 0.00 0.00 SUPPLIES / OFFICE 3,812.69 3,325.82 SUPPLIES / COMPUTER 245.24 168.10 TAXES / PAYROLL 8,190.40 8,572.83 TELEPHONE 1,808.62 1,983.05 DIRECTOR TRAVEL - DEPUTATION 6,713.29 8,050.09 EXPENSES / WM CORPORATION 2,976.37 4,567.62 EXPENSES / COMMUNICATIONS COORD. 45.00 687.15 EXPENSES / OFFICE MANAGER 2,438.19 3,595.86 DIRECTOR TRAVEL - INTERNATIONAL 10,668.40 9,508.74 EXPENSES / DIRECTOR 1,591.86 1,833.90 EXPENSES / BOARD 8,350.22 4,955.43 SALARY - DIRECTOR 107,870.08 104,740.00 SALARY - WM OFFICE MANAGER 73,161.92 71,045.12 | | | |
| REPAIR / MAINTENANCE 0.00 0.00 SUPPLIES / OFFICE 3,812.69 3,325.82 SUPPLIES / COMPUTER 245.24 168.10 TAXES / PAYROLL 8,190.40 8,572.83 TELEPHONE 1,808.62 1,983.05 DIRECTOR TRAVEL - DEPUTATION 6,713.29 8,050.09 EXPENSES / WM CORPORATION 2,976.37 4,567.62 EXPENSES / COMMUNICATIONS COORD. 45.00 687.15 EXPENSES / OFFICE MANAGER 2,438.19 3,595.86 DIRECTOR TRAVEL - INTERNATIONAL 10,668.40 9,508.74 EXPENSES / DIRECTOR 1,591.86 1,833.90 EXPENSES / BOARD 8,350.22 4,955.43 SALARY - DIRECTOR 107,870.08 104,740.00 SALARY - WM OFFICE MANAGER 73,161.92 71,045.12 | | | |
| SUPPLIES / OFFICE 3,812.69 3,325.82 SUPPLIES / COMPUTER 245.24 168.10 TAXES / PAYROLL 8,190.40 8,572.83 TELEPHONE 1,808.62 1,983.05 DIRECTOR TRAVEL - DEPUTATION 6,713.29 8,050.09 EXPENSES / WM CORPORATION 2,976.37 4,567.62 EXPENSES / COMMUNICATIONS COORD. 45.00 687.15 EXPENSES / OFFICE MANAGER 2,438.19 3,595.86 DIRECTOR TRAVEL - INTERNATIONAL 10,668.40 9,508.74 EXPENSES / DIRECTOR 1,591.86 1,833.90 EXPENSES / BOARD 8,350.22 4,955.43 SALARY - DIRECTOR 107,870.08 104,740.00 SALARY - WM OFFICE MANAGER 73,161.92 71,045.12 | | , | |
| SUPPLIES / COMPUTER 245.24 168.10 TAXES / PAYROLL 8,190.40 8,572.83 TELEPHONE 1,808.62 1,983.05 DIRECTOR TRAVEL - DEPUTATION 6,713.29 8,050.09 EXPENSES / WM CORPORATION 2,976.37 4,567.62 EXPENSES / COMMUNICATIONS COORD. 45.00 687.15 EXPENSES / OFFICE MANAGER 2,438.19 3,595.86 DIRECTOR TRAVEL - INTERNATIONAL 10,668.40 9,508.74 EXPENSES / DIRECTOR 1,591.86 1,833.90 EXPENSES / BOARD 8,350.22 4,955.43 SALARY - DIRECTOR 107,870.08 104,740.00 SALARY - WM OFFICE MANAGER 73,161.92 71,045.12 | | | |
| TAXES / PAYROLL 8,190.40 8,572.83 TELEPHONE 1,808.62 1,983.05 DIRECTOR TRAVEL - DEPUTATION 6,713.29 8,050.09 EXPENSES / WM CORPORATION 2,976.37 4,567.62 EXPENSES / COMMUNICATIONS COORD. 45.00 687.15 EXPENSES / OFFICE MANAGER 2,438.19 3,595.86 DIRECTOR TRAVEL - INTERNATIONAL 10,668.40 9,508.74 EXPENSES / DIRECTOR 1,591.86 1,833.90 EXPENSES / BOARD 8,350.22 4,955.43 SALARY - DIRECTOR 107,870.08 104,740.00 SALARY - WM OFFICE MANAGER 73,161.92 71,045.12 | | | , |
| TELEPHONE 1,808.62 1,983.05 DIRECTOR TRAVEL - DEPUTATION 6,713.29 8,050.09 EXPENSES / WM CORPORATION 2,976.37 4,567.62 EXPENSES / COMMUNICATIONS COORD. 45.00 687.15 EXPENSES / OFFICE MANAGER 2,438.19 3,595.86 DIRECTOR TRAVEL - INTERNATIONAL 10,668.40 9,508.74 EXPENSES / DIRECTOR 1,591.86 1,833.90 EXPENSES / BOARD 8,350.22 4,955.43 SALARY - DIRECTOR 107,870.08 104,740.00 SALARY - WM OFFICE MANAGER 73,161.92 71,045.12 | | | |
| DIRECTOR TRAVEL - DEPUTATION 6,713.29 8,050.09 EXPENSES / WM CORPORATION 2,976.37 4,567.62 EXPENSES / COMMUNICATIONS COORD. 45.00 687.15 EXPENSES / OFFICE MANAGER 2,438.19 3,595.86 DIRECTOR TRAVEL - INTERNATIONAL 10,668.40 9,508.74 EXPENSES / DIRECTOR 1,591.86 1,833.90 EXPENSES / BOARD 8,350.22 4,955.43 SALARY - DIRECTOR 107,870.08 104,740.00 SALARY - WM OFFICE MANAGER 73,161.92 71,045.12 | | | |
| EXPENSES / COMMUNICATIONS COORD. 45.00 687.15 EXPENSES / OFFICE MANAGER 2,438.19 3,595.86 DIRECTOR TRAVEL - INTERNATIONAL 10,668.40 9,508.74 EXPENSES / DIRECTOR 1,591.86 1,833.90 EXPENSES / BOARD 8,350.22 4,955.43 SALARY - DIRECTOR 107,870.08 104,740.00 SALARY - WM OFFICE MANAGER 73,161.92 71,045.12 | DIRECTOR TRAVEL - DEPUTATION | 6,713.29 | |
| EXPENSES / OFFICE MANAGER 2,438.19 3,595.86 DIRECTOR TRAVEL - INTERNATIONAL 10,668.40 9,508.74 EXPENSES / DIRECTOR 1,591.86 1,833.90 EXPENSES / BOARD 8,350.22 4,955.43 SALARY - DIRECTOR 107,870.08 104,740.00 SALARY - WM OFFICE MANAGER 73,161.92 71,045.12 | EXPENSES / WM CORPORATION | 2,976.37 | 4,567.62 |
| DIRECTOR TRAVEL - INTERNATIONAL 10,668.40 9,508.74 EXPENSES / DIRECTOR 1,591.86 1,833.90 EXPENSES / BOARD 8,350.22 4,955.43 SALARY - DIRECTOR 107,870.08 104,740.00 SALARY - WM OFFICE MANAGER 73,161.92 71,045.12 | | | |
| EXPENSES / DIRECTOR 1,591.86 1,833.90 EXPENSES / BOARD 8,350.22 4,955.43 SALARY - DIRECTOR 107,870.08 104,740.00 SALARY - WM OFFICE MANAGER 73,161.92 71,045.12 | | | |
| EXPENSES / BOARD 8,350.22 4,955.43 SALARY - DIRECTOR 107,870.08 104,740.00 SALARY - WM OFFICE MANAGER 73,161.92 71,045.12 | | | |
| SALARY - DIRECTOR 107,870.08 104,740.00 SALARY - WM OFFICE MANAGER 73,161.92 71,045.12 | | | |
| SALARY - WM OFFICE MANAGER 73,161.92 71,045.12 | | | , |
| | | | , |
| | | | 39 084 08 |

| | 2024 | 2023 |
|----------------------------------|-------------|-------------|
| STEER | 1,423.57 | 1,291.45 |
| CONTINUING EDUCATION | 2,287.20 | 172.42 |
| 401(k) RETIREMENT & FEES | 10,993.41 | 11,114.48 |
| LIFE INSURANCE | 633.90 | 731.40 |
| LTD INSURANCE | 455.44 | 490.20 |
| NEW EQUIPMENT | 1,299.97 | 994.72 |
| EXPENSES / COMPUTER SUPPORT | 89.75 | 89.75 |
| MISSION HOME OPERATION | 8,667.07 | 6,263.83 |
| TOTAL HOME OFFICE EXPENSE | 388,210.69 | 351,706.78 |
| HOME OFFICE NET INCOME (LOSS) | 97,894.80 | 79,340.50 |
| TOTAL BUDGETED NET INCOME (LOSS) | (11,809.94) | (10,686.95) |

World Missions Non-Budgeted Income Statement Twelve Months Ending December 31, 2024

| | 2024 | 2023 |
|------------------------------------|-------------|-------------|
| NON-BUDGETED RECEIPTS | | _ |
| MISCELLANEOUS RECEIPTS | | |
| LEGACIES | \$49,533.33 | \$81,062.94 |
| INTEREST INCOME | 19,614.23 | 9,661.46 |
| IN & OUT | 6,100.00 | 5,600.00 |
| GRANTS - WM | 30,131.63 | 30,468.36 |
| INTERNATIONAL STUDENT SCHOLARSHIPS | 50.00 | 4,000.00 |
| WORLD RELIEF | 1,303.76 | 4,367.22 |
| WORLD RELIEF - WM | 2,530.38 | 2,436.72 |
| WYCLIFFE | 16,110.40 | 14,770.66 |
| LUTHERAN BIBLE TRANSLATORS | 100.00 | 0.00 |
| THEY NEED THE BIBLE | 16,525.56 | 14,473.36 |
| TOTAL MISCELLANEOUS RECEIPTS | 141,999.29 | 166,840.72 |
| AMBASSADOR INSTITUTE - RECEIPTS | | |
| TOTAL AMB. INSTITUTE RECEIPTS | 0.00 | 0.00 |
| JOURNEY MISSIONS RECEIPTS | | |
| ISRAEL | 25.00 | 18,006.51 |
| MEXICO | 30,150.00 | 30,068.50 |
| BRAZIL | 13,832.65 | 56,196.93 |
| MISSIONARY ASSISTANTS | 19,740.93 | 26,981.91 |
| SCHOLARSHIPS/LUGGAGE | 7,771.53 | 9,938.13 |
| GRANTS | 1,000.00 | 1,000.00 |
| TOTAL JOURNEY MISSIONS RECEIPTS | 72,520.11 | 142,191.98 |
| BRAZIL PROJECTS RECEIPTS | | |
| SPECIAL PROJECTS | 54,843.78 | 64,048.87 |
| STUDENT WORK FUND | 300.00 | 250.00 |
| STUDENT SCHOLARSHIP | 3,948.46 | 1,100.00 |
| FAZENDA RURAL RETREAT | 5,025.00 | 0.00 |
| ARCA | 9,772.00 | 5,198.72 |
| TOTAL BRAZIL PROJECTS RECEIPTS | 73,889.24 | 70,597.59 |
| MEXICO PROJECTS RECEIPTS | | |
| SPECIAL PROJECTS | 5,199.54 | 5,600.00 |
| CAPITAL INVESTMENTS | 1,000.00 | 0.00 |
| TOTAL MEXICO PROJECTS RECEIPTS | 6,199.54 | 5,600.00 |

| SPECIAL PROJECTS 33,386,00 27,750,00 10,00 13,623,32 RELIEF / POOD 0.00 3,421,75 10,000 0.00 3,421,75 10,000 0.00 | INDIA PROJECTS RECEIPTS | 2024 | 2023 |
|--|---|---------------------------------------|------------|
| RELIEF FOOD 0.00 | SPECIAL PROJECTS | 38,368.00 | 27,750.00 |
| RELIEF FOOD 0.00 3,421.75 BIBLES/LITERATURE 1,600.00 0.00 TOTAL INDIA PROJECTS RECEIPTS 52,798.00 44,824.07 PORTUGAL PROJECTS RECEIPTS 0.00 0.00 AFRICA PROJECTS RECEIPTS 2,098.10 21,500.00 TOTAL AFRICA PROJECTS 2,098.10 21,500.00 TOTAL AFRICA PROJECTS 2,098.10 21,500.00 SWITZERLAND PROJECTS RECEIPTS 4,063.75 0.00 TOTAL SWITZERLAND PROJECTS RECEIPTS 4,063.75 0.00 PARAGUAY PROJECTS RECEIPTS 4,063.75 0.00 PARAGUAY PROJECTS RECEIPTS 41,477.84 14,037.00 TOTAL NON-BUDGETED RECEIPTS 41,477.84 14,037.00 TOTAL NON-BUDGETED RECEIPTS 395,045.87 465,591.36 NON-BUDGETED DISBURSEMENTS 49,445.00 54,368.55 MISCELLANEOUS DISBURSEMENTS 49,445.00 5,600.00 GRANTS PAID 42,221.14 33,391.82 WORLD RELIEF 1,371.26 4,299.72 WM-WORLD RELIEF 1,371.26 4,299.72 WM-WORLD RELIEF 1,371.26 4,299.72 WM-WORLD RELIEF 16,110.40 14,770.66 THEY NEED THE BIBLE 16,525.56 14,473.86 CAPITAL INVESTMENT EXPENSES 83,383.57 0.00 TOTAL AMBASSADOR INSTITUTE DISBURSEMENTS 218,338.73 129,909.11 AMBASSADOR INSTITUTE DISBURSEMENTS 20,000 950.00 TOTAL AMBASSADOR INSTITUTE DISBURSEMENTS 2,490.00 30,595.84 MISSIONARY ASSISTANTS 2,5419.15 2,3403.88 SCHOLARSHIPS/LUGGAGE 1,536.00 400.41 GRANTS 1,000.00 5,661.75 TOTAL JOURNEY MISSIONS DISBURSEMENTS 79,708.86 131,247.94 BRAZIL PROJECTS 54,843.78 64,048.87 STUDENT WORK FUND 3,948.66 1,100.00 FAZENDA RURAL RETREAT 5,025.00 0.00 ARCA 4,762.00 5,965.70 ARCA 4,774.00 5,198.72 STUDENT WORK FUND 3,947.20 5,198.72 STUDENT WORK FUND | INDIA CHILDREN | 12,830.00 | 13,652.32 |
| BIBLESILTERATURE | RELIEF / FOOD | 0.00 | |
| PORTUGAL PROJECTS RECEIPTS 0.00 0.00 | BIBLES/LITERATURE | 1,600.00 | |
| AFRICA PROJECTS RECEIPTS SPECIAL PROJECTS RECEIPTS SPECIAL PROJECTS 2,098.10 21,500.00 | _ | 52,798.00 | 44,824.07 |
| AFRICA PROJECTS SPECIAL PROJECTS SPECIAL PROJECTS TOTAL AFRICA PROJECTS SWITZERLAND PROJECTS RECEIPTS RECEIPTS RECEIPTS RECEIPTS TOTAL SWITZERLAND PROJECTS RECEIPTS RECEIPTS A,063.75 0.00 PARAGUAY PROJECTS RECEIPTS SPECIAL PROJECTS SPECIAL PROJECTS TOTAL PARAGUAY PROJECTS RECEIPTS TOTAL PARAGUAY PROJECTS RECEIPTS TOTAL PARAGUAY PROJECTS RECEIPTS TOTAL NON-BUDGETED RECEIPTS MISCELLANEOUS DISBURSEMENTS LEGACIES MISCELLANEOUS DISBURSEMENTS LEGACIES MISCELLANEOUS PROJECTS TOTAL MISCELLANEOUS PROJECTS TOTAL MISCELLANEOUS DISBURSEMENTS SPECIAL PROJECTS TOTAL AMBASSADOR INSTITUTE DISBURSEMENTS SPECIAL PROJECTS TOTAL AMBASSADOR INSTITUTE DISBURSEMENTS SPECIAL PROJECTS MISSIONARY ASSISTANTS SCHOLARSHIPS/LUGGAGE MISSIONARY ASSISTANTS SCHOLARSHIPS/LUGGAGE GRANTS TOTAL JOURNEY MISSIONS DISBURSEMENTS SPECIAL PROJECTS DISBURSEMENTS SPECIAL PROJ | PORTUGAL PROJECTS RECEIPTS | | |
| SPECIAL PROJECTS | TOTAL PORTUGAL PROJECTS RECEIPTS | 0.00 | 0.00 |
| NON-BUDGETED 1,371.26 1,299.70 1,477.66 | AFRICA PROJECTS RECEIPTS | | |
| NON-BUDGETE Commonstrate Commo | SPECIAL PROJECTS | 2,098.10 | 21,500.00 |
| RECEIPTS | TOTAL AFRICA PROJECTS | | 21,500.00 |
| RECEIPTS | SWITZERLAND PROJECTS RECEIPTS | | |
| PARAGUAY PROJECTS RECEIPTS 4,063.75 0.00 | | 4 063 75 | 0.00 |
| SPECIAL PROJECTS | _ | | |
| SPECIAL PROJECTS | PARAGUAY PROJECTS RECEIPTS | | |
| TOTAL PARAGUAY PROJECTS RECEIPTS 41,477.84 14,037.00 TOTAL NON-BUDGETED RECEIPTS 395,045.87 465,591.36 NON-BUDGETED DISBURSEMENTS | | 11 177 81 | 14 037 00 |
| NON-BUDGETED DISBURSEMENTS | | | |
| NON-BUDGETED DISBURSEMENTS | _ | · · · · · · · · · · · · · · · · · · · | |
| MISCELLANEOUS DISBURSEMENTS LEGACIES 49,445.00 54,368.55 MISCELLANEOUS 781.80 605.00 IN & OUT 6,100.00 5,600.00 GRANTS PAID 42,221.14 33,391.82 WORLD RELIEF 1,371.26 4,299.72 WM - WORLD RELIEF 2,400.00 2,400.00 WYCLIFFE 16,110.40 14,770.66 THEY NEED THE BIBLE 16,525.56 14,473.36 CAPITAL INVESTMENT EXPENSES 83,383.57 0.00 TOTAL MISCELLANEOUS DISBURSEMENTS 218,338.73 129,909.11 AMBASSADOR INSTITUTE DISBURSEMENTS D.00 950.00 TOTAL AMBASSADOR INSTITUTE DISBURSEMENTS D.00 950.00 950.00 TOTAL AMBASSADOR INSTITUTE DISBURSEMENTS D.00 950.00 D.00 D | TOTAL NON-BODGLTED NEGLIT TO | 000,040.07 | 700,001.00 |
| LEGACIES | | | |
| MISCELLANEOUS 781.80 | | | |
| IN & OUT | | , | |
| GRANTS PAID 42,221.14 33,391.82 WORLD RELIEF 1,371.26 4,299.72 WM - WORLD RELIEF 2,400.00 2,400.00 WYCLIFFE 16,110.40 14,770.66 THEY NEED THE BIBLE 16,525.66 14,473.36 CAPITAL INVESTMENT EXPENSES 83,383.57 0.00 TOTAL MISCELLANEOUS DISBURSEMENTS 218,338.73 129,909.11 | | | |
| WORLD RELIEF WM - WORLD RELIEF | | | |
| WM - WORLD RELIEF 2,400.00 2,400.00 WYCLIFFE 16,110.40 14,770.66 THEY NEED THE BIBLE 16,525.56 14,473.36 CAPITAL INVESTMENT EXPENSES 83,383.57 0.00 TOTAL MISCELLANEOUS DISBURSEMENTS 218,338.73 129,909.11 AMBASSADOR INSTITUTE DISBURSEMENTS SPECIAL PROJECTS 0.00 950.00 TOTAL AMBASSADOR INSTITUTE DISBURSEMENTS ISRAEL 0.00 17,006.51 BRAZIL 20,836.65 54,119.55 MEXICO 30,917.06 30,595.84 MISSIONARY ASSISTANTS 25,419.15 23,403.88 SCHOLARSHIPS/LUGGAGE 1,536.00 460.41 GRANTS 1,000.00 5,661.75 TOTAL JOURNEY MISSIONS DISBURSEMENTS 79,708.86 131,247.94 BRAZIL PROJECTS DISBURSEMENTS SPECIAL PROJECTS 54,843.78 64,048.87 STUDENT WORK FUND 300.00 250.00 STUDENT SCHOLARSHIP 3,948.46 1,100.00 FAZENDA RURAL RETREAT 5,025.00 0.00 ARCA 9,772.00 5,198.72 | | , | , |
| WYCLIFFE 16,110.40 14,770.66 THEY NEED THE BIBLE 16,525.56 14,473.36 CAPITAL INVESTMENT EXPENSES 83,383.57 0.00 TOTAL MISCELLANEOUS DISBURSEMENTS 218,338.73 129,909.11 AMBASSADOR INSTITUTE DISBURSEMENTS SPECIAL PROJECTS 0.00 950.00 TOTAL AMBASSADOR INSTITUTE DISBURSEMENTS ISRAEL 0.00 17,006.51 BRAZIL 20,836.65 54,119.55 MEXICO 30,917.06 30,595.84 MISSIONARY ASSISTANTS 25,419.15 23,403.88 SCHOLARSHIPS/LUGGAGE 1,536.00 460.41 GRANTS 1,000.00 5,661.75 TOTAL JOURNEY MISSIONS DISBURSEMENTS 79,708.86 131,247.94 BRAZIL PROJECTS DISBURSEMENTS SPECIAL PROJECTS 54,843.78 64,048.87 STUDENT WORK FUND 300.00 250.00 STUDENT SCHOLARSHIP 3,948.46 1,100.00 FAZENDA RURAL RETREAT 5,025.00 0.00 ARCA 9,772.00 5,198.72 | | | |
| THEY NEED THE BIBLE CAPITAL INVESTMENT EXPENSES CAPITAL INVESTMENT EXPENSES TOTAL MISCELLANEOUS DISBURSEMENTS SPECIAL PROJECTS SPECIAL PROJECTS TOTAL AMBASSADOR INSTITUTE DISBURSEMENTS ISRAEL SRAEL SRAZIL SRAZIL SRAZIL SRAZIL SISSIONS DISBURSEMENTS MEXICO MISSIONARY ASSISTANTS SCHOLARSHIPS/LUGGAGE TOTAL JOURNEY MISSIONS DISBURSEMENTS SCHOLARSHIPS/LUGGAGE SCHOLARSHIPS/LUGGAGE SCHOLARSHIPS/LUGGAGE TOTAL JOURNEY MISSIONS DISBURSEMENTS BRAZIL PROJECTS DISBURSEMENTS SPECIAL PROJECTS SPECIAL PROJECTS STUDENT WORK FUND STUDENT SCHOLARSHIP STUDENT WORK FUND STUDENT SCHOLARSHIP STUDE | | 2,400.00 | 2,400.00 |
| CAPITAL INVESTMENT EXPENSES 83,383.57 0.00 TOTAL MISCELLANEOUS DISBURSEMENTS 218,338.73 129,909.11 AMBASSADOR INSTITUTE DISBURSEMENTS SPECIAL PROJECTS 0.00 950.00 TOTAL AMBASSADOR INSTITUTE DISBURSEMENTS ISRAEL 0.00 17,006.51 BRAZIL 20,836.65 54,119.55 MEXICO 30,917.06 30,595.84 MISSIONARY ASSISTANTS 25,419.15 23,403.88 SCHOLARSHIPS/LUGGAGE 1,536.00 460.41 GRANTS 1,000.00 5,661.75 TOTAL JOURNEY MISSIONS DISBURSEMENTS 79,708.86 131,247.94 BRAZIL PROJECTS DISBURSEMENTS 54,843.78 64,048.87 STUDENT WORK FUND 300.00 250.00 STUDENT SCHOLARSHIP 3,948.46 1,100.00 FAZENDA RURAL RETREAT 5,025.00 0.00 ARCA 9,772.00 5,198.72 | WYCLIFFE | 16,110.40 | 14,770.66 |
| TOTAL MISCELLANEOUS DISBURSEMENTS 218,338.73 129,909.11 | | , | , |
| AMBASSADOR INSTITUTE DISBURSEMENTS 0.00 950.00 TOTAL AMBASSADOR INSTITUTE DISBURSMENTS 0.00 950.00 JOURNEY MISSIONS DISBURSEMENTS 0.00 17,006.51 BRAZIL 20,836.65 54,119.55 MEXICO 30,917.06 30,595.84 MISSIONARY ASSISTANTS 25,419.15 23,403.88 SCHOLARSHIPS/LUGGAGE 1,536.00 460.41 GRANTS 1,000.00 5,661.75 TOTAL JOURNEY MISSIONS DISBURSEMENTS 79,708.86 131,247.94 BRAZIL PROJECTS DISBURSEMENTS 54,843.78 64,048.87 STUDENT WORK FUND 300.00 250.00 STUDENT SCHOLARSHIP 3,948.46 1,100.00 FAZENDA RURAL RETREAT 5,025.00 0.00 ARCA 9,772.00 5,198.72 | _ | | |
| SPECIAL PROJECTS 0.00 950.00 | TOTAL MISCELLANEOUS DISBURSEMENTS | 218,338.73 | 129,909.11 |
| TOTAL AMBASSADOR INSTITUTE DISBURSMENTS University | AMBASSADOR INSTITUTE DISBURSEMENTS | | |
| JOURNEY MISSIONS DISBURSEMENTS ISRAEL | SPECIAL PROJECTS | 0.00 | 950.00 |
| ISRAEL 0.00 17,006.51 | TOTAL AMBASSADOR INSTITUTE DISBURSMENTS | 0.00 | 950.00 |
| BRAZIL 20,836.65 54,119.55 MEXICO 30,917.06 30,595.84 MISSIONARY ASSISTANTS 25,419.15 23,403.88 SCHOLARSHIPS/LUGGAGE 1,536.00 460.41 GRANTS 1,000.00 5,661.75 TOTAL JOURNEY MISSIONS DISBURSEMENTS 79,708.86 131,247.94 BRAZIL PROJECTS DISBURSEMENTS 54,843.78 64,048.87 STUDENT WORK FUND 300.00 250.00 STUDENT WORK FUND 3,948.46 1,100.00 FAZENDA RURAL RETREAT 5,025.00 0.00 ARCA 9,772.00 5,198.72 | JOURNEY MISSIONS DISBURSEMENTS | | |
| MEXICO 30,917.06 30,595.84 MISSIONARY ASSISTANTS 25,419.15 23,403.88 SCHOLARSHIPS/LUGGAGE 1,536.00 460.41 GRANTS 1,000.00 5,661.75 TOTAL JOURNEY MISSIONS DISBURSEMENTS 79,708.86 131,247.94 BRAZIL PROJECTS DISBURSEMENTS SPECIAL PROJECTS 54,843.78 64,048.87 STUDENT WORK FUND 300.00 250.00 STUDENT SCHOLARSHIP 3,948.46 1,100.00 FAZENDA RURAL RETREAT 5,025.00 0.00 ARCA 9,772.00 5,198.72 | ISRAEL | 0.00 | 17,006.51 |
| MISSIONARY ASSISTANTS 25,419.15 23,403.88 SCHOLARSHIPS/LUGGAGE 1,536.00 460.41 GRANTS 1,000.00 5,661.75 TOTAL JOURNEY MISSIONS DISBURSEMENTS 79,708.86 131,247.94 BRAZIL PROJECTS DISBURSEMENTS SPECIAL PROJECTS 54,843.78 64,048.87 STUDENT WORK FUND 300.00 250.00 STUDENT SCHOLARSHIP 3,948.46 1,100.00 FAZENDA RURAL RETREAT 5,025.00 0.00 ARCA 9,772.00 5,198.72 | BRAZIL | 20,836.65 | 54,119.55 |
| SCHOLARSHIPS/LUGGAGE 1,536.00 460.41 GRANTS 1,000.00 5,661.75 TOTAL JOURNEY MISSIONS DISBURSEMENTS 79,708.86 131,247.94 BRAZIL PROJECTS DISBURSEMENTS SPECIAL PROJECTS 54,843.78 64,048.87 STUDENT WORK FUND 300.00 250.00 STUDENT SCHOLARSHIP 3,948.46 1,100.00 FAZENDA RURAL RETREAT 5,025.00 0.00 ARCA 9,772.00 5,198.72 | MEXICO | 30,917.06 | 30,595.84 |
| GRANTS 1,000.00 5,661.75 TOTAL JOURNEY MISSIONS DISBURSEMENTS 79,708.86 131,247.94 BRAZIL PROJECTS DISBURSEMENTS SPECIAL PROJECTS 54,843.78 64,048.87 STUDENT WORK FUND 300.00 250.00 STUDENT SCHOLARSHIP 3,948.46 1,100.00 FAZENDA RURAL RETREAT 5,025.00 0.00 ARCA 9,772.00 5,198.72 | MISSIONARY ASSISTANTS | 25,419.15 | 23,403.88 |
| GRANTS 1,000.00 5,661.75 TOTAL JOURNEY MISSIONS DISBURSEMENTS 79,708.86 131,247.94 BRAZIL PROJECTS DISBURSEMENTS SPECIAL PROJECTS 54,843.78 64,048.87 STUDENT WORK FUND 300.00 250.00 STUDENT SCHOLARSHIP 3,948.46 1,100.00 FAZENDA RURAL RETREAT 5,025.00 0.00 ARCA 9,772.00 5,198.72 | SCHOLARSHIPS/LUGGAGE | 1,536.00 | 460.41 |
| BRAZIL PROJECTS DISBURSEMENTS SPECIAL PROJECTS 54,843.78 64,048.87 STUDENT WORK FUND 300.00 250.00 STUDENT SCHOLARSHIP 3,948.46 1,100.00 FAZENDA RURAL RETREAT 5,025.00 0.00 ARCA 9,772.00 5,198.72 | GRANTS | | 5,661.75 |
| SPECIAL PROJECTS 54,843.78 64,048.87 STUDENT WORK FUND 300.00 250.00 STUDENT SCHOLARSHIP 3,948.46 1,100.00 FAZENDA RURAL RETREAT 5,025.00 0.00 ARCA 9,772.00 5,198.72 | TOTAL JOURNEY MISSIONS DISBURSEMENTS | 79,708.86 | 131,247.94 |
| STUDENT WORK FUND 300.00 250.00 STUDENT SCHOLARSHIP 3,948.46 1,100.00 FAZENDA RURAL RETREAT 5,025.00 0.00 ARCA 9,772.00 5,198.72 | BRAZIL PROJECTS DISBURSEMENTS | | |
| STUDENT WORK FUND 300.00 250.00 STUDENT SCHOLARSHIP 3,948.46 1,100.00 FAZENDA RURAL RETREAT 5,025.00 0.00 ARCA 9,772.00 5,198.72 | SPECIAL PROJECTS | 54,843.78 | 64,048.87 |
| STUDENT SCHOLARSHIP 3,948.46 1,100.00 FAZENDA RURAL RETREAT 5,025.00 0.00 ARCA 9,772.00 5,198.72 | | | |
| FAZENDA RURAL RETREAT 5,025.00 0.00 ARCA 9,772.00 5,198.72 | | | |
| ARCA 9,772.00 5,198.72 | | | |
| | | | |
| | - | | |

| MEXICO PROJECTS DISBURSEMENTS | 2024 | 2023 |
|---------------------------------------|-------------|------------|
| SPECIAL PROJECTS | 5,199.54 | 5,600.00 |
| CAPITAL INVESTMENTS | 1,000.00 | 0.00 |
| TOTAL MEXICO PROJECTS DISBURSEMENTS | 6,199.54 | 5,600.00 |
| | | |
| INDIA PROJECTS DISBURSEMENTS | | |
| SPECIAL PROJECTS | 38,850.00 | 27,500.00 |
| INDIA CHILDREN | 11,700.00 | 11,414.78 |
| RELIEF / FOOD | 3,220.00 | 3,220.00 |
| BIBLES/LITERATURE | 1,410.00 | 1,200.00 |
| TOTAL INDIA PROJECTS DISBURSEMENTS | 55,180.00 | 43,334.78 |
| | | |
| AFRICA PROJECTS DISBURSEMENTS | | |
| SPECIAL PROJECTS | 2,098.10 | 8,050.00 |
| TOTAL AFRICA PROJECTS DISBURSEMENTS | 2,098.10 | 8,050.00 |
| | | |
| PARAGUAY PROJECTS DISBURSEMENTS | | |
| SPECIAL PROJECTS | 42,304.94 | 14,437.00 |
| TOTAL PARAGUAY PROJECTS DISBURSEMENTS | 42,304.94 | 14,437.00 |
| | | |
| TOTAL NON-BUDGETED DISBURSEMENTS | 477,719.41 | 404,126.42 |
| TOTAL NON-BUDGETED NET INCOME (LOSS) | (82,673.54) | 61,464.94 |

World Missions Personal Support Income Statement Twelve Months Ending December 31, 2024

| | | 2024 | 2023 |
|-------------|-------------------------|--------------|--------------|
| PAUL ABEL | | | |
| | TOTAL SUPPORT | \$113,828.34 | \$109,546.09 |
| | TOTAL EXPENSES | 106,108.63 | 89,918.15 |
| | P. ABEL NET SUPPORT | 7,719.71 | 19,627.94 |
| MATTHEW AB | EL | | |
| | TOTAL SUPPORT | 116,545.68 | 120,511.44 |
| | TOTAL EXPENSES | 87,262.10 | 102,508.49 |
| | M. ABEL NET SUPPORT | 29,283.58 | 18,002.95 |
| CONNELY DY | RUD | | |
| | TOTAL SUPPORT | 0.00 | 0.00 |
| | TOTAL EXPENSES | 2,872.67 | 0.00 |
| | C.DYRUD NET SUPPORT | (2,872.67) | 0.00 |
| JOHN LEE | | | |
| | TOTAL SUPPORT | 125,608.99 | 75,646.75 |
| | TOTAL EXPENSES | 107,691.81 | 88,882.99 |
| | J.LEE NET SUPPORT | 17,917.18 | (13,236.24) |
| BRENT RAAN | | | |
| | TOTAL SUPPORT | 95,304.01 | 84,193.86 |
| | TOTAL EXPENSES | 118,839.12 | 101,857.48 |
| | B.RAAN NET SUPPORT | (23,535.11) | (17,663.62) |
| TODD SCHIEF | KOLK | | |
| | TOTAL SUPPORT | 96,283.75 | 89,825.48 |
| | TOTAL EXPENSES | 95,684.85 | 91,078.53 |
| | T.SHIERKOLK NET SUPPORT | 598.90 | (1,253.05) |

| JONATHAN ABEL | 2024 | 2023 |
|--------------------------------------|-------------|-------------|
| TOTAL SUPPORT | 80,280.96 | 108,275.91 |
| TOTAL EXPENSES | 90,754.97 | 99,083.13 |
| J.ABEL NET SUPPORT | (10,474.01) | 9,192.78 |
| NATE JORE | | |
| TOTAL SUPPORT | 59,247.23 | 98,761.48 |
| TOTAL EXPENSES | 75,520.03 | 125,857.31 |
| N.JORE NET SUPPORT | (16,272.80) | (27,095.83) |
| JONNI SLIVER | | |
| TOTAL SUPPORT | 57,202.57 | 51,997.60 |
| TOTAL EXPENSES | 56,607.37 | 49,873.71 |
| J.SLIVER NET SUPPORT | 595.20 | 2,123.89 |
| MICHAEL ROKENBRODT | | |
| TOTAL SUPPORT | 25,756.86 | 26,138.18 |
| TOTAL EXPENSES | 30,436.34 | 30,083.66 |
| M.ROKENBRODT NET SUPPORT | (4,679.48) | (3,945.48) |
| PERSONAL SUPPORT SUBSIDY | 0.00 | 7,500.00 |
| TOTAL PERSONAL SUPPORT RECEIPTS | 770,058.39 | 764,896.79 |
| TOTAL PERSONAL SUPPORT DISBURSEMENTS | 771,777.89 | 779,143.45 |
| PERSONAL SUPPORT NET INCOME (LOSS) | (1,719.50) | (6,746.66) |

FREE LUTHERAN BIBLE COLLEGE AND SEMINARY FINANCIALS

Free Lutheran Bible College Seminary Balance Sheet For the Twelve Months Ending July 31, 2024

| | 2023 | 2024 |
|----------------------------------|-----------------|-----------------|
| ASSETS | | |
| Cash & Equivalents | \$116,513.41 | \$147,131.52 |
| Accounts Receivable | 489,970.49 | 462,997.70 |
| Total Current Assets | 606,483.90 | 610,129.22 |
| Investments | 3,186,642.46 | 3,540,703.28 |
| Total Long-Term Assets | 3,186,642.46 | 3,540,703.28 |
| FIXED ASSETS | 13,183,703.41 | 12,945,123.58 |
| Net Fixed Assets | 13,183,703.41 | 12,945,123.58 |
| Total Assets | \$16,976,829.77 | \$17,095,956.08 |
| LIABILITIES AND EQUITY | | |
| Accrued Expenses | \$36,730.63 | (\$3,746.58) |
| Due To/Accruals/Pre-paid Tuition | (19,341.99) | 405,405.04 |
| Notes Payable | 6,839,573.24 | 5,792,781.53 |
| Total Current Liabilities | 6,856,961.88 | 6,194,439.99 |
| Total Liabilities | 6,856,961.88 | 6,194,439.99 |
| Equity | 9,554,781.49 | 9,641,097.65 |
| Current Year Net Income | 565,086.40 | 1,260,418.44 |
| Total Equity | 10,119,867.89 | 10,901,516.09 |
| Total Liabilities and Equity | \$16,976,829.77 | \$17,095,956.08 |

Free Lutheran Bible College Seminary All Funds For the Twelve Months Ending July 31, 2024

| | 2023 | 2024 |
|---|--|---|
| INCOME | | |
| Revenue | | |
| Program Fees | \$1,957,577.36 | \$2,988,918.33 |
| Maintenance & Facility Revenue | 70,262.03 | 92,682.53 |
| AFLC Annual Conference | 0.00 | 29,532.44 |
| Total Revenue | 2,027,839.39 | 3,111,133.30 |
| Contributions | | |
| General Gifts | 1,016,115.31 | 1,112,259.12 |
| SLC Debt Reduction Gift | 0.00 | 1,000,000.00 |
| Ministry Team Related | 150,554.92 | 182,723.42 |
| Other | 0.00 | 26,901.82 |
| Total Contributions | 1,166,670.23 | 2,321,884.36 |
| | | |
| Non-Budgeted Income | 4 007 470 70 | 0.00 |
| Legacy Gifts | 1,387,476.73 | 0.00 |
| Special Appeal Gifts Other | 102,100.93 | 60,456.78 |
| | 53,449.74 | 51,718.05 |
| Total Non-Budgeted Income | 1,543,027.40 | 112,174.83 |
| Other Income | | |
| Other | 501,551.03 | 89,291.98 |
| Scholarship Contributions | (662,473.73) | (314,394.29) |
| Interest & Change In Investments | 462,966.33 | 489,932.61 |
| Restricted Funds Released | 0.00 | 293,012.50 |
| | | |
| Total Other Income | 302,043.63 | 557,842.80 |
| Total Other Income TOTAL INCOME | 302,043.63 5,039,580.65 | 557,842.80 6,103,035.29 |
| TOTAL INCOME | | |
| TOTAL INCOME EXPENSES | | |
| TOTAL INCOME EXPENSES Salaries & Wages | 5,039,580.65 | 6,103,035.29 |
| TOTAL INCOME EXPENSES Salaries & Wages Teachers | 5,039,580.65 479,573.92 | 6,103,035.29 572,006.83 |
| TOTAL INCOME EXPENSES Salaries & Wages Teachers Maintenance | 5,039,580.65 479,573.92 231,928.69 | 6,103,035.29 572,006.83 292,859.62 |
| TOTAL INCOME EXPENSES Salaries & Wages Teachers Maintenance Food Service | 5,039,580.65 479,573.92 231,928.69 176,355.78 | 572,006.83 292,859.62 211,814.26 |
| TOTAL INCOME EXPENSES Salaries & Wages Teachers Maintenance | 5,039,580.65 479,573.92 231,928.69 176,355.78 51,889.64 | 572,006.83 292,859.62 211,814.26 55,077.72 |
| TOTAL INCOME EXPENSES Salaries & Wages Teachers Maintenance Food Service Library | 5,039,580.65 479,573.92 231,928.69 176,355.78 51,889.64 997,286.35 | 572,006.83 292,859.62 211,814.26 55,077.72 1,261,280.73 |
| TOTAL INCOME EXPENSES Salaries & Wages Teachers Maintenance Food Service Library Office | 5,039,580.65 479,573.92 231,928.69 176,355.78 51,889.64 | 572,006.83 292,859.62 211,814.26 55,077.72 |
| TOTAL INCOME EXPENSES Salaries & Wages Teachers Maintenance Food Service Library Office Athletics | 5,039,580.65 479,573.92 231,928.69 176,355.78 51,889.64 997,286.35 6,250.00 | 572,006.83 292,859.62 211,814.26 55,077.72 1,261,280.73 6,499.98 |
| TOTAL INCOME EXPENSES Salaries & Wages Teachers Maintenance Food Service Library Office Athletics Honorariums | 5,039,580.65 479,573.92 231,928.69 176,355.78 51,889.64 997,286.35 6,250.00 4,555.00 | 572,006.83 292,859.62 211,814.26 55,077.72 1,261,280.73 6,499.98 5,776.03 |
| TOTAL INCOME EXPENSES Salaries & Wages Teachers Maintenance Food Service Library Office Athletics Honorariums Residence Staff | 5,039,580.65 479,573.92 231,928.69 176,355.78 51,889.64 997,286.35 6,250.00 4,555.00 77,984.30 | 572,006.83 292,859.62 211,814.26 55,077.72 1,261,280.73 6,499.98 5,776.03 97,235.25 |
| TOTAL INCOME EXPENSES Salaries & Wages Teachers Maintenance Food Service Library Office Athletics Honorariums Residence Staff Total Salaries & Wages | 5,039,580.65 479,573.92 231,928.69 176,355.78 51,889.64 997,286.35 6,250.00 4,555.00 77,984.30 | 572,006.83 292,859.62 211,814.26 55,077.72 1,261,280.73 6,499.98 5,776.03 97,235.25 |
| TOTAL INCOME EXPENSES Salaries & Wages Teachers Maintenance Food Service Library Office Athletics Honorariums Residence Staff Total Salaries & Wages Benefits | 5,039,580.65 479,573.92 231,928.69 176,355.78 51,889.64 997,286.35 6,250.00 4,555.00 77,984.30 2,025,823.68 | 572,006.83 292,859.62 211,814.26 55,077.72 1,261,280.73 6,499.98 5,776.03 97,235.25 2,502,550.42 |
| TOTAL INCOME EXPENSES Salaries & Wages Teachers Maintenance Food Service Library Office Athletics Honorariums Residence Staff Total Salaries & Wages Benefits Insurance Premiums | 5,039,580.65 479,573.92 231,928.69 176,355.78 51,889.64 997,286.35 6,250.00 4,555.00 77,984.30 2,025,823.68 | 572,006.83 292,859.62 211,814.26 55,077.72 1,261,280.73 6,499.98 5,776.03 97,235.25 2,502,550.42 |
| EXPENSES Salaries & Wages Teachers Maintenance Food Service Library Office Athletics Honorariums Residence Staff Total Salaries & Wages Benefits Insurance Premiums Other Premiums/Fees | 5,039,580.65 479,573.92 231,928.69 176,355.78 51,889.64 997,286.35 6,250.00 4,555.00 77,984.30 2,025,823.68 | 572,006.83 292,859.62 211,814.26 55,077.72 1,261,280.73 6,499.98 5,776.03 97,235.25 2,502,550.42 |
| TOTAL INCOME EXPENSES Salaries & Wages Teachers Maintenance Food Service Library Office Athletics Honorariums Residence Staff Total Salaries & Wages Benefits Insurance Premiums Other Premiums/Fees Employee Education | 5,039,580.65 479,573.92 231,928.69 176,355.78 51,889.64 997,286.35 6,250.00 4,555.00 77,984.30 2,025,823.68 | 572,006.83 292,859.62 211,814.26 55,077.72 1,261,280.73 6,499.98 5,776.03 97,235.25 2,502,550.42 103,204.47 19,935.51 16,128.12 |
| TOTAL INCOME EXPENSES Salaries & Wages Teachers Maintenance Food Service Library Office Athletics Honorariums Residence Staff Total Salaries & Wages Benefits Insurance Premiums Other Premiums/Fees | 5,039,580.65 479,573.92 231,928.69 176,355.78 51,889.64 997,286.35 6,250.00 4,555.00 77,984.30 2,025,823.68 | 572,006.83 292,859.62 211,814.26 55,077.72 1,261,280.73 6,499.98 5,776.03 97,235.25 2,502,550.42 |
| TOTAL INCOME EXPENSES Salaries & Wages Teachers Maintenance Food Service Library Office Athletics Honorariums Residence Staff Total Salaries & Wages Benefits Insurance Premiums Other Premiums/Fees Employee Education Staff Appreciation | 5,039,580.65 479,573.92 231,928.69 176,355.78 51,889.64 997,286.35 6,250.00 4,555.00 77,984.30 2,025,823.68 82,207.87 17,068.46 26,094.48 0.00 | 572,006.83 292,859.62 211,814.26 55,077.72 1,261,280.73 6,499.98 5,776.03 97,235.25 2,502,550.42 103,204.47 19,935.51 16,128.12 0.00 |
| TOTAL INCOME EXPENSES Salaries & Wages Teachers Maintenance Food Service Library Office Athletics Honorariums Residence Staff Total Salaries & Wages Benefits Insurance Premiums Other Premiums/Fees Employee Education Staff Appreciation Total Benefits Program Expenses | 5,039,580.65 479,573.92 231,928.69 176,355.78 51,889.64 997,286.35 6,250.00 4,555.00 77,984.30 2,025,823.68 82,207.87 17,068.46 26,094.48 0.00 | 572,006.83 292,859.62 211,814.26 55,077.72 1,261,280.73 6,499.98 5,776.03 97,235.25 2,502,550.42 103,204.47 19,935.51 16,128.12 0.00 |
| TOTAL INCOME EXPENSES Salaries & Wages Teachers Maintenance Food Service Library Office Athletics Honorariums Residence Staff Total Salaries & Wages Benefits Insurance Premiums Other Premiums/Fees Employee Education Staff Appreciation Total Benefits | 5,039,580.65 479,573.92 231,928.69 176,355.78 51,889.64 997,286.35 6,250.00 4,555.00 77,984.30 2,025,823.68 82,207.87 17,068.46 26,094.48 0.00 | 572,006.83 292,859.62 211,814.26 55,077.72 1,261,280.73 6,499.98 5,776.03 97,235.25 2,502,550.42 103,204.47 19,935.51 16,128.12 0.00 |

Free Lutheran Bible College Seminary All Funds For the Twelve Months Ending July 31, 2024

| Ministry Teams | 174,093.26 | 366,162.53 |
|---------------------------------|-------------------------|-------------------------|
| Music Education | 22,484.64 | 14,424.59 |
| Library | 15,907.67 | 16,513.41 |
| Mission Conference/J-Term | 27,982.06 | 19,325.18 |
| Educational Materials/Supplies | 42,133.07 | 32,164.50 |
| Athletics | 48,945.58 | 44,758.03 |
| Total Program Expenses | 605,663.48 | 774,579.58 |
| Total Trogram =xponoco | | , |
| Utilities | | |
| Student Center | 2,481.21 | 465.00 |
| Gas, Electric, Water | 228,037.88 | 188,240.27 |
| Phones & Internet | 20,337.25 | 23,899.13 |
| Total Utilities | 250,856.34 | 212,604.40 |
| | • | |
| | | |
| Insurance | | |
| Commerical/Umbrella | 67,982.99 | 80,623.31 |
| Automobiles | 0.00 | 16,468.79 |
| Worker's Compensation | 14,859.92 | 14,053.08 |
| Total Insurance | 82,842.91 | 111,145.18 |
| | | _ |
| Overhead | | |
| AFLC | 17,053.21 | 20,908.40 |
| Office Expense | 39,490.05 | 48,787.03 |
| Travel | 132,551.90 | 139,552.26 |
| Computer Support | 91,115.97 | 136,727.57 |
| Accounting | 39,578.20 | 32,329.05 |
| Legal | 6,351.50 | 6,076.51 |
| Miscellaneous | 3,388.50 | 6,710.09 |
| Promotional | 106,588.24 | 104,464.82 |
| Refunds & Write-Offs | 0.00 | 33,818.13 |
| Total Overhead | 436,117.57 | 529,373.86 |
| Danaira & Maintanana | | |
| Repairs & Maintenance Buildings | 207 557 40 | 110 010 05 |
| Supplies | 207,557.49 24,871.00 | 110,910.95 24,248.10 |
| Grounds | 16,711.61 | 14,035.02 |
| Equipment Purchases & Repairs | 49,259.67 | 21,759.43 |
| Contract Services | 20,306.82 | 36,791.76 |
| Total Repairs & Maintenance | 318,706.59 | 207,745.26 |
| Total Repairs & Maintenance | 010,700.00 | 201,140.20 |
| Interest Expense | | |
| Interest on Loans | 246,264.08 | 239,425.85 |
| Total Interest | 246,264.08 | 239,425.85 |
| | • | |
| Scholarship Disbursements | | |
| General | 0.00 | |
| Other | (39,414.71) | (71,621.05) |
| Total Disbursements | (39,414.71) | (71,621.05) |
| | | |
| Taxes | | |
| Payroll | 99,811.12 | 121,167.92 |
| Real Estate | 8,666.68 | 3,837.52 |
| | | |

Free Lutheran Bible College Seminary All Funds For the Twelve Months Ending July 31, 2024

| Total Taxes | 108,477.80 | 125,005.44 |
|---------------------|--------------|--------------|
| Non-Budgeted Misc. | | |
| General | 316,170.77 | 74,634.10 |
| Total Miscellaneous | 316,170.77 | 74,634.10 |
| TOTAL EXPENSES | 4,476,879.32 | 4,844,711.14 |
| NET CHANGE | 562,701.33 | 1,258,324.15 |

AFLC CAMP REPORTS

Lake Bronson Family Camp, Lake Bronson, MN Wilderness Bible Camp, Lake Park, MN Bethany Bible Camp, Bemidji, MN

AFLC Family Camp Lake Bronson, MN

| 2024 | | | |
|--------------------------|---------------------|--------------------------|-------------|
| Beginning Balance | • | | \$8,448.82 |
| Income: | | | |
| | Registration | \$4,540.00 | |
| | Offering | \$2,715.50 | |
| | Coffee & Meals | \$151.50 | |
| | Canteen | \$504.65 | |
| | | | \$7,911.65 |
| | | | \$16,360.47 |
| Expenses: | | | |
| | Salaries | \$2,150.00 | |
| | | | |
| | Food | \$2,493.96 | |
| | Food Camp Rental | \$2,493.96 \$2,025.00 | |
| | | | \$6,668.96 |

Respectfully Submitted,

Sonia Balmer, Treasurer

AFLC Wilderness Bible Camp Lake Park, MN

Balance Sheet—Year Ending 2024

| Beginning Balance | 20,983.28 |
|---|---|
| Income: | |
| Gifts/Camp Offering | 9,787.00 |
| Total Income: | 9,787.00 |
| Plus Beginning Balance: | 20,983.28 |
| Grand Total: | 30,770.28 |
| Disbursements: Wild Rice Electric Camp Speakers/Teachers Licensing (MN Dept of Health) Supplies/Gas/Mail Mosquito Joe's Ballard Sanitation | 1822.47 3038.34 683.00 199.96 1964.97 278.46 |
| Total Disbursements | 7,987.20 |
| Grand Total (Income) | 30,770.28 |
| Less Total Disbursements | -7,987.20 |
| Ending Balance | 22,783.08 |
| Respectfully submitted, Amy Dalager, Treasurer | |
| For camp information, contact Amy Dalager— <u>amydalager@y</u> | rahoo.com or 218.242.5075 |

Camp Dates for 2025: July 15-20

Bethany Bible Camp

Bemidji, MN

Last year Bethany Bible Camp trusted Got in faith for a challenge that we had been dealing with for a few years. We had been at capacity, over capacity for the last couple of years, to the point of turning potential campers away because logistically the camp couldn't accommodate any more bodies. Last year the board decided to seek God in a plan of breaking our camp from 2 camps into 3 different week camps, an elementary camp for those who had completed grades 3-5, a middle school camp for those campers that had completed grades 6-8, and a high school camp for those who had completed 9-12. It was scary, not knowing if we may have extremely low numbers or if we misread something along the way.

God blessed us with an attendance of 58 in the elementary camp, 78 in the middle school camp, and 49 at the senior camp. It was a total of 185 campers for the 2024 season. Staff was filled, the beach was full of campers and our speakers were able to pour into the campers. It was such a inspiring camp season, with a much more manageable load for the staffs and being able to press into the campers rather than just worry about logistics of whether we had enough room in the chapel or the dining room.

2024 Total Income was 84,474.67

2024 Total Expenses were 68,211.50 resulting in a surplus of 16,263.50

The Total Bible camp income was 33,638.35

Total Bible Camp Expenses were 26,345.58 resulting in a surplus for camp of 7,292.77

God is good! We are planning our camps this June: Elementary Camp June 13-17, Middle school camp June 17-21, and senior camp June 21-26.

We ask for your prayers as we are amazingly watching God's hand at work at Bethany.

Don Edlund Bethany Bible Camp Board

AFLC BUDGET ANALYSIS COMMITTEE

To the Sixty-Third Annual Conference of the Association of Free Lutheran Congregations assembled at the Association Retreat Center, Osceola, WI June 11-14, 2025.

The Budget Analysis Committee (hereinafter "BAC") assembled at the AFLC Headquarters on March 12 and 13, 2025 to meet with representatives of AFLC ministries who are making subsidy receipt requests for approval by the Annual Conference. Prior to the meeting, the BAC reviewed proposed budgets and other information provided by the AFLC ministries.

BAC members present were Mr. Leo Brackel from Trinity Lutheran Church in Mott, ND, Mrs. Paige Moan from Redeemer Free Lutheran Church in Ontonagon, MI, Mrs. Danielle Joyce from Solid Rock Lutheran Church in Anoka, MN, Mr. David Johnson from Word of Life Free Lutheran Church in Upsala, MN, and Mr. Daniel Aichele from Hope Free Lutheran Church in Killdeer, ND.

Purpose

The BAC is elected by, and reports to, the Annual Conference. The purpose of the BAC is to review information and budget proposals provided by each ministry requesting a subsidy from the Annual Conference and to report our findings to the Annual Conference.

The guidelines of the BAC are:

- 1. Each corporation/ministry develops its priorities, plans, and budgets. The BAC invites the ministries to share their long-term priorities and plans with the BAC for their review, in order to make the BAC's best recommendation to the Annual Conference.
- Each corporation/ministry subsidy request is evaluated by the BAC to ensure that the needs of essential work of that corporation/ ministry continue to be met, guarding from "new" efforts overshadowing ministry priorities already affirmed by the Annual Conference.
- 3. The historical record of the BAC specifically and consistently emphasizes the need for restraint in arbitrarily increasing a subsidy for a ministry without clearly establishing such funding source for the increase. Securing new funding sources influences future budgeting efforts.
- 4. The BAC recommends that the priority for legacy/estate gifts should be a source of funding for new ministry/projects or as a means of funding budgets over longer periods of time. Reliance on these legacy/estate gifts to cover accumulated deficits or to meet significant gaps in the annual operating budget is not a strategy the BAC recommends.

5. Working together, thinking of the local congregation, and considering the entire AFLC are expectations of each of the corporations/ministries in budget planning and in making subsidy requests.

We were blessed by all those who met with our committee and shared their vision and insights into the on-going work of their respective ministries. We are also thankful to Katie Johnson for assisting the BAC with gathering financial information and for organizing our meetings.

Overall Analysis

The BAC reviewed the historical subsidy receipts for each ministry to calculate a benchmark to measure the reasonableness of the current year subsidy requests. The following clarifies what constitutes a subsidy receipt:

- 1. Undesignated gifts (excluding undesignated estates and bequests) given to the AFLC are allocated one third to the Coordinating Committee Corporation, one third to the Schools Corporation, one sixth to the Home Missions Corporation and one sixth to the World Missions Corporation. It is at the discretion of each corporation to determine how the undesignated gifts are allocated to each ministry within the corporation. Undesignated estates and bequests given to the AFLC but not designated to a specific corporation or ministry are left to the discretionary use of the Coordinating Committee.
- 2. Subsidy receipts also include gifts given to the AFLC which are designated to a specific ministry.
- 3. Some ministries may also receive gifts more specifically designated in support of special projects; however, these gifts are not included in subsidy receipts.

It is important to note that subsidy requests approved by the Annual Conference represent the receipts each ministry determined they need to accomplish their specific goals for the fiscal year. If the subsidy request is not met, then the ministry must determine other means to meet their budget. If expenses cannot be reduced, then the ministry will be required to use cash reserves. The BAC does not believe depleting cash reserves supports a long-term strategy.

Based on the approved Budgeting Guidelines from 2019, the budget subsidy requests should be based on historical, actual subsidy receipts. The BAC used an average of actual receipts over the past three years increased by 5% to establish the benchmark for subsidy requests.

Individual Ministry Subsidy Receipt Requests

The subsidy request of each ministry represents their budgetary need to meet their 2026 plans. In our discussions with ministry representatives we heard about additional opportunities they could pursue as more funds and/or resources become available.

The BAC is supportive of the overall vision of all the ministries. Each ministry has specific goals and needs that can only be fully understood by reading the individual reports of each ministry and talking with ministry representatives. We encourage the Annual Conference to study the financial reports and other information provided by each ministry which is included in the Annual Conference binder to gain an understanding of the financial position of each ministry and their mission goals and needs.

The monthly giving progress towards the approved subsidy requests are tracked and published throughout the year. This data can be found at www.aflc.org/giving and the "news" page in the monthly issues of *The Lutheran Ambassador* magazine. These are tools the BAC encourages congregations and individuals to utilize to come alongside their shared ministries.

Following is a summary of the BAC discussion with each ministry. The BAC reviewed financials and subsidy requests and discussed the information presented to evaluate 2026 subsidy requests. After meeting with the ministries, the BAC is comfortable that the ministries have provided budgets and subsidy requests in line with the needs of the essential work of their corporation/ministry.

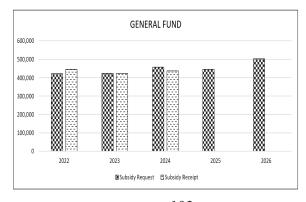
General Fund

The BAC met with Pastor Micah Hjermstad, President of the AFLC, David Olson, Chairman of the Coordinating Committee, Mark Presteng, Treasurer of the Coordinating Committee, and Katie Johnson, Director of Business Management.

Using the BAC comparison tool the 2026 subsidy request benchmark is \$457,953. The General Fund 2026 actual subsidy request is \$504,600. This subsidy request is 10.2% higher (\$46,647) than the comparison tool benchmark. The reason given for the deviation from the benchmark is the pro-rata costs of adding staff to the development department (\$39,000) and adding the digital media coordinator position (\$13,000).

After the BAC review and discussion with the General Fund representatives, we find the 2026 subsidy request is reasonable and our recommendation is that it be accepted by the Annual Conference.

GENERAL FUND 3YR Average Benchmark 2026 Subsidy 2026 Request 2026 2022 2023 2024 2025 Request - Benchmark Benchmark Subsidy Request 423.500 424.000 459,000 446,000 504.600 Subsidy Receipt 445,700 424.138 438,599 0 436.146 457,953 504,600 46,647 10.2% Difference -22,200 20,401 -138 446,000 504,600

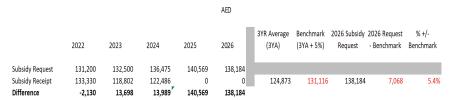


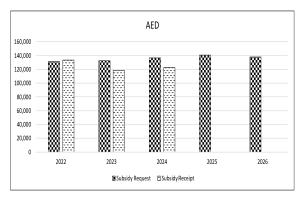
Evangelism and Discipleship (AED)

The BAC met with Pastor Randy Nelson, Director of the AED, Micah Johnson, Board Chair, and Pastor Tom Phillips, board member.

As the following information indicates, the AED 2026 subsidy request of \$138,184 is 5.4% higher (\$7,068) than the BAC benchmark of \$131,116. The reason given for the deviation from the benchmark is the pro-rata cost of adding the digital media coordinator position (\$6,800).

After BAC review and discussion with the Evangelism and Discipleship representatives, we find the 2026 subsidy request is reasonable and our recommendation is that it be accepted by the Annual Conference.



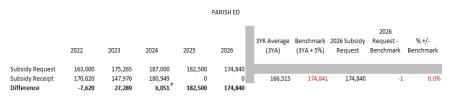


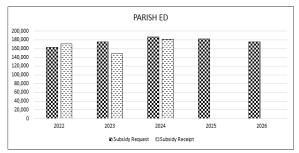
Parish Education

The BAC met with Marian Christopherson, Director of Parish Education, Pastor Dennis Norby, Chairman of the Board.

As the following information indicates, the Parish Education 2026 subsidy request of \$174,840 is equal to the BAC benchmark. While this ministry does receive some receipts for the sale of its publications, the amount charged does not necessarily cover the total costs of their production. Therefore, Parish Education relies heavily on their subsidy request to meet their ministry needs.

After BAC review and discussion with Parish Education representatives, we find the 2026 subsidy request is reasonable and our recommendation is that it be accepted by the Annual Conference.





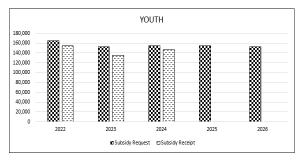
Youth

The BAC met with Adam McCarlson, Director of Youth Ministries, and Michele Smith, Financial Secretary of the Board.

As the following information indicates, the 2026 subsidy request benchmark of \$153,029 is equal to the BAC benchmark. Youth Ministry is budgeting a fiscal loss in 2026. Any operating loss that might be incurred will be covered by cash savings from previous years. BAC feels that continuing with this trend long term regarding budgeting an operating loss is unstainable.

After BAC review and discussion with the Youth Ministry representatives, we find the 2026 subsidy request is reasonable and our recommendation is that it be accepted by the Annual Conference.





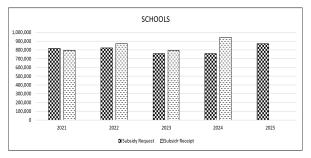
Schools - Seminary and Bible College

The BAC met with Wade Mobley, President, and Larry Myhrer, Chief Financial Officer. The Free Lutheran Seminary and the Free Lutheran Bible College are hereinafter referred to as "Schools".

The Schools total 2026 subsidy request is \$913,229 and is equal to the BAC comparison tool benchmark amount. The subsidy request is an important component of the budget in order to keep tuition costs as low as possible.

After BAC review and discussion with the Schools representative, we find the 2026 subsidy request is reasonable and our recommendation is that it be accepted by the Annual Conference.





Home Missions

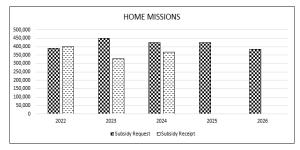
The BAC met with Jeremy Zeltinger, Treasurer, and Pastor Andy Coyle, Director of Home Missions.

As the following information indicates, the Home Missions 2026 subsidy request of \$384,900 is equal to the BAC benchmark.

The Home Missions Alaska 2026 subsidy request of \$249,627 is .1% higher (\$255) than the BAC benchmark of \$249,372. Of note, for the 2024 year, the Alaska mission almost broke even for the first time in a very long time.

After BAC review and discussion with the Home Missions representatives, we find the 2025 subsidy requests for both Missions to be reasonable and our recommendation is that they be accepted by the Annual Conference.





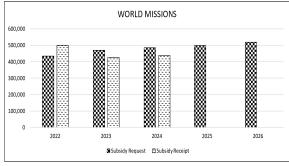
World Missions

The BAC met with Pastor Earl Korhonen, Director of World Missions, Pastor Craig Johnson, Chairman of the Board, and Wanda Jacobson, Office Manager.

As the following information indicates, the World Missions 2026 subsidy request of \$519,532 is 8.8% higher (\$41,956) than the BAC benchmark of \$477,576. Several factors play a role in the overage. Most significant is the fact that annual undesignated giving directly to World Missions has been less than requested for the last couple of years, while overhead costs continue to increase. The Lord has blessed in other areas, such as missionary personal support giving and legacy giving, that has helped to cover the subsidy shortages. The 2026 subsidy request is in line with what the ministry will need to cover the operational costs such as utilities, salaries and overhead.

After BAC review and discussion with the World Missions representatives, we find the 2026 subsidy request is reasonable and our recommendation is that it be accepted by the Annual Conference.





World Missions - Personal Support

World Missions Personal Support is unique in that it does not get a share of undesignated gifts and it does not have a budget subsidy request because all funds are raised directly by the World Missionaries.

Closing

In keeping with the Budgeting Guidelines, the BAC asked the Corporations to set priorities and only budget expenses consistent with the most recent historical, actual receipts. Based on our review of financial information and discussions with ministry leaders, we believe the ministries have budgeted expenses to plan for a practical expectation of actual subsidy receipts. However, without ongoing congregational support these budgets may not be met. When subsidy giving receipts are less than what has been planned, the ministries struggle to pay the routine expenses such as utilities, overhead, and staff salaries. In 2024 most of the ministries saw a shortage between the approved giving requests and the actual giving received.

The Annual Conference should know every ministry has visions for expanding their missional reach should they receive more funds than requested. Therefore, the BAC encourages individuals to reach out and learn more about each ministry and specifically how to partner with them to financially support a special project or specific need. Then, take this information back to our congregations and consider giving beyond the subsidy requests.

Respectfully submitted,

The Budget Analysis Committee Daniel Aichele, Leo Brackel, Paige Moan, David Johnson, Danielle Joyce

2025 AFLC ANNUAL CONFERENCE BUDGET ANALYSIS COMMITTEE ADDENDUM

AFLC Budgeting Guideline, Pages 92-95

The following pages provide the Budget Analysis Committee (BAC) definitions and guidelines for AFLC service. This BAC summary presents a shorthand for use at AFLC Annual Conference.

Purpose:

The BAC studies the financial budgeting of AFLC ministries and provides a recommendation to the AFLC Annual Conference on each ministry's subsidy request.

Reminder:

Subsidy does not mean budget. The BAC reviews subsidy requests. Each ministry sets its budget and makes a subsidy request to the Annual Conference, which the BAC reviews and makes recommendations on, in order to position the AFLC to make an informed decision.

Distinction:

The Annual Conference does not approve budgets – the committees, boards, and the corporations the ministries serve under have the legal fiduciary responsibility for overseeing the ministries and the overall finances of those ministries. However, the Annual Conference, when approving subsidy requests, is affirming the direction of that ministry. In this way, the Annual Conference approval constitutes agreement to support that ministry financially and to prioritize sharing with congregations the need to support that ministry's subsidy requests financially.

Timeline:

Jan/Feb: AFLC ministries develop and settheir budgets including a subsidy request.

March: The BAC reviews requests and meets individually with the AFLC ministries.

April: The BAC submits its report with recommendations to the Conference Report.

June: AFLC Annual Conference receives the BAC report and votes on each subsidy request.

Guidelines:

- 1) Each corporation/ministry develops its priorities, plans, and budgets. The BAC invites the ministries to share their long-term priorities and plans with the BAC for its review, in order to make the BAC's best recommendation to the Annual Conference.
- 2) Each corporation/ministry subsidy request is evaluated by the BAC to ensure that the needs of essential work of that corporation/ministry continue to be met, guarding from "new" efforts overshadowing ministry priorities already affirmed by the Annual Conference.
- 3) The historical record of the BAC specifically and consistently emphasizes the need for restraint in arbitrarily increasing a subsidy

for a ministry without clearly establishing such funding source for the increase. Securing new funding sources influences future budgeting efforts.

4) The BAC recommends that the priority for legacy/estate gifts should be a source of funding for new ministry/projects or as a means of funding budgets over longer periods of time. Reliance on these legacy/estate gifts to cover accumulated deficits or to meet significant gaps in the annual operating budget is not a strategy the BAC recommends.

5) Working together, thinking of the local congregation, and considering the entire AFLC are expectations of each of the corporations/ministries in

budget planning and in making subsidy requests.

for a ministry without clearly establishing such funding source for the increase. Securing new funding sources influences future budgeting efforts.

- 4) The BAC recommends that the priority for legacy/estate gifts should be a source of funding for new ministry/projects or as a means of funding budgets over longer periods of time. Reliance on these legacy/estate gifts to cover accumulated deficits or to meet significant gaps in the annual operating budget is not a strategy the BAC recommends.
- 5) Working together, thinking of the local congregation, and considering the entire AFLC are expectations of each of the corporations/ministries in budget planning and in making subsidy requests.

AFLC BUDGETING GUIDELINE

After reviewing previous Budget Analysis Committee (BAC) reports to the Annual Conference, we found five themes that consistently appeared that would help the Conference effectively evaluate ministry subsidy requests. In addition, we believe it would be helpful if the 3 major Corporations and ministries that receive budget subsidies could agree on this set of guidelines from BAC historical reports to form a budgeting 'guideline' to which we can all be accountable. Corporations are solely responsible for setting their budgets, but we ask for your support to use these statements to guide you in your budgeting and planning process.

- 1. As each Corporation develops priorities, plans, and budgets; based on long-term planning; we recommend they share those overall plans when they share the budget subsidy requests to Annual Conference. The Conference can take into consideration those overall Corporate plans as they approve the annual budget subsidy requests for each ministry.
- 2. In consideration of the first point, annual budget subsidy requests by each ministry/Corporation should be evaluated to ensure that the needs of essential work of that ministry/Corporation continues to be met. The unintended consequence of failing to do so is that 'new' opportunities could take priority over the funding of traditional essential AFLC work.
- 3. The historical record of the BAC specifically and consistently emphasizes the need for restraint in arbitrarily increasing a subsidy for a ministry without clearly establishing the funding source for the increase. Thus, these guidelines recommend that the most prudent manner for significant increases in ministry funding is to secure a funding source outside of the Conference subsidy and to allow these funds to systematically impact subsequent budget planning. As the impact of this new funding is experienced, budgets will begin to 'normalize' at the desired level.
- 4. From the BAC report of 2004, "We noticed a disturbing trend has developed in using legacy funds as "life jackets" to deal with problems and shortfalls and not as they have been historically used for special projects. This practice has depleted nearly all reserve funds in the AFLC." This guideline affirms that concern and recommends that the priority for legacy/estate gifts should be a source of funding for new ministry/projects, major capital needs, or as a means of funding significant portions of the annual budget over longer periods of time (e.g. quasi- endowments. Reliance on these legacy/estate gifts to cover accumulated deficits or to meet significant gaps in the annual operating budget is not a sound financial plan.
- 5. Cooperation, working together, thinking of the Congregation, and the whole work of the AFLC should be a key consideration in each department's budget planning.

Approved by 2019 AFLC Annual Conference

2 Corinthians 8:13-15; 20-21

"Our desire is not that others might be relieved while you are hard pressed, but that there might be equality. At the present time your plenty will supply what they need, so that in turn their plenty will supply what you need. The goal is equality, as it is written: "The one who gathered much did not have too much, and the one who gathered little did not have too little." We want to avoid any criticism of the way we administer this liberal gift. For we are taking pains to do what is right, not only in the eyes of the Lord but also in the eyes of man."

With Conference approval of the AFLC Budgeting Guideline - it will help the Conference in making informed decisions on approving budget subsidy requests. The Conference does not approve budgets – the committees, boards, and the Corporations they serve under have the legal fiduciary responsibility for overseeing the ministries and the overall finances of those ministries. But the Conference, when approving budget subsidy requests, is affirming the direction of that ministry, agreeing to support that ministry financially accordingly, and willing to share with their congregation the need to also support that ministry's budget subsidy requests financially.

The BAC of 2019, recognizes the statement from the 1994-95 recommendation below as truly helpful to the AFLC in seeking systematic improvement to the budgetary process:

- "The thoughts of this committee currently run along the lines of a more focused involvement by the legal corporations of the AFLC in the entire budgeting process."
- These AFLC Budgeting Guideline gives the conference and the committees, boards, and corporations, the framework to make informed decisions, that will protect your AFLC core values, and allow you to take responsible and timely action that will allow the work of the AFLC to continue by the grace of God within the resources the AFLC Congregations and friends provide. This allows for one set of guidelines that is consistent for all ministries and Corporations receiving budget subsidies and a share of the undesignated gifts from the Conference. But there is also flexibility to the ministries and Corporations how they apply this from time to time and they can explain those exceptions to the Conference at the time of annual budget subsidy requests for approval from the Conference.
- From 2008 BAC report Reminder a budget subsidy does not mean budget. It does not mean the total need of a Department. "Subsidy" refers narrowly to the amount that each department can expect to receive from normal and regular individual and congregational gifts. The subsidy amount requested by each ministry should be based primarily on the subsidy receipts which the ministry has received in the past two years with a reasonable small increase based on inflation.
- Guideline: A general rule, principle, or piece of advice.

From BAC Power Point to All Boards - September, 2018

- A lot of key points that follow are from Jim Collins books "Built to Last" and "Good to Great" and "Good to Great and the Social Sectors Why Business Thinking is not the answer."
- The key to long-term ministry effectiveness is NOT to become more like a business.
- Jim Collins states: "In my work with non-profits, I find that they're in desperate need of greater discipline --- disciplined planning, disciplined people, disciplined governance, and disciplined allocation of resources."

The Conference too would benefit from appropriate discipline and guidelines in approving budget subsidy requests.

HISTORY

1995 - Over the years of the AFLC's existence there has been a tendency for the budgets proposed to the annual conference to be unduly optimistic. To address this perpetual inclination the 1969 conference created the BAC. The resolution was in response to an 8 paragraph commentary on this topic in the President's Report. For our general information 2 paragraphs of President John Strand's report are included here:

"As an association, we cannot enter every opportunity as a larger fellowship might. We cannot hire every teacher that may want to teach, send out every one who may want to go to Brazil, enter every home mission field, hire all the personnel we could use at our office, not print all that could be print- ed for distribution. We must establish priorities as to what will build the Association most effectively. Surely the entire work is aimed at the saving of souls, and building God's Kingdom. A well-balanced program for the entire Association ought to be the goal."

"A budget that is beyond our attaining is discouraging. One of the main reasons for the merger of the Lutheran Free Church with the ALC was the high budget the LFC was not reaching. Let us not get trapped into a similar situation. Let us rather have a program that will challenge our people but that they will not find burdensome. If more monies come in, it can be used for added opportunities. I am confident there will be more progress this way."

The impetus of his remarks may have come from the report of the "Analysis Committee" (a small committee with a member from each of the boards of the three corporations which apparently was the unofficial predecessor to the present Budget Analysis Committee). Selected portions from that report by Sheldon Mortrud, Trygve Dahle, and Raynard Huglen follow:

"The task of the Analysis Committee is to study the budget requests of the 5 main agencies of the Association for the next fiscal year and to seek to determine what are reasonable goals which can be presented to the Annual Conference for recommendation to the congregations."

They continued on with examples of requests far exceeding receipts and graphs illustrating there is little correlation between large requests and increases in re- ceipts from the early beginnings of the AFLC. The necessity of having a budget prepared and presented to the annual conference stems from the facts that we are living in a physical world where money is one of the tools for accomplishing the work of the kingdom.

The purpose of a budget is the planning and control of finances. There needs to be order, discipline and realism in the business end of the ministry.

Just as you or I cannot run our household finances knowing that our budget is significantly higher than our income, neither should a ministry. An impossibly high budget does not increase ministry. A budget that can actually be met does not decrease ministry. This is clear from the financial history of the AFLC. The Budget Analysis Committee does not set budgets, the people of the AFLC set the budgets by their giving patterns. For these same reasons, we urge the conference to use restraint in increasing budget amounts from the floor unless there is also a plan for raising of the additional funds above and beyond the normal giving pattern.

Resolution approved at 2008 AFLC Annual Conference:

(after receiving the recommendations of the Budget Analysis Review Committee):

16. In order to communicate clearly and consistently the needs of each ministry, the Budget Analysis Review Committee recommends that the subsidy recommendations made to the conference be established by related board.

MSC to adopt.

17. In order to eliminate direct correlation between the gift receipts and how undesignated funds are distributed, the Budget Analysis Review Committee recommend that undesignated gifts be distributed equally to each of the three corporations and that no limit is placed on such amounts.

MSC to adopt.

- 18. In order to maintain accountability to the Annual Conference, the Budget Analysis Review committee recommends that the BAC continue to:
 - A. Track projected income for each ministry/corporation and compare with ministry requests.
 - B. Provide objective feedback to each ministry during annual budget meetings.

MSC to adopt.

Resolution approved at 2018 AFLC Annual Conference:

WHEREAS some lack of clarity exists concerning the final destination of undesignated gifts;

AND the Budget Analysis Committee desires to affirm the 2008 Conference approved resolution regarding undesignated gifts,

AND The Budget Analysis Committee desires to affirm the longstanding practice for distributing undesignated bequests/estate/planned gifts,

BE IT RESOLVED that the gifts sent to the AFLC but not designated to a specific department (including gifts stating 'use where needed most') be distributed in thirds, with one third going to each of the three corporations (Schools, Missions, Coordinating Committee).

AND BE IT FURTHER RESOLVED that the undesignated bequests/estate/ planned gifts given to the AFLC but not designated to a specific Corporation or department be left to the discretionary use of the Coordinating Commit- tee,

AND BE IT FURTHER RESOLVED that donors are strongly encouraged to designate to their desired department(s) in their legal documents and or correspondence.

MSC to adopt.

CHAIRMAN, BOARD OF PUBLICATIONS AND PARISH EDUCATION

To the Annual Conference of the Association of Free Lutheran Congregations gathered in Osceola, WI, at the Association Retreat Center, June 11-14, 2025.

John 10:10: "The thief comes only to steal and kill and destroy. I came that they may have life and have it abundantly."

Thieves and robbers try to take what is not theirs. Sometimes they do so in bold and violent ways. At other times, maybe most of the time, their attempts to cause harm are more indirect and understated. In John 10, Jesus describes the purpose of the thieves and robbers, to steal, kill, and destroy. Jesus wants to care for His sheep, so He gives a warning about the harm that comes from listening to voices other than His. Jesus knows the history of mankind and is aware of what following other voices instead of the voice of God had done to mankind. Adam and Eve followed the voice of the serpent and sin, and death entered in. The people of God rejected the Word of God from the prophets and lost so many of the gifts God had given and wanted to give to them. In Jesus' day, many of the religious leaders were turning to their own voices, rather than listening to the voice of Jesus when He made statements like He does in John 10:11 declaring that He is the Good Shepherd. In our day as well, there are thieves and robbers around seeking to scatter and kill God's flock.

Knowing all that, what joy there is when we hear Jesus state *His* purpose in coming into the world. He came so that we might have life and have it abundantly. His kind voice gives comfort to the grieving, brings healing to the hurting, and creates life in those who were dead. The Good Shepherd has not come to take what is not His. He has come to give us what is not ours. Through faith in Him we receive eternal life, forgiveness, and His righteousness is counted as our own. Thanks be to God!

Knowing the danger there is with thieves and robbers about, and the power of the voice of Jesus Christ to give abundant life, we in Parish Education and Publications strive to clearly communicate God's Word as it has been faithfully handed down to us in the Scriptures. Each opportunity to communicate God's truth, in written materials or verbal communication, is a privilege that we want to use to the best of our abilities. We seek to teach clearly about the Good Shepherd who laid His life down for us. We seek to share this message with young and old within our AFLC congregations and as far as our reach might allow. May God bring abundant life to more and more people in the days to come through His Word.

Over the last year, we have been glad to see the response to publishing

the history of the AFLC book, From Freedom to Life, by Pastor Robert Lee as well as the Jesus A-Z book by Leslie Hall. We have a number of Bible studies for adults and youth being put together as well as visual materials for young children that we pray will also be well received. We continue to seek input from you as individuals and congregations on what will be of help and benefit to you. Please check in with our office if you are looking for specific materials. We have a good variety of items that we have published or made available in our bookstore. We are thankful for the many ways in which we are able to partner with other ministries of the AFLC. Two items that come to my mind are our continued work with the Schools through the Book Nook in Heritage Hall and the upcoming devotional through a partnership with AFLC Youth Ministries. We continue to look for ways to encourage, assist, and collaborate with all the AFLC ministries.

Every day a variety of tasks and responsibilities face our director, Marian Christopherson, as well as our other staff, Diane Brubakken and Aaron Arneson. We are so grateful for their faithful and consistent commitment to approaching their work as an act of service to God. In our board meetings, we have often discussed the heavy load that is carried by our staff and the need for additional staff but currently do not see that as a viable option with our budget. We would appreciate your prayers for wisdom and guidance for the board in this matter. As we consider our staff, we also recognize that a great deal of our work is done through many volunteers who are willing to spend time writing, illustrating, and creating other content without compensation for their time. We are truly thankful for everyone who has shared their gifts, talents, and time to benefit the congregations of the AFLC through your service in Parish Education.

The ministry of Parish Education and Publications would not be possible without the support of individuals and congregations year after year. We are so thankful for the support offered through prayer on our behalf, encouraging words communicated to us, and the financial support we receive on a regular basis. Our staff and board work diligently to use the resources we have available in an efficient and effective manner. May God strengthen us to do so in the year ahead. As has been the case over the last few years, we have been especially aware of the increased rate of inflation that drives up costs in so many ways. We have been very encouraged to see the regular gracious provision for our needs from God's hand. Thank you all for your support.

We are presenting a budget for 2026 in the amount of \$404,540.00 with a budget subsidy request of \$187,840.00.

Currently serving on the board of Publications and Parish Education are: Rev. Dennis Norby, Chair; Rev. Erin Tormanen, Vice-Chair, Mrs. Leeanna Lunn, Secretary; and Mrs. Gwen Berge and Mrs. Rachel Mattson.

Mrs. Leeanna Lunn has completed her five-year term and is eligible to be reelected.

May God's Word continue to be proclaimed through the work of Publications and Parish Education for years to come.

Respectfully submitted,

Rev. Dennis Norby, Chairman Board of Publications and Parish Education

THE DIRECTOR OF PUBLICATIONS AND PARISH EDUCATION

To the Annual Conference of the Association of Free Lutheran Congregations gathering June 11-14 at the Association Retreat Center, Osceola, Wisconsin, under the theme "Abundant Life" based in John 10:10.

The abundant life for the believer is simply life in Christ. Even when it doesn't *feel* like it, and may not look like it either, it is—because of God's promises and immeasurable gifts to us in Christ. The abundant life prospers in the congregation as we faithfully baptize and teach God's Word.

AFLC Parish Education exists to aid the congregation in that endeavor. We are here to come alongside your congregation and help you shine forth God's light and truth as you baptize and teach, evangelize and disciple. Following are three specific ways we seek to help AFLC congregations.

Encourage and support.

Parish Education supports the teaching ministry of your congregation by providing quality books and resources in our campus and online bookstores and at AFLC events such as conferences, district gatherings, WMF rallies, and more. Throughout the year, we provide guidance and support for your educational ministries in person, by mail, phone, and email or other online communication. Customer contact is a huge part of our daily work throughout the year.

Teach and equip.

We are thankful for all the teachers in our congregations instructing children, youth, and adults about Jesus the Savior. Your work is important! You are helping them to establish a firm foundation on the eternal Word of God and nurturing an abundant life of faith from infant baptism through old age (Matthew 19:13-14; 28:19-20; Proverbs 22:6; Isaiah 46:4). To strengthen and enrich your teaching ministry, Parish Education has teacher training resources available and presents Christian education workshops in your local congregation or district upon request. Our website is being redesigned to better support teachers. Follow our Education Spotlight feature, and keep watching for more teaching tools that are being added regularly. What else would be helpful for you? Please share your ideas with us. We are also planning to launch a new digital and printable quarterly newsletter in 2025 and encourage you to sign up for our e-news to stay informed.

Produce and publish.

Under the name of Ambassador Publications, AFLC Parish Education produces and publishes resources to serve your congregation, including Sunday school curriculum, catechetical tools, Bible studies, devotional and historical books, as well as supplementary materials and supplies

like attendance charts and certificates for baptism and confirmation. We regularly have about 15-25 publications in progress at various stages of development. The most recent publications and upcoming projects are noted in this report.

Our new children's book, Jesus A-Z, compiled and illustrated by Leslie Hall, and the companion coloring book were highlighted at the 2024 AFLC Annual Conference. We were delighted to have Leslie present at the conference to share her testimony about how the book came to be written. We are grateful for her generosity in sharing her artistic gifts with the people of the AFLC. Jesus A-Z journeys through all the letters of the alphabet, connecting each letter to Jesus in both Old and New Testament through vivid illustrations and descriptive names. These books serve AFLC congregations by providing a teaching tool to help children and families grow in their faith. Our prayer is that children and their families would know Jesus, understand His love for them, and trust in His promises as they see His presence woven through the Scriptures. Jesus A-Z can be used in the Sunday school classroom and for family devotions, placed in the church library and nursery, given to new member families or as a baptismal gift, and shared with friends and neighbors.

Also at the 2024 Annual Conference, Parish Education sponsored celebratory events in gratitude to God for bringing to completion Volume VI in the AFLC Heritage Series—From Freedom to Life: A History of the Association of Free Lutheran Congregations written by Rev. Robert L. Lee. During the opening service of the conference, we joyfully honored Pastor Lee in a ceremonial presentation—a unique, historic moment for the assembly of AFLC friends to corporately thank him for his extensive work on the book as a gift for future generations, and also to recognize his lifetime of dedicated service with the AFLC in numerous leadership roles. A Scandinavian dessert reception and book signing following the service allowed a large number of people to greet the author individually. The next day, attendees enjoyed Lee's personal commentary on AFLC history during an interview conducted by Rev. Andrew Kneeland and Kirstie Skogerboe. You can enjoy highlights of these events and read a transcript of the interview or listen to the audio on our website.

From Freedom to Life covers sixty years of the AFLC (1962–2022) and explores historical events that led to its formation, while providing extensive background from earlier decades of Scandinavian Lutheran church bodies, especially our predecessor, the Lutheran Free Church. The Association of Free Lutheran Congregations (AFLC) is still a peculiar name to many, though some of us have grown accustomed to it. Our church body is an association—a fellowship of free Lutheran congregations. Our AFLC history begins in 1962. But our free Lutheran history has its formal beginning in 1897 in a movement led by Sven Oftedal and Georg Sverdrup which became the Lutheran Free Church.

Some may wonder why this history matters. Author Robert Lee explains

why it is important that we learn our earlier history, providing a warning through a quote by Carl Sandberg, "When a nation goes down, or a society perishes, one condition may always be found: They forgot where they came from. They lost sight of what had brought them along." From Freedom to Life: A History of the Association of Free Lutheran Congregations is intended to help us remember where we came from so that we can flourish rather than perish and stand firm on God's Word rather than slide into compromise.

Lee chose the title *From Freedom to Life* "to express the conviction of our founders that polity or denominational structure is never an end in itself but a context in which true spiritual life might abound." Lee writes, "My hope is that your reading of this book will not only supply the story of the birth and growth of a small Lutheran denomination. A greater goal is that you might catch the vision that captured me as a teenager, of a unique fellowship bound together not by organization but by Spiritled commitment to the task of building and nourishing free and living Lutheran congregations."

Lee's love of history, gift of memory, and longtime service to the AFLC as pastor, teacher, church history professor, editor of *The Lutheran Ambassador*, interim dean of the seminary, AFLC vice-president, and AFLC president all equip him well to write a history of the first sixty years of the AFLC. We are indebted to Pastor Lee for this tremendous gift he has given to the people of the AFLC through his book, which will be a blessing for generations to come. Thank you to all who supported this monumental project with prayers and gifts and also to those who were able to join us in celebrating with Pastor Lee at the 2024 AFLC Annual Conference.

Two significant educational resources were reprinted during the past year. Luther's Small Catechism and Explanation is foundational for teaching God's truth in the home, in Sunday school, and in confirmation classes, and deserves to be regularly reviewed by adults as well. This essential educational tool reprinted last fall has been in use throughout the history of the Lutheran Free Church and the AFLC. The reprinting of our Level 5 student books (Journey Through the Old Testament) was completed early in 2025. Reprinting may sound like a simple process, but ever-changing technology presents many obstacles to conquer. Publishing programs become obsolete, and documents must be converted to new programs and formats. Files may often not convert cleanly or may even become impossible to open, creating time-consuming challenges and complexities in reprinting several of our publications, especially Sunday school curriculum.

We continue to explore ways to broaden the versatility of our elementary/middle school curriculum (Preschool through Level 6). The Ambassador Series is flexible, but we are especially seeking to provide more tools to make each level increasingly adaptable for combined grade levels when needed in smaller congregational settings. This past year, alternative

activity options were created to assist in adapting our Level 1 curriculum for Levels 3-6.

We are grateful for opportunities to regularly cooperate with other AFLC ministries. Two current examples are visual mission stories and a Free Lutheran Youth (FLY) devotional booklet as summarized below.

We are preparing visual mission stories for classroom use, adapting stories from our *Missionary Chronicles* book, which was published several years ago with the cooperation and support of AFLC World Missions. We have selected three stories so far and are seeking an illustrator. Thanks to the national WMF for promoting this project in 2025 in order to gather funds for production. Gifts for the visual mission stories can be given through your local WMF groups.

We are also collaborating with AFLC Youth Ministries on a devotional booklet to be printed spring 2025 and distributed free to all youth attending the 2025 FLY Convention. The booklet will contain 31 devotions written by men and women from across the AFLC. The Christ-centered devotional is intended to encourage youth to continue reading God's Word and growing in Christian faith after the FLY Convention. The booklet is designed to be used by individuals for personal devotions or in a youth group setting.

The newest adult study in the Ambassador Bible Study Series on 1 Peter is being widely used, and we look forward to the release of the 2 Peter study soon (both written by Pastor Gary Jorgenson). Other studies to be published in the future are on the book of Amos by Pastor Wes Langaas, the Means of Grace by Dr. Francis Monseth, and the Unity of the Testaments by Dr. Phil Haugen. In addition to these adult studies, we continue developing more youth resources; updating teacher manuals; and planning projects to commemorate the 500th anniversary of Luther's Small Catechism (2029) and the Augsburg Confession (2030).

To strengthen catechetical teaching with young children and provide resources for families and congregations, we are in the process of creating a board book on the Ten Commandments scheduled for printing in 2025. Our intention is to follow with other board books for young children, including the Lord's Prayer and the Apostles' Creed.

Educational support of young families in our congregations is important, and we are grateful to the AFLC Women's Missionary Federation (WMF) for their strong support and encouragement of Christian education in the home and congregation. For decades, the national WMF has distributed cradle roll packets with resources to AFLC congregations. In 2024, the WMF requested Parish Education to take over this distribution. The WMF will continue to promote the ministry of cradle roll through communication with the local WMFs, but will direct the local groups to order packets directly from Parish Education. A cradle roll packet includes various resources such as cards and books to be given to parents during the first

three years of life as reminders and tools to help children grow in faith. The intent in providing these resources is to help nurture spiritual life and bridge a potential gap from birth to age three, at which time a child may enroll in Sunday school in many congregations (though age may vary with different congregations).

AFLC Publications and Parish Education is the ministry established by the AFLC to provide biblical Lutheran educational and devotional resources to encourage faithful teaching of the Word of God in homes and congregations. We have been serving AFLC congregations in their educational ministries for more than 60 years. With a desire to serve you well, members of the Board of Publications are attempting to contact every AFLC congregation and seeking input through a survey. The goal is to build stronger connections with our congregations, to encourage use of Parish Education resources, and to invite suggestions for future publications and services.

We give thanks to God for you, the people and congregations of the AFLC. Thank you for your prayers and gifts as we strive to be good stewards of all that God provides. Special thanks to the WMF for their ongoing encouragement, prayers, and financial support.

We are grateful to God for providing staff, board members, and volunteers who humbly give of time and talents in service to Him. Thanks especially to Administrative Assistant Diane Brubakken and part-time Customer Account Specialist Aaron Arneson for their diligent work. Thank you to board members Pastor Dennis Norby (chairman), Pastor Erin Tormanen, Gwen Berge, Leeanna Lunn, and Rachel Mattson for prayerful guidance in the ministry of Parish Education.

Respectfully submitted,

Marian J. Christopherson Director of Publications and Parish Education

YOUTH BOARD CHAIRMAN

To the sixty-third Annual Conference of the Association of Free Lutheran Congregations, gathered at the Association Retreat Center, outside of Osceola, Wisconsin on June 11-14, 2025.

Grace, mercy, and peace to you from our Good Shepherd, the only One who can provide life -- and life abundantly -- through the sacrifice of Himself.

AFLC Youth Ministries exists to encourage local congregations to WIN teens to Christ, to BUILD teen believers in God's truth and love, to EQUIP teen workers to live and share their faith, and to MULTIPLY maturing disciples in Jesus Christ.

2024 was a great year of ministry -- and we are excited for what the Lord has in store for both today and tomorrow within AFLC Youth Ministries and within youth ministries in local congregations. Our long-standing events and ministries play a crucial role in serving our students and congregations. The FLY Convention, FLY Beyond, Youth Workers' Weekend, small groups, and our ongoing relationship with the Schools continue to help us pursue our mission. In his report, our director will be highlighting some of those events and ministries.

In 2023, you faithfully prayed the Youth Board through a director transition; we are continually thankful for you. Through that process, the Lord led the Youth Board to hire a student at our Seminary. Mr Adam McCarlson has managed to balance well the dual roles of full-time Seminary student and Director of Youth Ministries -- in addition to his primary vocations of husband and father.

From the start, it has been Adam's desire to continue with his Seminary training and, eventually, be ordained. A piece of that ordination process is internship. Working in conjunction with the Coordinating Committee, the Free Lutheran Seminary, the Youth Board, and Faith Free Lutheran (Minneapolis, MN), an agreement has been reached that will allow Adam to continue on part-time with Youth Ministries while engaging in a hybrid internship that fulfills the requirements for ordination, pending the acceptance of a congregational call. Adam's internship began on June 1, 2025. He will work half-time for both of those ministries for eight months. There will be a three-month window where Adam will take a leave-of-absence from Youth Ministries and devote his time entirely to the congregation. As of this writing, that window has not been scheduled, but the Youth Board, as well as our staff, will be picking up some of the work while Adam is working with that congregation. The Youth Board Chairman is extremely grateful for all parties involved who worked hard to make this unique situation a reality. Thank you.

We are thankful for our current Youth Ministries staff: Mrs Chris Rasmussen

(Administrative Coordinator), Mr Daniel Keinanen (FLY Convention Coordinator), Mr Jordan Langness (Training Coordinator), Rev Dr Dan Hurner (Networking Coordinator), and Mr Adam McCarlson (Director of Youth Ministries). We praise the Lord for each of our staff members and for the gifts, talents, and abilities they bring to their areas of ministry. Beyond our paid staff, we are blessed to have countless other volunteers serving the Lord and our congregations as part of Youth Ministries. We are thankful for all of those who serve on planning teams, as event volunteers, and in many other ways.

Your Youth Board consists of Mrs Michele Smith (Financial Secretary & Schools liaison), Mrs Wendy Greven (Vice-Chair & Small Groups liaison), Rev Matthew Nelson (Secretary & FLY Beyond liaison), Mrs Michelle Olson (Member & FLY Convention liaison), and myself (Chair & Youth Workers' Weekend liaison). The Chair's term is up for election during this Annual Conference. He has served one term and is willing to serve again.

Thank you for your continued support of Youth Ministries—both prayerfully and financially. In keeping with historic giving trends and the Budget Analysis Committee's guidance of three years of actual giving averages plus 5%, for 2026, the Youth Board requests a subsidy of \$153,000. This request is less than prior years, but it aligns with the historic giving of individuals and congregations in the AFLC.

Respectfully submitted,

Rev Ryan Tonneson Youth Board Chair

FREE LUTHERAN YOUTH (FLY) PRESIDENT

To the 63rd Annual Conference of the Association of Free Lutheran Congregations, assembled at the beloved Association Retreat Center in Osceola, WI, June 11-24, 2025.

FLY exists to provide congregations with a tool to win the lost, build the believer, and encourage student discipleship in the local congregation. From June 30th through July 4th, over 1,300 of us will gather at the YMCA of the Rockies, in Estes Park, CO, under the theme "Behold". Our theme verse is John 1:29, "Behold, the Lamb of God, who takes away the sin of the world!" We are praying that students will see who Jesus is, rest in what He has done, and bask in His promises.

We have an exciting week planned. Mornings and evenings are filled with teaching, preaching, and singing. Afternoons provide opportunities for art, recreation, fellowship, and more. National speaker, Keith Ferrin, will lead our morning Bible study time each day. Keith's passion is to help individuals realize that the Bible isn't only true and relevant, but that it is also outstanding and enjoyable. We have dozens of electives planned on relevant topics. Pastor Andy Coyle will lead a workshop on truth, Pastor Jason Holt will host a panel discussion on Vocation, and Tiger McLuen will teach a workshop on faith in tough times. At the evening services, we will hear from Pastor Nathan Olson, Matthew Monseth, Pastor Scott Stroud, Pastor Eric Westlake, and Pastor Ben Sollie. We will also welcome three national artists. Comedian Shama Mrema (of Veggie Tales Remix fame) will share his love for Jesus on Tuesday night. Christian recording artist Cade Thompson will perform on Wednesday night, and 321 Improv will finish out the week on Friday night.

If you are unable to join us, evening sessions will be livestreamed at flyconvention.org. Speaking of our website, visitflyconvention.org for a host of resources. You can watch past messages as well as listen to previously offered electives. You will also find the Fly Convention Podcasts—a resource that extends the mission of FLY beyond the convention.

The current planning committee comprises the following individuals:

President: Rev. Ryan Patenaude

First Vice President:
Second Vice President:

Alex Monseth
Ignacio Davalos

Secretary: Ruth Gunderson
Devotional Life Secretary: Isak Olson

Treasurer: Emily Goff
FLY Convention Coordinator: Daniel Keinanen
YM Administrative Coordinator: Chris Rasmussen

Youth Board Liaison: Michelle Olson

We are grateful for the support of every AFLC congregation and for the countless hours invested by literally hundreds of volunteers who make the convention both possible and affordable.

We invite you to pray for the following: (1) For those sowing the seeds—preachers, teachers, leaders etc. as they prepare. (2) For the soil upon which the seeds will be sown—primarily students, but everyone who will hear the messages. (3) For last minute registrations—we want more kids to come! (4) For the FLY Convention and YMCA Staff—for wisdom in decisions and faithfulness in execution.

Respectfully submitted,

Rev. Ryan Patenaude FLY President

YOUTH MINISTRY DIRECTOR

AFLC Youth Ministries exists to encourage local congregations to WIN teens to Christ, to BUILD teen believers in God's truth and love, to EQUIP teen workers to live and share their faith, and to MULTIPLY maturing disciples in Jesus Christ.

This work to win, build, equip, and multiply teens is most effective at the local level—in a teen's congregation and home. And so, we want to see congregations, parents, and youth workers cooperate with one another to disciple teens for life-long faith in Christ.

As we carry out this mission to local congregations, we place a high priority on God's inerrant Word, the proclamation of the Gospel as effective for both the unbeliever and the believer, our Lutheran confessions, and intergenerational congregational life. We strive to help teens find their identity in Christ, equip teens to live out their vocations in the world, train parents and youth workers, and identify and prepare leaders for ministry.

YOUTH WORKERS' WEEKEND (YWW)

Each year, AFLC Youth Ministries organizes an event that serves as a conference and retreat for paid and volunteer youth workers from across the AFLC. Our goal with this event is to provide opportunities for youth workers to find encouragement and rest as well as for them to receive practical and theological training to better prepare them for the ministry they have been called to in their local congregation.

2025 YWW Event

- Planning Team: Moriah Graham, Pr. Eric Johnson, Jaclyn Green, and Emily Herset
- Youth Ministries Reps: Dr. Dan Hurner (Networking Coordinator), Mr. Adam McCarlson (Director), Pr. Ryan Tonneson (Board Liaison)
- Held at the ARC in January 2025 with the theme of "Deepen"
- Speakers: Pr. Dennis Norby, Pr. Jon Langness, Dr. Ken Castor, Dr. Dan Hurner, Pr. Matt Nelson, and Mr. Jordan Langness
- Attendees: 66

2026 YWW Event

- Planning Team: Moriah Graham, Nikki Hanson, Pr. Scott Olson, and Madison Greven.
- Youth Ministries Reps: Dr. Dan Hurner (Youth Min Networking Coordinator), Mr. Adam McCarlson (Youth Min Director), Pr. Ryan Tonneson (Youth Board Liaison)
- Date: TBD

FLY BEYOND

FLY Beyond is our national training and equipping event for teens. Its primary focus is to equip students for leadership and congregational involvement with the goal of encouraging and equipping students to serve in their local congregations. FLY Beyond's objectives are to establish students in their faith and to equip them to lead and serve through their various vocations in their local congregations, to proclaim the forgiveness of sins in Jesus Christ, to further instruct youth in our Lutheran understanding of Biblical doctrine, and to provide a groundwork of apologetic understanding with which they can better stand the attacks against the faith frequently seen in our culture.

2026 FLY Beyond Event

- Planning Team: Molly Barsness, Ashley Blake, Pr. Alex Woodworth
- Youth Ministries Reps: Jordan Langness (Training Coordinator), Adam McCarlson (Director), Pr. Matt Nelson (Board Liaison)
- Theme: Living Stone (I Peter 2:4–9)

FLY CONVENTION

AFLC Youth Ministries serves in an advisory role to the FLY Federation and its Committee. We provide administrative staff, give historical context, and maintain a working relationship with the YMCA of the Rockies. AFLC Youth Ministries values the symbiotic relationship between Youth Ministries and the FLY Federation—we help each other carry out our respective missions.

At the time of writing, the 2027 FLY Nominating Committee is at work to nominate individuals to sit on the ballot for the elections that will take place this summer at the 2025 FLY Convention. Anyone in attendance at the Convention can vote to select the individuals who will serve on the 2027 FLY Committee and plan the 2027 FLY Convention.

2027 Nominating Committee Members: Bryce Timmerman, Pr. Patrick VandenBos, Nikki Hanson, Kaetlyn Dávalos, Coltin Cox

APPRENTICESHIP PROGRAM (AP)

The AP meets the need for trained, experienced youth ministry leaders in AFLC congregations. Such leaders contribute to healthy ministry to youth, along with effective team ministry in the congregation. Both of these are blessings to the local congregation. Other youth ministry training possibilities exist, but this twelve-month, congregational, Lutheran training approach is especially useful to our Association. Through the AP, youth leaders who are currently serving a congregation can receive training and mentoring to prepare them practically and theologically to fulfill their call to the congregation. This is a cooperative endeavor between the congregation, the apprentice, and AFLC Youth Ministries.

2024-25 Year

- Victor Hembree is an Apprentice, serving at Good Shepherd, Camarillo, CA
- Mathew Smith is an Apprentice, serving Living Word Free Lutheran, Sioux Falls SD

YOUTH LEADER SMALL GROUPS

Youth Leader Small Groups connects youth workers to other youth workers. Through time to study scripture, pray, and discuss both ministry and personal life, youth workers have an opportunity to be encouraged by others and to give encouragement to others who need it. During the 2024-25 year, there were 21 AFLC youth workers signed up to participate in Youth Leader Small Groups. Whether full time, part-time, or volunteer, anyone who is working with their congregation's teens is welcome to join a Youth Leader Small Group.

WORKING WITH CONGREGATIONS AND YOUTH WORKERS

Congregations need each other. Through helping one another with various tasks and mutually sharing spiritual gifts, congregations help each other identify and train leaders, establish best practices to meet the current needs in ministry, find resources that are effective and helpful, and more. AFLC Youth Ministries seeks to help AFLC Congregations connect with one another and provide some structure to help them carry out this mutually beneficial work.

We invite both congregations and youth workers to make AFLC Youth Ministries aware of needs in ministry. It allows us to maintain an accurate roster of AFLC youth workers, give advice to congregations seeking to hire a youth worker, search for or create resources that can be helpful to congregations across the AFLC, and identify opportunities to develop training for teens, parents, youth workers, and congregations.

FLY CONVENTION PODCAST

AFLC Youth Ministries maintains the FLY Convention Podcast as a tool for our congregations. Over the past two years, we've provided content to help our parents and leaders stay informed about what is being taught at the FLY Convention and to let them know more information about the FLY Convention to help them prepare for their own congregation's trip to FLY.

Episode Content:

- Interviews with speakers, workshop leaders, Bible Study leaders, exhibitors, student testimonies, FLY staff, and elective speakers
- Recordings of the FLY electives so leaders, parents, and others can hear the electives from FLY
- Commentary to apply the content from FLY to congregational ministry
- Information to help pastors, youth leaders, and parents plan their group's trip to the FLY Convention

INTER-DEPARTMENTAL COOPERATION

When our mission overlaps with another AFLC Ministry, it provides an opportunity for cooperation. We look forward to ways we can cooperate with various AFLC ministries in the future. This past year, there have been several such instances that we are grateful for:

- Free Lutheran Bible College: We are given opportunities to provide training through Campus Days Workshops for parents and youth leaders, and through Youth Workers Weekend for dorm staff that attend. They provide training for youth workers as part of their Youth Ministry courses.
- Free Lutheran Seminary: Youth Ministries' Training Coordinator provided Youth and Family Ministry training at 2024 SIT and through our Modified Apprenticeship Program that each Seminary Intern participates in to prepare them to consider how best to minister to teens in their pastoral call.
- Development: They provide connections and relationships with donors to help us meet financial goals and carry out the ministry to our congregations.
- ARC: Over the past years, Youth Ministries has hosted Youth Workers Weekend and FLY Beyond at the ARC.
- Parish Ed: At the time of writing, Youth Ministries and Parish
 Ed are working together to create a devotional resource for
 teens. It will be given out to each teen who attends the 2025 FLY
 Convention and made available for anyone to purchase from
 Ambassador Publications.

FOUNDATION GRANT

Through an AFLC Foundation Grant, we were able to give away a copy of *Seven Practices of Healthy Youth Ministry* (Concordia Publishing House) to each attendee at the 2025 Youth Workers' Weekend. This resource was chosen because it identifies the current research and best practices in Youth Ministry and applies it in a way that takes into consideration our theological distinctives, such as Law and Gospel, the Sacraments, Vocation, and the Congregation.

At the time of writing, Youth Ministries has extra copies of this book available. If you are a pastor, youth worker, or congregation member who is interested in a resource like this for your congregation, please reach out to AFLC Youth Ministries to see if we still have copies available to give out.

Respectfully submitted,

Adam McCarlson AFLC Youth Ministries Director

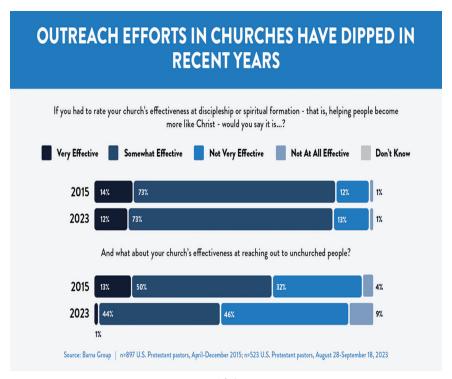
AFLC EVANGELISM AND DISCIPLESHIP CHAIRMAN

To the 63rd Annual Conference of the Association of Free Lutheran Congregations gathered on the campus of Association Retreat Center (ARC), Osceola, WI on June June 11-14, 2025.

The AFLC Evangelism and Discipleship Department has much to be thankful for over this past year. We are grateful for the prayer and financial support from our laypeople, pastors, and congregations. Our 2024 End of Year Financial Report showed a net loss of \$3143. Given the state of the economy, we are overall encouraged and thankful for God's provision for the ministry of the AED, as well as all of our AFLC departments.

We are thankful for the many opportunities we have had to live out God's calling for our department to "encourage, equip, and assist AFLC Congregations and Pastors to make and equip disciples, who make and equip disciples." We are thankful for a board that is united and shares a Spirit-led vision for the future of the AFLC Evangelism and Discipleship Department.

While we are very encouraged by God's goodness and faithfulness to the AFLC, recent trends in the Christian church have also provided cause for concern.



In 2022, the Barna Group conducted a survey that found, since the pandemic, 3 out of 4 adults say they would like to grow more spiritually. Another 44% stated they are more open to spiritual things than they were before the pandemic (https://www.barna.com/research/rising-spiritual-openness/). This is indeed exciting news for the Christian Church!

However, a 2025 Church Trends report (also from the Barna Group) measured data on effective church outreach and discipleship between 2015 and 2023. The data shows that the number of pastors who say their church is very effective at Evangelistic outreach dropped from 13% in 2015 to 1% in 2023 (https://barna.gloo.us/login?returnTo=%2Freports%2 Fstate-of-pastors-vol-2-3).

Additional supporting data (not AFLC specific), show the following trends are emerging in regards to effective Evangelistic and Discipleship efforts:

- **Digital Evangelism Growth**: Over 65% of churches now use social media and online platforms for evangelism, with a 20% increase in online Bible study participation.
- **Discipleship in Small Groups**: 72% of churches report that small groups are their primary method for discipleship, up from 60% in 2023.
- Global Evangelism Impact: Missionary efforts have expanded, with 18% more missionaries sent to unreached areas compared to previous years.
- Youth and Young Adult Engagement: 58% of churches report an increase in young adult participation due to discipleship programs tailored to their needs.
- **Holistic Discipleship**: 45% of churches now incorporate faith-based workplace training to integrate discipleship into daily life.

While some of this data may be discouraging and challenge the way we have historically approached Evangelism and Discipleship, the AED is encouraged to hear of churches that are willing to try new approaches and are realizing a stronger engagement from the youth of their community and congregations. As the cliche goes, "the method may need to change, but the message of the Gospel remains the same". May our desire to reach the lost be greater than our pride to do things the way we always have. "Lift up your eyes, and see that the fields are white for harvest." (John 4:35)

This past year we launched our "Living as a Disciple" podcast and it has received many positive responses. We have appreciated the opportunity

to not only reach a broader audience within our AFLC, but also have a platform to impact lives that have never set foot inside one of our AFLC churches. In the next phase of this podcast project we will be doing more informative interviews with pastors and laypeople who have established practical and effective evangelistic and/or discipleship efforts in their church and community. We look forward to how God will use this to encourage our AFLC Congregations.

The AED continues to evaluate, curate, and produce solid biblical content in a digital format; making it easily accessible in our digitally driven world. We are always open to suggestions and feedback on how we can improve and expand the content we offer online.

Thank you to Randy Nelson for his continued leadership and vision for the AED. Randy loves what he does and it shows. He is always willing to take time to talk to pastors and lay people about how to engage people in the church or simply just talk about life. He works way too long and never complains. We praise God for Randy's (and his wife Brenda) faithful service to the AED.

Thank you to the AED Board (Pr. Brady Arneson, Pr. Tom Parrish, Ignacio Davalos, Tom Phillips) for continuing to share in a strong vision for this ministry and being active participants in the efforts. Thank you also to our families (wives and children) who allow us the opportunity to serve together.

Finally, and most importantly, Thank you to our Heavenly Father! He has blessed this ministry with many individuals who selflessly seek to use their talents and abilities to glorify God.

"For just as the body is one and has many members, and all the members of the body, though many, are one body, so it is with Christ....But God has so composed the body, giving greater honor to the part that lacked it, that there may be no division in the body, but that the members may have the same care for one another. If one member suffers, all suffer together; if one member is honored, all rejoice together. Now you are the body of Christ and individually members of it." (1 Corinthians 12:12; 24-27)

Respectfully Submitted,

Mr. Micah Johnson AED Chairman

DIRECTOR OF EVANGELISM & DISCIPLESHIP

To the 63rd Annual Conference of the Association of Free Lutheran Congregations gathered on the grounds of the Association Retreat Center in Osceola, Wisconsin on June 11th - 14th, 2025.

"The thief comes only to steal and kill and destroy. I came that they may have life and have it abundantly." -John 10:10 (ESV)

Have you ever wandered around the house looking for *something*, but you don't know what, only to realize several minutes later that *it* is already in your hand? That's how this verse hits me. So much of our lives is spent wandering, searching for *something*, not really sure what *it* is, looking at lots of different things, and then by the Grace of God, we come to realize that what we really need is Jesus and He is right in front of us. The truth we often miss is that **He** is the life we have always longed for and needed, and He has come to us. The life that is an enduring possession that will never expire.

This verse also reminds us that we have an enemy who is actively seeking to distract us, confuse us, and lie to us, wanting us to pursue his false promises that only lead to our destruction. Wealth, possessions, power, and fame are all false paths that only lead to death. They aren't the only lies though; humanism, environmentalism, evolutionism, transgenderism, homosexuality, socialism, and many more. Each claiming a level of illumination, wisdom, and promise, but they, inspired by the "thief," only to lead us to the same end: eternal death and separation from the One who loves us and laid down His life for us. The contrast could not be greater, and we are living at a time when millions are being deceived by the thief and headed for an eternity in Hell.

So, what should be our response? It's easy to become timid or even non-responsive as we see the division that has continued to grow in the United States, an active "Us vs. Them" mentality that has taken over many political, social, and religious issues. But we need to be careful that we assume this is evidence that the secular world is not open to the Gospel. That all non-Christians today are hostile towards Christianity.

A recent study conducted by <u>Lifeway Research</u> found Americans are, in fact, widely receptive to spiritual conversations in a variety of settings. "This study reveals that most Americans are open to talking about faith," said Scott McConnell, executive director of Lifeway Research. "It really isn't about religious liberty, people not wanting to hear, or religion being off-limits. The reason conversations are not happening about the Christian faith is that Christians are not bringing it up." Half of Americans (51%) say they're curious as to why some people are so devoted to their faith, including 60% of the religiously unaffiliated. Curiosity is also more likely among younger adults. Those 18 to 34 (61%) and 35 to 49 (55%) are more likely than those 50 to 64 (43%) and

those 65 and older (40%) to say they're curious about others' religious devotion. Amid this curiosity, however, most say their Christian friends don't often bring up their religious beliefs. Six in 10 (60%) Americans say many of their friends who claim to be Christians rarely talk about their faith, including 52% of the religiously unaffiliated.

Which brings up some key questions to ask ourselves: How likely am I to talk with others about my faith? How often do I mention God in my conversations with others, including non-Christians? How often do I think about or pray for my non-Christian family, friends, neighbors, and co-workers? Do I ever think about where they are headed apart from a saving relationship with Jesus Christ?

In the study, researchers also found that most Americans (55%) say it's very important to be sure they will go to heaven or have eternal life. Even among the religiously unaffiliated 1 in 5 (19%) say it's very important. Despite how important most Americans say eternal life is, few say they have such certainty. Yet, slightly more than a third (37%) say they are sure they will be with God in heaven. Another 11% say they are somewhat sure, while 23% say they hope they'll be in heaven. Few (4%) don't expect to make it, 6% are sure there is no God or heaven, and 17% say that no one can know if they'll go to heaven.

What this research shows us is that there is an open door for believers to share with their non-Christian friends, family, neighbors and co-workers, the truth that there is a Heaven and that they can know for certain that they will be welcomed in, through the wonderful gift of life that Jesus came and died to give us. They want to hear from us, those who believe it, that Jesus came so that all can have eternal life through faith in Him and what He did at the cross.

Which then leads us to ask of ourselves, "How are we working to share this greatest of gifts with the people in our community who are headed to Hell? What are we doing to create opportunities to engage them in spiritual conversations? How prepared are we to talk with them about how they can know for sure they are going to Heaven? How prepared am I to talk with others about my faith?" All of these are relevant because as His disciples, we have been called to be His witnesses, in this time and in this place, to a world that He loves, but is lost without Him.

AFLC Evangelism and Discipleship has as its mission to encourage, equip, and assist our AFLC congregations and pastors in making and equipping disciple who then make and equip disciples. We want to come alongside you and your congregation with a wide range of resources and tools to help you better understand the culture we have been called to reach. To help you and your church create "spiritual on-ramps" connecting you and your community in ways that don't currently exist. To prepare your congregation to engage and welcome those who are seeking spiritual truths in ways that will be meaningful and effective in

helping them draw closer to Jesus.

Here is a brief overview of the resources that are available through AFLC Evangelism and Discipleship.

Rekindle the Fire

An annual equipping event that is free and takes place just before Annual Conference, geared for both pastors and laity to "rekindle the fire" of sharing Jesus.

Living as a Disciple Podcast

Season one of our podcast focused on an in-depth look at the Great Commission in Matthew 28:18-20 and what that practically means for all believers. Season two is a series of interviews with a variety of believers, each coming from a different life experience and perspective, discussing what it means in their life to "live as a disciple" of Jesus Christ.

Disciple Equipping Workshops

We have a wide variety of evangelism and discipleship training and equipping workshops that can be brought to the local congregation and custom fit to meet the needs of that congregation.

RightNow Media Subscriptions and Congregation Discounts

RightNow Media has developed a disciple equipping video subscription platform where members can access over 25,000 biblically based videos for small groups, families, students, leadership development, and much more. In order to better support our AFLC congregations and pastors, we have purchased a Denomination Level membership that allows us to provide a free subscription to all of our AFLC clergy and full-time ministry workers and their families. With this subscription we are also able to offer a substantial discount to all AFLC congregations.

AFLC Evangelism & Discipleship YouTube Channel

Through our YouTube Channel you can gain access to a wide range of audio and video content that includes past *Rekindle the Fire* sessions.

New In-House Resources:

• Updated Discipleship Manual

A completely refreshed discipleship manual written to express our AFLC's unique perspective on discipleship in a Free and Living Congregation.

• Preparing to Share Your Faith

A re-worked and re-named previous evangelism resource, *Preparing to Share Your Faith* is a more culturally sensitive and effective tool to encourage laity to think through the call and need for Christians to share their faith.

• Baptism is not Magic

Baptism is not Magic is a reprint of a Concordia Tract Mission resource that explains to parents, sponsors, and those desiring baptism, our Lutheran understanding of the importance of the Sacrament of Baptism along with the responsibilities that come with it.

Additional Projects

We also have several additional in-house resource projects that are waiting for finances and resources to develop and produce, they are detailed on our website and the AFLC Development Department website.

These resources and tools can be best accessed through our website, aflc. org/evangelism, where you can find current information about our inhouse equipping ministries as well as our Evangelism and Discipleship Library, that is regularly added to, sharing new tools and resources, along with stories and testimonies from AFLC members and congregations.

We are also glad to provide individual congregation support and recommendations in helping to equip your congregation to reach your community. There is a form on our website to request assistance or you can contact me directly at randy.nelson@aflc.org.

In order to fund this ministry, **our budget subsidy request for 2026 is** \$138,134.00. Due to shortfalls in giving receipts in recent years, this request is \$2,384.00 less than the amount that was approved by last year's Annual Conference for this year, \$140,569.00. Due to the same concerns of shortfall, we will be working this year from a functioning budget of \$136,475.00.

We realize that these past years have been difficult for our supporting congregations and individuals, leading us to make adjustments in order to minister within our means. Some of those adjustments include the decision to pull back on travel, and not produce any regional evangelism or discipleship workshops, unless specifically requested by an AFLC congregation or district. Instead, we are redirecting our attention towards providing new digital resources and tools through our website, a stronger social media presence, and more direct contact with our supporters and congregations through phone calls, emails, our monthly newsletter, and a new monthly online prayer meeting.

Much of the labor-intensive work on these in-house projects are possible through the assistance of Executive Assistant Miss Liz McCarlson, and Communications Coordinator Mrs. Kirstie Skogerboe. They are both greatly talented and do excellent work. I am very thankful for their partnership in this ministry.

I would also like to recognize our Board Chairman, Mr. Micah Johnson.

Besides leading our board for these past three years, helping us to steadily clarify our mission, purpose, strategic plan and board member roles, he has also been an invaluable counselor and mentor to me. I am grateful for his wisdom and patience as my primary sounding board as I have tried to discern our changing world and more importantly, God's leading for this ministry.

I want to thank the other AED Board members, Pr. Brady Arneson, Pr. Tom Parrish, Ignacio Davalos, and Tom Phillips, for their parts as well, continuing to share in a strong vision for this ministry and being active participants in our efforts. Thank you also to their families who allow them to serve our AFLC in this way.

I offer a special thank you to my wife, Brenda. She is more than my wife, she is my best friend, constant cheerleader, closest confidant, and God's greatest gift to me. She makes me better and I am blessed by her.

Above all, I want to thank our loving God who has called and equipped me with a burning passion for the lost and an ability to think creatively as to how to reach them. I thank Him for the resources and finances and opportunity to live out this important calling. I am thankful also for the congregations and members of the AFLC who pray for us and financially support us so that we can be a helpful and useful resource to our AFLC congregations and pastors. Thank you, one and all.

Respectfully Submitted,

Rev. Randy Nelson, Director AFLC Evangelism and Discipleship

BENEFITS BOARD CHAIRMAN

To the 63rd Annual Conference of the Association of Free Lutheran Congregations assembled June 11-14, 2025, at the Association Retreat Center in Osceola, WI. The Association gathers under the theme "Abundant Life" taken from John 10:10. The truth Jesus is teaching comes as when we see the evil who seeks to steal and kill and destroy. Thanks be to God for the gift of salvation in Christ Jesus alone!

The Benefits Board is tasked by the congregations to manage the retirement account for the AFLC, and to manage and distribute funds from the Help In Service (HIS) account to help our pastors and their families in a time of need. The board also has a role with insurance products to help protect participants from losses. We seek the Lord's hand in our work as we prepare for the future of those who use the plan, while we trust in eternal life which is abundant in Christ alone.

The board is thankful for the careful management of the 401K plan by Truestone Wealth and Ameriprise. The plan increased to 266 participants with a balance. Mrs. Katie Johnson recommended to the board a new Third-Party Administrator to assist the AFLC Business office with 401K plan management. This change leaves Empower untouched, while allowing the business office to more effectively process 401K requests.

In December of 2024 the AFLC Health Reimbursement Arrangement accounts were closed out. This was an old service offered by the Benefits Board and only had a few remaining accounts. We are thankful for Katie Johnson and the work she did to manage the closing of these accounts.

God continues to bless the AFLC with those who desire to help our Pastors and their families. We are thankful for gifts totaling \$13,767 for the Help In Service fund in 2024. The fund was able to assist with two requests for financial assistance. The board encourages our AFLC pastors and congregation to be aware of the HIS Fund as an option when financial difficulties arise.

The board is ever thankful to Mrs. Katie Johnson and Deb Nelson for all the work they do for all the AFLC departments and especially for the AFLC Benefits Board. We thank both Mr. Phil Peterson and Rev. Kenneth Moland for their 10 years of guidance on the board. The board also welcomed Mr. Doug Hertlein to the board who replaced Mr. Phil Peterson.

| Rev. Kenneth Moland | Graham, NC | 2025 |
|---------------------|---------------|------|
| Rev. Ronald Smith | Bruce, SD | 2026 |
| Mr. Joe Spilde | Arlington, SD | 2027 |
| Mr. James Rolf | Moorhead, MN | 2028 |
| Mr. Doug Hertlein | Carroll, OH | 2029 |

Respectfully submitted,

Rev. Ronald Smith for the Benefits Board

CHAIRMAN BOARD OF TRUSTEES

Greetings to the 63rd Annual Conference of the Association of Free Lutheran Congregations from the Free Lutheran Bible College and Seminary Board of Trustees.

As we gather under the theme of Abundant Life from John 10:10, we contemplate the source of that Abundant Life, Jesus our Lord and Savior. The Free Lutheran Bible College and Seminary was founded "to establish students in the eternal and inerrant Word of God for a life of faith in Jesus Christ and faithful service in His Kingdom." The focus of our school is for God's Word to bring this abundant life to the students who attend and to the churches, families, communities, and workplaces where they will go to from FLBCS.

The Board of Trustees seeks to be faithful stewards of FLBCS and its heritage. We take time at each meeting reviewing our mission, vision, or one of our core values as well as briefly covering a training topic pertinent to the business before us. We also attended further training in board governance through sessions at the Association for Biblical Higher Education conference this February to learn more about how to perform our duties as Trustees.

I have become more convinced each year of the value of accreditation for our school. Accreditation provides a process for us to seek continuous improvement in every area of our operations. We annually evaluate faculty, staff, students, the administration, and even us as a board. Data from these evaluations is not just collected but given back to those being evaluated to help improve all we do. Now that we've been doing this over several years, trends can be plotted to see where we are improving or need improvement and take corrective action. The information gleaned from our annual evaluations can also be used to inform our strategic planning process, helping us to see where there may be opportunities for improvement.

Our strategic plan looks ahead to the three coming school years and seeks ways to incrementally improve in fulfilling our mission year by year. Our current plan for years 2025 - 2028 includes four goals focusing on funding our mission, recruiting/retaining students, expanding affordable/ flexible housing options, and building excellence in our BA in Bible and Ministry program. We are already seeing fruit from the strategic planning process with some of our first graduates from our BA program going directly to our seminary this fall. Lord willing, this will fuel growth of our seminary and in turn more pastors for our congregations.

A change the board has deliberately made this year is to try to do more work in committees where we can take a deeper dive into various details under our oversight. We have standing committees addressing Curriculum Development, Finance/Compensation, Policy, and Risk

Management that meet prior to board meetings about four times a year. These committees include two or three board members and one to three administration members. The committees bring recommendations for action to the board after their study of various items needing to be addressed so the full board doesn't have to be involved in every detail. With the committees we try to have people working in areas of their interests and expertise and in the future will try to utilize Schools Corporation members or other at large members as appropriate.

We are thankful to the AFLC, and the individuals and congregations that give to and pray for FLBCS. Thank you for giving and praying! This work cannot be effective without the prayers of God's saints. A special thanks to those who serve on the AFLC Nominating Committee. They have a difficult task to seek potential corporation and board members who are foremost passionate about the mission of FLBCS and willing to give sacrificially of their time and talents. We are thankful for the godly and very capable staff, faculty, and administration of our school; we are truly blessed to have them leading this work.

We have wonderful board members who have a love and passion for our Bible College and Seminary. Please thank them for their service and remember us in your prayers.

The current members of the Board of Trustees are:

Chairman – Mr. Phil Johnson (Esko, MN)
Vice-Chairman – Rev. Alan Arneson (Amery, WI)
Secretary – Mr. Nathan Dalager (Moorhead, MN)
Mr. Gary Erickson (Fergus Falls, MN)
Rev. Stephen Snipstead (Kalispell, MT)
Mr. Dean Nelson (Vergas, MN)
Rev. Rodney Johnson (Buffalo, MN) (completing a 1-year term and is eligible for reelection)

Respectfully submitted,

Mr. Phil Johnson

FREE LUTHERAN BIBLE COLLEGE & SEMINARY PRESIDENT

To the 63rd annual conference of the Association of Free Lutheran Congregations, assembled June 11th through the 14th, 2025 at the Association Retreat Center near East Farmington, Wisconsin: Grace and peace to you in the name of the Lord Jesus Christ, who gives to us abundant life.

The Mission of the Free Lutheran Bible College and Seminary For over 60 years the Free Lutheran Bible College and Seminary has been establishing students in the eternal and inerrant word of God for a life of faith in Jesus Christ and faithful service in his Kingdom. What began as a pastoral training program for a newly formed Association has become a full campus of future pastors, lay people, and congregational leaders. We diligently prepare students for future service in their congregations, families, and communities, and we do so with rigorous accessibility, pushing all students to make the most of their God-given talents while remaining accessible to almost any student willing to put in the work. We do so on campus, in person, with mostly full-time faculty, and in a discipleship learning community that transcends mere classroom instruction.

Pastoral training

The Free Lutheran Seminary trains about 20 future pastors for our 250 congregations in the AFLC while at the same time benefiting others as well. Our in-person program gives the best opportunity for nurture and discipleship of future pastors and their families. Our goal is to prepare pastors to be servant leaders in free and living Lutheran congregations. Our program is Bible intensive, focusing on both the original languages and verse by verse study of scripture. We do not do much in the way of overviews but teach students where to find truth and what to do when they get there. We also teach them how to lead as servants of a congregation and instruct the flock in the essential doctrines of the faith while exercising a loving consistent presence in their congregations and communities.

Bible College

The core of our Bible college is a 2 year on campus in person discipleship intensive study of scripture. About 40% of our courses are verse by verse instruction. We also teach a doctrine in systematic classes, while at the same time emphasizing practical ministry instruction and educational foundations that teach students to think right, speak, read, and listen with wisdom and the mind of Christ.

This year completed our first year of Bachelor of Arts study for several students. We look for future growth in this program to serve students who would otherwise go elsewhere for such a degree. The addition of the

BA in Bible and ministry has made seminary preparation better and more accessible. We also look forward to additional offerings in youth and family ministry, world and home missions, and worship music ministry.

Academic results

Students who have been trained in our newly improved program are demonstrating improved academic focus, increased academic achievement, and enhanced capacity for future learning. I am pleasantly surprised that, as we push our students to accomplish more, many are finding more joy in the journey. One favorite class this year was a new emphasis on church history. As a historian, that makes me very happy. I believe that students love to learn, and that even those who have been taught to avoid the pain of learning can be disabused of those notions. There is joy in the discovery of God, his word, his world, and everything in it. We have a lot of fun, even in the classroom.

The program at FLBCS is focused on Bible and ministry, but most of our students will indeed *start here, then go anywhere grounded in God's word*. Bible and ministry programs are hard to find, and I have come to understand that our school is not small, but narrow. In fact, we are the largest institution of our kind.

We are focused on what we do best, preparing students for whatever lies ahead, including further education at other institutions. In a day when most people see education as certification to help one get a job and make money, we emphasize the transformative nature of education, which is especially important when dealing with Christian higher education. I don't know what our students will do to put food on the proverbial table, but I do know that they will be well prepared to be good citizens of both the Kingdom of God and the Kingdom of earth, having been equipped to be congregation members, servants in the community, and excellent parents and spouses. I'm not sure what else anyone could want.

Broader appeal

While the bulk of our students have significant contact with AFLC congregations, an increasing number of students come from the Twin Cities area. When outside groups come to our campus, I regularly ask how many of them have heard of us before. Most recently I stood before 150 high school students from a seven-state region as they were sitting in our chapel. I asked them how many were familiar with our campus prior to this week. Only four raised their hands.

Whether you are a college or a restaurant there is an amusing quality to being really good at something and yet the "best kept secret." Having done this for 60 years now we are past the point of this being amusing. We are doing our best to expose the Twin Cities area to the kind and quality of education that we offer on our campus. We are surrounded by 3.5 million precious eternal human souls, and I refuse to think there aren't 70, 80, or 90 students every year who need what we have to offer.

To this end, we are trying to build relationships with other ministries in the area while at the same time using high value marketing channels to expose people to the idea of attending FLBC.

One of my great joys is watching someone who didn't even know we existed immediately fall in love with the concept of a college where (predominantly)18-20-year-olds deeply invest in scriptural study simply to be established for whatever God has for them in the future. Familiarity must not be allowed to breed contempt. This is a special place, and we are deeply grateful.

Unsurpassed value

FLBCŜ takes no state or federal funding. Most colleges rely on state and federal funding for 1/3 to 1/2 of their income. Additionally, many institutions of higher education operate significant unrelated business entities to generate income. We do neither, eschewing both the distraction of unrelated business operations and the potential interference of state engagement.

Two years ago, we made the decision to significantly raise the tuition room board and fees charged to Bible college students. The amount charged is still far less than the actual cost of education, an education only made possible by generous donors giving an incredible amount of money every year. The charges for each student are still less than any college in the region. Please remember to factor in room and board, as most colleges will not give you one price like we do. Further, even though some students really do experience financial hardship as is common in various stages of life, more students than ever paid their bill in full at the start of the year. A lower number of students are in arrears with their student accounts, and a growing percentage of students do not work or work very little because of decreased financial need. This last point is a glitch, not a feature, as working is an important part of growing up.

But my point is that students as a whole are not experiencing more financial pain today than they were a few years ago. For decades we simply have not charged an appropriate amount for the education received by our students. The cost was deferred maintenance and underpaid—and therefore unretained—employees. The financial health of the school is in a much better position now, and I am grateful. The number one cause of Christian colleges closing is a broken business model— often not charging an appropriate amount to fund the ministry that our supporters value.

Valuable

Price is only one part of a value proposition. Quality is also important. People are rightfully reconsidering the value of higher education in the United States today. I have been involved with higher education as a student or an employee for most of the last 40 years, and I have observed

certain absurdities that now have caused an overreaction among our population. A college diploma used to be so important that we changed college so everyone could get one. We have made the education easy, approximating high school so much so that now some students leave high school with two years of college credit and no more education than we had before. We have provided funding to make college more affordable, while at the same time stocking inflationary fires that have made higher education more reliant upon student debt with each passing year.

We provide something different. There is a cost to what we provide, as nothing truly valuable is cheap and fast. There are many great places to go to college, and some of them provide distinctively Christian experiences. Some of them even provide distinctively Christian experiences in traditional college settings where a variety of majors are pursued. We take a different approach, choosing to focus for a shorter time on Bible and ministry. The two years seem like an eternity to someone considering college, but most of our students graduate in two years and they have no idea of where the time went. We then get to watch them spread their wings and go on to family, career, and congregational life. It's a lot of fun to see them thriving.

Funding the mission

Charge of approximately \$21,000 for every student but each student costs about \$34,000 per year to educate. Speaking in round terms, every year we rely on \$1.5 million in giving from generous donors like you to make FLBCS happen. We are incredibly grateful for the sacrificial investment made by so many. This investment is necessary, as we simply could not do what we do without you.

In recent years, we've consolidated most of our giving into a single annual fund appeal. You'll hear more about this as time goes on, but nearly all donations, except for large principal contributions toward the student life center debt, will be directed to the annual fund. This fund allows for flexibility in donor designations while supporting our regular budget. It plays a key role in supplementing student fees and funding the day-to-day operations of the institution. Thank you for your continued support or for considering a gift.

Strategic planning

FLBCS maintains an annually updated three-year rolling strategic plan. This strategic plan is always available on the website (flbc.edu). This plan never sits on the shelf gathering dust, as it guides most of our decisions. The most recent strategic plan deals with financial stability, campus capacity, student recruiting, and continued improvement of our programs.

One data point driving some of our financial planning is refinancing of any remaining debt on the student life center mortgage. As of this writing that mortgage is at \$5 million at 3.75%. We must refinance that note in

2027, and the rate will most assuredly be higher. Do not be surprised if a capital campaign of some sort will occur in the next few years, encompassing some campus improvements and debt reduction on the student life center.

Speaking of which, the student life center is an amazing facility, and I am routinely shocked to realize that it is ours. People love the facility, and it truly has become a center for student life. Looking back, if we had not built it when we did, I'm not sure we ever would have. The world has changed dramatically, and not in ways that make it less expensive to build. I am also grateful for our facilities staff who keep our campus well maintained and clean, a reflection of our core value of stewardship.

Thank you

In the pages around these reports there is also a listing of valued employees, including full-time, part-time, and volunteer. We took great effort to not miss anyone, and names may be included from more than one academic year. We are thankful for everyone who invests in our students at FLBCS. I especially want to thank the Board of Trustees for their investment, wisdom, support, sharpening, and advocacy. You can't have a great ministry without an engaged Board. Thank you, also, Michele, Hannah, and Ben. We've been doing this together for over a decade now, and my family contributes a lot more to this endeavor than many realize. I'm grateful to God for you.

We are also thankful for every single one of you. We could not establish students in the word of God for life in Jesus Christ without you. We are in this together and students, families, congregations, and communities—even some you will never meet—are benefiting because of your investment.

In Christ's Service, Rev. Dr. Wade Mobley

FLBCS Employees as of March 2025, including full time, part time, and volunteer

Julia Albright (PT) Alan Arneson (BOT) Erica Bang (V) Cindy Beck (PT) Josh Bostrom Sienna Chernyavsky Eric Christenson Breanna Chvojicek Nathan Dalager (BOT) Reise Dryburgh (PT) Luke Dryburgh (PT) Chester Dyrud (PT) Nate Eikom (PT) Brett Erickson (PT) Gary Erickson (BOT) Jean Erickson (PT) Michelle Franz (PT) Madison Greven Shelby Greven (V) Wendy Greven (PT) Jason Gudim Ruth Gunderson (PT) Andrew Hanson

Phil Haugen (PT) Janay Helms Katie High Martin Horn (PT) Jarrod Hylden Quincy Jensen (PT) Josh Johnson Philip Johnson (BOT) Rodney Johnson(BOT) Dalton Jordahl Andrew Kneeland Carter Kneeland Annah Kneeland Jaelynn Kozicky (PT) Jeremy Larson (PT) Brian Lunn (PT) Micah Moan (PT) Michele Mobley (V) Wade Mobley James Molstre Kristin Molstre (V) Rachel Molstre Matthew Monseth (PT)

Glenn Mork (PT) Sherry Mork Steve Mundfrom Larry Myhrer Dean Nelson (BOT) Jon Nelson (PT) Brent Olson Nathan Olson Michelle Olson (PT) Adam Osier Courtney Osier (PT) Olivia Pavlish Matt Peschl Luke Quanbeck Zach Simonson (PT) Abby Smith (PT) Stephen Snipstead (BOT) Jonathan Strand (PT) Logan Strand Katie Strommen (PT) Nathan Turner

FREE LUTHERAN SEMINARY DEAN

To the 63rd Annual Conference of the Association of Free Lutheran Congregations assembled at the Association Retreat Center, June 11-14, 2025. "The thief comes only to steal and kill and destroy. I came that they may have life and have it abundantly." John 10:10.

I am excited and blessed to be starting my 9th year as Seminary dean. I am excited because I have the privilege to help train men for Pastoral Ministry. To me, there is no greater calling or honor than to be the Pastor of a congregation. I am thankful for the opportunity to invest in men whom God has called into the ministry. I am blessed because God has been so good to me and to our seminary. He has sent men who are excited about ministry and God's Word. As one seminarian said to me excitedly, "Sharing God's Word with people, that's what gets me up in the morning."

We currently have six men on internship, Adam Erickson (Grafton, ND), Alexander Grimes (Roseau, MN), Caleb Korhonen (Valley City, ND), Adam McCarlson (Minneapolis, MN), Micah Moan (Thief River Falls, MN), and Alex Monseth (Brainard, MN). I am grateful to the supervising Pastors and their congregations who have and will be investing in our seminary interns this year. We also have seven seniors, 4 middlers, and 7 accepted Juniors as of this writing. God has blessed us and will be blessing our congregations in the years to come with these men.

I believe one of the reasons for the increase in seminarians is the emergence of the Bachelor of Arts in Bible and Ministry which is now offered in our Bible College. Men can complete their degree in Bible and ministry at our Bible College and simply cross the campus and begin Seminary.

It is also a blessing to be able to offer our seminarians housing on campus and greatly reduced tuition. We can offer this because of generous donors. Our tuition is roughly 15% of what it actually costs to educate the men. We are able to provide them residential training with full-time faculty, something that is rare these days. It is also vital in training men to be servant leaders in the congregation.

This past year I introduced a three-credit preaching class required for first year students. The purpose is to immerse our men in the preaching of God word at the very beginning of their seminary training with the goal of preaching in local congregations sooner. A missiology course will also be offered in the seminary soon.

The seminary published the first issue of its new academic journal, *Sola Scriptura*. This annual journal includes articles from our faculty and students. Intended for pastors, members, and friends of the AFLC, *Sola Scriptura* will offer the unchanging truths of God's Word to different

aspects of our faith and life. Along with Summer Institute of Theology in August and the Seminary Symposium in January, we hope that Pastors will take advantage of these opportunities to grow as ministers of the Gospel.

Along with my role as Seminary Dean, I am also Chief Academic Officer, overseeing faculty and the academic programs of the Bible College and Seminary. We have been blessed with an excellent faculty. Two of them, Jarrod Hylden, and Jason Gudim, have completed their first year at the schools. Joining them as full-time faculty are Brent Olson, Nathan Olson, Steve Mundfrom, and Andrew Hanson. Andrew Hanson, our professor of Music and Choir Director will be taking a sabbatical this fall. His long-time assistant Cindy Beck along with Esther Rabenberg will be filling in for him.

We have begun the process of applying for accreditation with the Association for Biblical Higher Education. Those of you who were at our 60th anniversary celebration last fall have met Philip Dearborn the President of ABHE. He was the keynote speaker that night. We continue to be accredited with TRACS but have found ABHE to be especially helpful training the leaders of FLBCS. Andrew Kneeland, our Institutional Effectiveness Director will be leading the process of ABHE Accreditation, a process that will likely take three years.

Please be in prayer for our recent graduates, Troy Hanson and Mickey Meester. Pray for our interns listed above. Pray for our Seniors: Daniel Aichele, Aaron Arneson, Wen Chen, Samuel Jagt, Isak Olson, Michael Rokenbrodt, and Hans Tanner. Pray for our Middlers: Matthew Baerbock, Luke Dryburgh, Jeremy Larson, and Benjamin Nordvik. Pray for our incoming Juniors that God would prepare them to study for this important work of Ministry.

As the Prophet Isaiah pronounced, "How beautiful upon the mountains are the feet of him who brings good news, who publishes peace, who brings good news of happiness, who publishes salvation, who says to Zion, "Your God reigns." Isaiah 52:7.

Respectfully Submitted,

Dr. James Molstre CAO/Seminary Dean

FREE LUTHERAN BIBLE COLLEGE DEAN

To the 63rd Annual Conference of the Association of Free Lutheran Congregations, grace and peace to you from God, our Father, and the Lord Jesus Christ.

This year, our student body's theme was "Behold Our God." During our Tuesday chapels, our preachers walked through John's Gospel. John's message centers on the person of Jesus in whom we behold the invisible God. John reveals Christ, so that all may know him and believe in his name. This is the heart of the ministry of the Free Lutheran Bible College.

This year we began the year with 116 students, a six-year high. This was bolstered in part by our new B.A. program and our partnership with Beyond Limits, a ministry serving college aged students with disabilities who are looking to develop and grow in life skills and in their walk with Christ. We do not take our students for granted. We are grateful to God for his call in their lives and leading them to FLBC. This is a step of faith for them. Many lay aside pursuit of career goals, invest significant resources, and face social opposition for the value that they see in our programs. Their following the leading of the Holy Spirit doesn't go without our notice, and we praise God for that leading.

Academic Life

The Word is our focus. While I feel a bit like a broken record in saying this, it is good for us to say and be reminded that God's Word is the heart of our programs—it is our program. This Word is active and busy in the lives of believers. We strive to teach our students to know that Word, to be established in it, so that it may transform their hearts through deepening their faith in Christ and motivate their ministry.

This fall, we began our new Bachelor of Arts and Associate of Arts programs in Bible and Ministry. These programs have enhanced and sharpened our mission. Because our institution is cherished by so many whose lives it has changed for nearly 60 years, it is easy, perhaps even natural, to be suspicious of that which is perceived as change. But the mission of FLBC has not changed. It's that mission that has driven the development of these programs in Bible and ministry. A November 2024 *Ambassador* article (which can be found at https://issuu.com/lutheranambassador/docs/november_2024, pg. 19) outlines our new programs and includes the rationale for our changes. It's a great resource for those with questions on specifics regarding their makeup. The programs teach the Word and how to study and convey that Word to the world. This has been and continues to be our focus.

We're always evaluating and improving our programs, both new and old. Our Associate's program builds on our long-standing diploma program. The Bachelor's program, being newer, requires more attention in this

process. We've seen the need to add practical ministry experiences, so we're talking with AFLC Youth Ministries, as well as World and Home Missions to discuss potential opportunities. We're also working on expanding our worship ministry offerings. We're especially excited about the Bachelor's program's potential for preparing men for seminary, thus answering the perennial prayer for God to send out pastors to our churches who need them. Please pray for these programs and what God will do through them.

Our faculty are essential to the proper execution of our programs, and they are faithful in their calling to teach the Word. These men are committed to the infallibility and inerrancy of the Word from a Lutheran conviction. They engage well with our students, love them, care for them, and pray for them. Without such a faculty, our mission would be in jeopardy. We are thankful for them, and to our Board of Trustees who carefully evaluate each new faculty member prior to their being hired. This year, we've welcomed Dr. Jason Gudim and Dr. Jarrod Hylden to our faculty. These additions have been a blessing to our program.

Student Life

I know it sounds like a cliché, but our students are truly wonderful! I wish you each could have a close up look to see how God is working in their lives here at FLBC. We're not a perfect place; like any Christian experience, there are discouragements, disagreements, struggles, and even sin. But our goal is to see these things through the lens of the gospel, played out in our Christian community. The real value of our program comes from being centered on in-person community. We aim to prepare students for congregational life, and this community allows them to navigate disillusionment, build strong friendships, find encouragement and support, learn the importance of prayer, and study the Word together. Though imperfect, our dorm and campus life fosters growth in these areas.

Our dorm staff plays a critical role, and we are deeply thankful for their dedication. This year, Jeremy Larson, our Director of Discipleship, has overseen this crucial ministry. Jeremy's diligence and sincere desire to see students grow in their faith have led him to implement efficient processes to improve our dorm ministry. He also invests personally in training and guiding the dorm staff in their service. Our dorm assistants are the heart of our dorm ministry, acting as the "boots on the ground" for our students. They consistently meet with, pray for, and support them, often going above and beyond what's expected. We anticipate several openings in these roles for the upcoming year. While we hope to have many positions filled by the conference, we ask for your prayers for filling these critical roles.

We've had some shifts in the structure of our student life ministry. Emily Kregel, who served as our Women's Resident Head and Coordinator of Student Life for nine years, resigned in December following her

marriage. We miss her dearly and are thankful for her time at FLBC. Heather Olson, who served the school in multiple roles, most recently as lay counselor, also resigned last summer. We are grateful for her dedication to our students. In her place, we hired Michelle Olson as part-time Coordinator of Student Support. Michelle has proven to be an excellent fit, consistently going above and beyond to support our students, primarily through listening and coordinating extra help. Her collaboration with Jeremy is essential to the success of our student ministry. We are deeply thankful for their work.

In addition to overseeing the dorm staff, Jeremy continued in his second year of coordinating our Discipleship Group ministry. For the past two years, students have been placed in small groups of two or three with a dedicated mentor. Jeremy created a plan for these groups and recruited and trained the mentors. This year, he successfully found approximately 40 volunteer mentors, for whom we are tremendously grateful. The weekly commitment is substantial, but most students find these small group meetings beneficial for their growth and development, making them a valuable addition to our student life program.

We're thrilled to have partnered with Beyond Limits this year, a ministry focused on reaching and discipling individuals with disabilities for Christ. Overseen by Craig Spofford, Beyond Limits has enriched our campus life and provided new opportunities for students to experience FLBC. Five Beyond Limits students joined our student body, participating in life skills development, community living, and auditing several of our classes. Their presence has been a remarkable addition, and it's hard to imagine a time when they weren't with us. Their presence has enriched us and our students and deepens the gospel ministry happening on our campus.

Student Outreach & Ministry

Our students are actively involved in serving their local congregations in a variety of ways. This year, I've been particularly impressed by their engagement in ministries beyond the usual youth group and Sunday school. They've also taken on important roles like cleaning, serving meals, and handling video and sound for church services. We've also maintained our familiar school-sponsored ministries, which include choirs and music ensembles, a cross-cultural mission trip, and our gospel and summer teams.

This year, the FLBC Concert Choir (comprised of 41 students) embarked on a tour across the Great Plains and Mountain West, performing concerts centered on the theme "The Trinity: Our Help and Hope." The tour spanned eleven locations, proclaiming the work of the Father, Son, and Holy Spirit to congregations in: Kindred, ND; Grafton, ND; Stanley, ND; Williston, ND; Kalispell, MT; Dillon, MT; Rapid City, SD; Loveland, CO; St. Francis, KS; Chamberlain, SD; and Sioux Falls, SD. A highlight of their performances was a five-part movement on the Trinity,

commissioned by the choir, and composed by Marianne Foreman. This beautiful piece explored the depths of the Trinity, and formed the basis for the tour's overarching theme. The choir's performances reflect the care and power of the triune God through their musical expression.

The Free Lutheran Bible College's Proclaim Choir (composed of 32 students) went on two separate tours, sharing their musical ministry centered on the school-wide theme, "Behold Our God. The February tour was to congregations in the upper Midwest, with performances at Grace Free Lutheran Church in Valley City, ND; St. Paul's Lutheran Church in Fargo, ND; and Calvary Lutheran Church in Fergus Falls, MN. In April, the choir traveled to a few of our Illinois congregations, including Helmar Lutheran Church in Newark, IL; St. Peter's Lutheran Church in Benson, IL; and Freedom Lutheran Church in Ottawa, IL. Both tours centered on the theme of "Behold Our God."

We're grateful, as always, for Andrew Hanson's careful planning and worshipful focus as choir director. This year, he brought concerts to three new congregations, demonstrating his commitment to serving our churches. After 17 years of leadership, Andrew remains a valuable asset to FLBC's ministry.

In addition to choir ministries, the Cross-Cultural Ministries class had the opportunity to again serve at Foundations For Him Ministries, a children's home in Oaxaca, Mexico. For several years, Journey Missions director Jon Nelson, who has a connection to the home's directors, has led this class. This year, 24 students participated in the trip, completing service projects and ministering to the children. This highly sought-after opportunity is limited to 24 spaces. It fills up annually, highlighting our students' eagerness to serve.

Throughout the year, we sent out several gospel teams, including worship teams, a men's quartet, a women's trio, and a mixed ensemble. Additionally, this summer, four VBS teams plus the Ambassador team will serve congregations across the Midwest and Mid-Atlantic. We thank Jeremy Larson and Michelle Olson for their dedication in selecting, training, and scheduling these teams. Their work is very much appreciated as they go above and beyond for both the churches and FLBC. This year, teams will lead VBS at 33 congregations and serve at 15 camps, including two sports ministry camps led by our Conqueror team. This, while taking time off from FLY to serve as dorm room leaders.

We are grateful for these students who take seriously their callings to serve the Lord and his congregations through the ministry of the Word.

Thank You

We are incredibly grateful for the support of our AFLC congregations. Your prayers and financial support for our students are a tremendous

source of encouragement and strength for them and for us. We also deeply appreciate your efforts in encouraging young people in your churches to consider attending FLBC. Your partnership is vital to our mission, and we are blessed to have such a strong network of support.

Respectfully Submitted,

Rev. Adam Osier FLBC Dean

FREE LUTHERAN BIBLE COLLEGE & SEMINARY VICE PRESIDENT OF OPERATIONS

To the Sixth-Third Annual Conference of the Association of Free Lutheran Congregations gathered in Osceola, WI. Hebrews 13:16 says: "And do not forget to do good and to share with others, for with such sacrifices God is pleased.". We are so grateful to the congregations, individuals, parents, and students who generously contribute to the Free Lutheran Bible College & Seminary (FLBCS). We could not exist without all the prayers and support we receive every day.

The proposed FLBCS budget for the 2025-2026 fiscal year is \$4,715,510. Based on this projected budget, the Board of Trustees request the Annual Conference to approve a subsidy for the 2025 calendar year of \$347,027 for the Seminary, and \$566,202 for the Bible College. Both subsidy requests reflect the average of the last three years' actuals plus a 5% increase. This request is within the guidelines provided by the BAC.

As of December 31, 2024, the FLBCS has approximately \$2.18 million in scholarship and endowment funds that are used to provide financial assistance to Seminary and Bible College students. During the '24-'25 school year, \$140,280.00 was disbursed for FLS Scholarships and \$205,800.00 was disbursed for FLBC Scholarships.

The Student Life Center continues to be a great addition to the Campus. Last Fall, it was the location for FLBCS 60th Anniversary Gala. Not only is it FLBC Conquerors' home court for Intercollegiate Athletics, we have also had the opportunity to host the 2021 and 2024 AFLC Annual Conferences, NIAC Basketball Tournaments (FLBC Basketball Conference), and several Alumni Basketball Tournaments. The SLC has become an attractive destination for many outside groups that are getting to know our campus, as well. The students really enjoy using the facility for intramural sports and as a quiet place to study and grab a drink at the Campus coffee shop – the Full Court Press.

FLBCS remains in a solid financial position with a good balance sheet and increases in financial resources. FLBCS is committed to using our financial resources to train Christ-like servant leaders, increase enrollment at both Schools, and pursue academic excellence. Additional information about the FLBCS financials is available in the 2025 Annual Report and by request. More information on the FLBCS Annual Campaign and our endowments are available online and at our Conference booth.

Respectfully Submitted,

Larry S. Myhrer Vice President of Operations - FLBCS

CHAIRMAN OF THE WORLD MISSION BOARD OF DIRECTORS

To the 63rd Annual Conference of the Association of Free Lutheran Congregations, assembled June 11-14, 2025, in Osceola, Wisconsin.

The Lord says, "See, I am doing a new thing! Now it springs up; do you not perceive it? I am making a way in the desert and streams in the wasteland" (Isaiah 43:19). God has done great things in years gone by in the work of World Missions. But we are not to reminisce with envy about what has been done in the past. God is at work today doing new things. The good news of Christ is going forth to lives that seem like a wasteland. New spiritual life is springing up in deserts.

We rejoice in new things God is doing in the work of AFLC World Missions. We are commissioning at this annual conference new lay missionaries to Paraguay: Zachariah and Carey Ritland from Radcliffe, Iowa. The Ritlands will assist Matthew and Ednay Abel in the work of church planting in Paraguay. They are in the process of raising up prayer and financial support. The hope is that sufficient support will be raised so that they can go to the mission field in August. The first year will be spent in language and cultural training. Please pray for the Ritlands during this time of preparation.

The calling of the Ritlands as lay missionaries has led to us considering new additions to our policy manual regarding lay missionaries. The World Missions Board is in the process of considering ways in which lay missionaries can serve, how we can encourage lay missionaries, and what kind of training and education should be expected.

The World Missions Board is asking the conference for approval to open a new field of mission work in Chile. Pastor Patricio Rivero Bravo is a Lutheran pastor in Santiago, Chile. He was seeking to be part of a Lutheran fellowship that had a concern for evangelism and piety and where the service of lay people was encouraged. Through an internet search he discovered the AFLC. He has been in much communication with Missionary Matthew Abel. In November, he traveled to the AFLC Brazil Annual Conference. Our World Mission Director, Earl Korhonen, was there as well as one of our board members, Mark Riley. They, along with our missionaries and the leadership of AFLC Brazil, met with Pastor Patricio. The AFLC Brazil Coordinating Committee approved him for their clergy roster. Pastor Korhonen and myself, along with our wives and Pastor Matthew and Ednay Abel, traveled to Chile in May to spend time with Pastor Patricio.

Pastor Patricio's vision is to plant a free and living Lutheran congregation in Chile. People there need to hear the good news of Jesus. They need to receive sound teaching that comes from God's Word. They need to be part of a congregation that has spiritual life.

Prayer support and encouragement from like-minded Lutherans is Pastor Patricio's desire. We believe he will be a good addition to our international fellowship. Starting work in Chile will give us the privilege of one more country where we get to spread the good news and plant and build congregations.

Work is being done in our World Missions department and corporation on developing a type of pipeline to encourage new missionaries. Pastor Jon Nelson's work in teaching at Free Lutheran Bible College and advising the Student Missions Fellowship, as well as leading Journey Missions trips, is an important part of this effort. Director Pastor Korhonen is regularly encouraging congregations and individuals to consider the call to missions and pray for more missionaries. On a number of our mission fields, people are asking us to send missionaries. "Ask the Lord of the harvest, therefore, to send out workers into his harvest field" (Matthew 9:38). We encourage you, as individuals and congregations, to pray frequently for more missionaries.

Hudson Taylor, missionary to China, in 1886 prayed for God to provide, during the next year, 100 more missionaries to serve in the interior of China. Other missionaries scoffed at the bold request. Taylor and his mission organization had hardly any funds to send missionaries to China. But by November 1887 the China Inland Mission had accepted 102 candidates to serve as missionaries to China and sufficient funds had been given to pay for their travel.

In light of Taylor's bold prayer for 100 new missionaries within the year, it seems rather small for us to ask God to provide five new missionaries or missionary couples to serve in AFLC World Missions during the next five years. Let us start with praying for five in five and hold open the possibility that God may surprise us with more.

With great confidence in God's ability to provide, we are requesting a budget subsidy for 2026 of \$519,532.00 for World Missions and \$775,000.00 for Personal Support.

The staff God has provided us with in World Missions is a great blessing and a joy and privilege to work with. We give thanks for our director, Rev. Dr. Earl Korhonen and his wife Joan. We appreciate their dedicated service. Our office manager, Wanda Jacobson, helps us and blesses us in numerous and valuable ways. Journey Missions Department Head, Jon Nelson, works with mission trips, advises missionary assistants, serves at the Free Lutheran Bible College and, along with his wife Heidi, is a great asset to our ministry. Our communications coordinator Shelby Greven has been a welcome addition to our team, helping communicate with congregations about the good things God is doing on the mission fields.

We deeply appreciate our missionaries and their families as well as national workers around the world. They are at work planting and building up free and living Lutheran congregations. Please continue to pray for God to shower His grace upon them.

Two of the early AFLC missionaries in Brazil went to be with the Lord this past March. Priscilla Wold was a single lay missionary to Brazil from 1974 to 1982, serving the missionaries and the congregations in Brazil in a variety of ways. She returned to Brazil in 2016 for the 50th anniversary of the start of AFLC Brazil. She had a fall during the trip and injured herself, but she continued to want to participate. Her love for the people of Brazil was quite evident.

Helen Knapp served AFLC World Missions with her husband George from 1969 to 1989. They first went to Brazil as faith missionaries in 1958. They served various congregations around Brazil. They taught and discipled young people at the school. Helen had a gift and passion for children's ministry and women's ministry. During one of their early furloughs they visited my home church. I still remember a chalk art she did. It grabbed my attention and was another spark that helped to further grow an interest in missions.

Helen, her late husband, George, and family continued to encourage and support AFLC World Missions and congregations after their return to the U.S. We deeply appreciate their humble service and faithful prayer support.

We give thanks that in Christ we have the good news the world needs to hear. The Lord gives us the privilege of sharing it with the world. Thank you for your support of AFLC World Missions as we build up His church and share the good news with the world.

Respectfully submitted,

Rev. Dr. Craig Johnson World Missions Board of Directors Chairman

WORLD MISSION EXECUTIVE DIRECTOR

To the sixty-third Annual Conference of the Association of Free Lutheran Congregations meeting June 11-14, 2025, at the Association Retreat Center in Osceola, WI.

Our conference theme, "Abundant Life" (John 10:10), contrasts the life-giving difference Jesus makes with the destructive reality of Satan and his world system. The first part of John 10:10 reveals that "the thief comes only to steal and kill and destroy." The core of the Gospel message is that without Jesus, there is no forgiveness of sin and no hope for eternal life. But by repentance of sin and faith in Jesus, everyone who believes can be saved (v. 9). The offer of salvation is truly Good News. And this is why we Go into all the world, Proclaim the Law and Gospel, Plant free and living congregations, and Equip believers to evangelize and teach God's Word. God has brought the message of salvation to us, and his heart for the nations has not changed- so we are compelled to go. Thank you for your partnership in this ministry of the abundant life offered by Jesus alone to a world in need.

Our World Mission department is charged "to develop and cast a world vision for the establishing of new congregations through planting and outreach (Acts 1:8)." We are accountable to you- our prayer supporters and donors- in carrying out this task. Please pray for me, the World Mission Board, staff, and our missionary teams as we minister where God has called us.

Here is a summary of what God has been doing through your prayer and support of AFLC World Missions in 2024.

Brazil

In Brazil, the AFLC's first mission field (1964), there are 15 congregations and three preaching points. The national church has sixteen active Brazilian pastors, and AFLC World Missions has four called missionaries. In November, Rev. Iran Goes completed his term as the AILLB president, and Rev. Eilzeu Boza (from Maringa) was elected as the new president of the AILLB. Rev. Goes will continue as the academic dean of the seminary, and Silvio Paes will be the acting dean until the next election cycle.

Paul & Becky Abel were in the States for several months during 2024 on the first of their two-part furlough. They are planning to continue full-time through 2025 and then step back to ³/₄ time while remaining in AFLC mission work in Brazil. They minister to groups at the ARCA Bible Camp and serve alongside the pastor at two congregations: Bateias (near the ARCA Bible Camp) and Mighty Fortress (in Curitiba). We are grateful for their continuing ministry in helping host and advise many visitors from the States who travel to Brazil with our Journey Missions

teams, as our missionary assistants, and others on various mission visits.

Jonathan & Tamba Abel serve the congregation they planted in Maringá, Paraná, and are active in the Bible camp ministry of the Fazenda near Campo Mourão. After decades of receiving funding through the Fazenda non-profit board, the Fazenda is now approved by the World Mission Board to receive funds from donors through our AFLC World Missions department. In their congregation, Jonathan & Tamba lead VBS, children's ministry, special outreach events, Bible studies, and the discipling ministry. Jonathan continues to teach at our seminary in Campo Mourão. We are grateful for the ongoing ministry of Jonathan & Tamba as they share Jesus in Brazil.

Jonni Sliver is usually the first person to greet the children when they first come to the Miriam Children's Home. She continues to serve as 'Tia' (auntie) at the Miriam Home, which is located on our Campo Mourão Bible school and seminary campus. Jonni has a renewed passion for speaking to the Sanctity of Life issues in Brazil and has developed materials to present and train the pastors in Brazil to address this critical issue! Please pray specifically for Jonni as she presents these seminars in our AFLC Brazil congregations over the next two years. She continues to minister not only to the children at the Miriam Home but also to the Miriam Home staff, the young ladies on campus, visitors from the States, her Sunday school class at the Lar Parana congregation, and her involvement in the congregational Women's ministries. We look forward to having Jonni home on furlough for part of 2025.

John & Hannah Lee were in the States for the first half of 2024 on furlough. While they are in Brazil, they live in the mission house on the Campo Mourão campus and are a part of the AILLB (AFLC-Brazil) Central Church congregation. John's calling is primarily to discipleship and teaching at the Bible school and seminary. He continues to work with seminary professor Pastor Fernando in the Free Lutheran publishing department to provide Portuguese resources for the congregations. I am grateful for John's assistance as a translator during our meetings with the SETELL (Brazilian seminary) board.

India

The AFLC-India national workers faithfully proclaim the Word of God among the 54 congregations in the state of Andhra Pradesh. In 2024, three men completed their seminary training and were ordained in January of 2025. There are 27 pastors and 10 Bible women who faithfully minister in the AFLC-India. The Horeb Children's ministry supplies physical and educational needs to children, the tutorial centers reach around 800 children each day, gospel meetings are held in the villages, and the theological training has expanded to include the newly opened Bible school with 11 students! The national AFLC-India VBS team plans to double their effort this summer by adding another team to

reach twice as many children each week during the summer break. Your gifts to our AFLC World Missions General Fund enable all these ministry to continue and even expand in India through the Bibles & literature distribution, medical, food, and relief ministries.

Mexico

Our AFLC World Missionaries, Todd and Barb Schierkolk, are now in their 24th year in Jerez. They continue to faithfully serve the people in the congregation who need the encouragement and stability that only the truth of Jesus Christ can bring. Todd and Barb are encouraged by the ongoing gifts of AFLC congregations to their ministry. They share stories of how the quilts and funds given for the School Supplies Project have been used time and time again to open doors for the Gospel. Pray for Todd and Barb as they seek to rescue people from the grip of Satan and the darkness that infects humanity. The reality of the darkness of sin is magnified in places like Jerez, where drug trafficking has brought so much violence to the community. Our only lasting hope is in Jesus. Let's uphold Todd and Barb in their ministry in the name of Jesus.

We continue to be blessed by our fellowship with the Central Mexican Lutheran Church (CMLC). Pastor Milton Flores and Assistant Pastor Giovani serve the Getsemani congregation in Celaya, conducting monthly outreaches to León, Querétaro, and southern Celaya, as well as a new gathering in León. There are opportunities for our congregations in the United States to support Mexico Outreach through our World Missions General Fund, which enables Pastor Milton and his sons to conduct services monthly in other cities. An affiliated congregation, St. Paul the Apostle Lutheran church, is located in León and is served by Pastor Israel Flores. Pastor Israel reports that they are searching for a larger facility to hold services as they are outgrowing their current rented building. Much of this growth is attributed to Pastor Israel's witnessing to university students.

Uganda

The AFLC mission in Uganda (established in 2007) is transitioning to being entirely led by nationals. The Jore family completed their service in Uganda at the end of July. The Raan family completed their service in Uganda at the end of December.

We rejoice with the congregation gathering in Jinja. They chose the name Ambassador Free Living Church ('AFLC'- but not to be confused with 'Association of Free Lutheran Congregations'). The congregation has taken steps to register as a new Christian denomination in Uganda and subscribes to our Creeds, Fundamental Principles, Luther's Small Catechism, and the Unaltered Augsburg Confession. I am encouraged by the Ambassador Church gathering in Jinja, and I pray that the influence of the Ambassador Institute will eventually draw more

graduates of the Ambassador Institute (many of whom are pastors of other denominations) together to form free and living congregations that subscribe to our Lutheran convictions.

Michael Rokenbrodt continues to study at Free Lutheran Seminary, and he is our only missionary (albeit seasonally) in Uganda. Historically, Michael's primary responsibility has been to conduct Ambassador Institute (AI) teacher training workshops for AI teachers in the eleven zones within Uganda. However, this past term, Michael has worked tirelessly to help the Ambassador Church in Jinja anchor its constitution in our AFLC Fundamental principles, creeds, and confessions. The congregation's application to the Ugandan government is being processed, but they are expecting full recognition this year. A Constitution Celebration for the Ambassador Free Living Church of Uganda is scheduled for October 19, 2025.

Our AFLC World Missions Ambassador Institute (est. 2009) continues in Uganda under national leadership funded by our World Missions general fund. Special projects through AFLC World Missions and micro-loans managed by the national leadership provide additional funding to enable the ministry to continue.

We are grateful to the Jore and Raan families and their faithful ministry with Ambassador Institute in Uganda. A farewell reception was held for both families at the 2024 AFLC Annual Conference.

Switzerland

Since 2018, our work in Switzerland has been a working agreement between AFLC World Missions, the Brazil AFLC (AILLB), and the El Shaddai congregation of Geneva, Switzerland. Augusto Fuiri, a full-time trucker, continues to serve the congregation in Geneva on a volunteer basis. The congregation is looking forward to receiving a missionary assistant for a time this summer, and later this year, there are plans for another individual to assist in the congregation for a couple of months. I am grateful to report that Pastor Fuiri has recovered fully from the heart attack he suffered last year while he was in the States for the Annual Conference. We praise the Lord for the healing God has provided.

Paraguay

Rev. Matthew & Ednay Abel have been ministering in Villarrica, Paraguay since 2019. Since planting the Esperanza Viva congregation in 2021, they have been realizing slow growth. Besides the weekly ministry in the congregation, Matthew & Ednay are engaged in discipleship, ministering to nearly 50 children in the Kids' Saturday club, leading the Tuesday women's meetings, Wednesday Bible studies, a Dad's group on Fridays, and a monthly youth event at a local park. Matthew and Ednay teach Bible classes at a couple of local schools. They have hosted several

missionary assistants, and they joined the Brazil field for Bible camp during Carnival Camp. Because of generous gifts from congregations and individuals in the States, the construction of the Pavillion is progressing quickly. The roof and walls are complete, and the concrete floor and interior walls will be constructed as funds are available.

Zachariah and Carey Ritland, from Radcliffe, Iowa, were approved as lay missionary candidates to Paraguay in 2024. In early 2025, they were called as AFLC World Missions lay missionaries to Paraguay. They plan to join the Abels in the city of Villarrica later in 2025, pending sufficient funding for their Personal Support. We praise the Lord for answering our prayers and calling Zachariah and Carey to join the global ministry of AFLC World Missions! Welcome Ritlands!

Journey Missions

For the past ten years, our AFLC Journey Missions department has been taking AFLC groups and individuals to our AFLC mission fields. I highly encourage you and your congregations to utilize our Journey Missions department to help with the logistics and cross-cultural sensitivities unique to international travel and mission trips. Pastor Jon Nelson, our Journey Missions department head, also serves as a helpful buffer between you and the missionary families, ensuring their time is better utilized and they don't have too many groups visiting back-to-back in one season.

Our Journey Missions department is also a means to help you apply and become a missionary assistant, living cross-culturally for three months to two years.

We are grateful for our partnership with FLBC, which utilizes Pastor Nelson to teach the Cross-Cultural Ministries classes I & II. Students in these classes have the opportunity to interview our missionaries and participate in the spring class mission trip.

2024 JM Ministry Trips: Oaxaca, Mexico; Paraguay/Brazil.

2024 JM Missionary Assistants: Casey McLoughlin (Brazil), Caleb Korhonen (Brazil), Logan Blom (Brazil/Paraguay), Trevor Blom (Brazil/Paraguay), Jared Trost (Uganda), Zachariah & Carey Ritland (Paraguay), Anna Renn (Paraguay) and Oliva Underwood (Paraguay).

2024 Special Projects Completed

Thank you for contributing to our World Mission Board Approved Special Projects. The projects that were completed in 2024 are:

Brazil: Miriam Home Follow Them Home (\$3,000), Miriam Home

Camps and VBS Fund (\$500), the ARCA Van Motor Repair (\$5,000).

Mexico: Bibles -"Help Me Hear God's Voice" (\$500). Christmas Gift Boxes (\$500).

Paraguay: Emergency food Baskets (\$1,200), Pavilion Phase 1&2 (\$34,000).

India: Two pastor's houses (\$9,918).

Uganda: Ambassador Institute Teacher Workshops (\$1,000)

Statistics 2024 AFLC Missionaries

Called Missionaries

Rev. Paul and Becky AbelBrazilRev. Jonathan and Tamba AbelBrazilRev. John and Hannah LeeBrazilMiss Jonni SliverBrazil

Rev. Matthew and Ednay Abel Paraguay

Rev. Nate and Rhoda Jore Uganda (end of service Jul 31, 2024)
Rev. Brent and Emily Raan Uganda (end of service Dec 31, 2024)

Mr. Michael Rokenbrodt Uganda

Rev. Todd and Barb Schierkolk Mexico

On-Loan Missionaries

Mr. Steve and Glenda Kvale
Rev. Andrew and Alexis Olson
Wycliffe Bible Translators, USA
They Need The Bible, USA

National Leaders

Rev. Eilzeu Boza - President of AILLB
Rev. D. Luther Sastry - President of AFLC-I
Rev. Milton Flores - President of CMLC
Rev. Augusto Fiuri- AFLC Switzerland

Brazil
India
Mexico
Switzerland

Thanks

I am humbled by God's provision for our department and our missionaries. Thank you for sacrificially giving to meet the needs of our World Missions General Fund, the personal support of our missionaries, and our special projects. Joan and I thank each of our congregations who have welcomed us for AFLC World Mission presentations this past year—it is a blessing to partner with you in the Gospel!

The 2024 World Missions Board has shared the responsibilities of directing the ministry of AFLC World Missions: Rev. Dr. Craig Johnson, chairman, Rev. David Johnson, Dr. Lyle Mattson, and Rev. Jerry Nelson, Mr. Samuel Quanbeck, Mr. Mark Riley, Mr. Ken Sletten, Thank you, men, for your love for the Lord and desire to see His Kingdom spread worldwide by casting the vision for free and living Lutheran congregations.

Thank you, Joan, for supporting AFLC World Missions and me. It is a joy to travel with you to our congregations and mission fields. Thank you for the encouragement and for sharing the Gospel and mission stories in Sunday schools and women's meetings.

Thank you, Pastor Jon Nelson, for your continuing passion as department head of AFLC Journey Missions. I appreciate your passion for making our mission fields and opportunities available to the FLBC students and our AFLC congregations.

Thank you, Wanda Jacobson, our world missions office manager, for the sacrifices you make to check over every detail of our finances, policies, and office procedures. Your historical perspective in the department is a blessing to me and the entire board.

Thank you, Madison Greven, for how you have promoted our missionaries through social media as our communications coordinator for the last three years. Welcome Shelby Greven, our new communications coordinator.

Thank you, Liz McCarlson, for your help as our part-time office assistant.

Thank you, congregations, individuals, and the WMF, who support us in prayer and give to our work as you are able. Please continue to pray for our department as we strive to responsibly use the resources God provides in ministry to the nations.

Respectfully Submitted,

Rev. Dr. Earl Korhonen, Executive Director AFLC World Missions

CHAIRMAN OF THE HOME MISSION BOARD OF DIRECTORS

The 2025 Annual Conference has adopted the theme "Abundant Life," inspired by John 10:10. This theme resonates deeply with the mission of Home Missions, which encompasses nurturing new church plants, renewal efforts for established congregations, and supporting the diverse ministries in Alaska. Our goal is to reach the lost, offering them the abundant life found in our Lord Jesus.

Over the past year, Home Missions has experienced significant progress across various church plant categories, including mission gatherings, mission congregations, and established churches. The Alaska ministries continue their impactful, Spirit-led work in and around Naknek, though upcoming changes will necessitate increased prayer and support.

Much of the progress has occurred operationally, guided by Pastor Andy Coyle's leadership. His efforts have brought greater clarity and focus to our mission, resulting in the development of valuable resources such as coaching, assessments, studies, and materials. These tools are designed to meet individuals and congregations where they are, offering flexibility for each unique context. The Home Missions Conference in Sioux Falls held on February 15th saw strong attendance and provided a platform to share a vision for key aspects of church renewal.

If you haven't recently explored the Home Missions website, I encourage you to do so. You'll find a wealth of resources, including "The Lutheran Church Planter Podcast," hosted by Pastors Andy Coyle and Matthew Ballmann. This engaging and informative podcast offers insights into church planting in today's world.

A major highlight is the recent launch of internet streaming for KAKN FM, made possible by the expertise and commitment of the Bay Broadcasting Corporation Board of Directors. In just under two months, the station reached over 3,000 unique IP addresses across 128 countries, accumulating more than 4,000 hours of listening time. Praise God for this milestone!

We also extend our gratitude to Pastor Bob and Margaret Lee for their many years of service in Naknek as they prepare to return to the lower 48. We ask for your continued prayers as we candidates are sought for a new station manager and missionary pastor. These ministries thrive thanks to the tireless efforts of our staff and many volunteers. Thank you!

We are thankful for Pastor Coyle's dedication as he transitioned to fulltime Home Missions Director earlier this year and request your prayers and support for him and his family as they relocate to the Minneapolis area this summer. His presence on campus will further highlight the numerous opportunities within Home Missions to the school and seminary.

Lastly, we express our heartfelt thanks to the AFLC and all who support Home Missions with your time, talents, and resources. We strive to steward these gifts faithfully, closely aligning our income and expenses with our budgets. As new church planting opportunities emerge and AFLC overhead is appropriately distributed, we foresee a potential need for additional resources in the coming years. Rest assured, we will continue to manage God's provisions with care and diligence.

Respectfully submitted,

Dana Hagen, Chairman AFLC Home Missions

HOME MISSION EXECUTIVE DIRECTOR

To the 63rd Annual Conference of the Association of Free Lutheran Congregations assembled at the Association Retreat Center (ARC), Osceola, WI on June 11-14, 2025.

The thief comes only to steal and kill and destroy. I came that they may have life and have it abundantly. I am the good shepherd. The good shepherd lays down his life for the sheep. John 10: 10-11

The contrast of these verses is striking. The sheep are able to have abundant life as the Good Shepherd gives up his life. The shepherd for the sheep. Without the death of the shepherd, there is only death for the sheep. This points us right to the heart of the Gospel of Jesus. Through the death and resurrection of Christ, we are brought into the very life and love of our triune God. This IS abundant life. Forgiveness. Peace. Communion. Hope. Joy. Future. This life is what we have the joy to experience in our congregations as we gather. This life is what we have the privilege to share and invite a hurting and lonely world into. This is mission. This mission happens on the prairies of the Dakotas, small town midwestern gyms, and in parks, coffee shops, and office buildings of sprawling cities. The Lord continues to use our Free Lutheran congregations to reach and disciple believers in Christ who are able to share the "abundant life" that God gives. We celebrate that.

We are a Team

We celebrate that the work of planting congregations is the Lord's. He uses people like you. He uses people like us. As an Association that partners together to do greater ministry, I want you to always understand that all the work that we are able to do is really your work. In partnering with Home Missions, your congregation has the opportunity, as an extension of your community, to impact ministry across this great country. In that way, AFLC Home Missions recognizes that WE don't plant congregations. We are not a synod. Home Missions doesn't have "our" congregations. They are yours. They are the Lord's. We are a team working together on Mission in Christ. This is so important for us in Home Missions and for you in congregations to understand and celebrate.

Helpful Clarity

One of the realities within church planting is that the scope of origin and development is oftentimes vastly different between groups. The differences are quantitative as well as qualitative. This developmental variation makes perfect sense when considering the nature of growth. AFLC Home Missions has a strong desire to be able to communicate with clarity and accountability to our AFLC family about the current stage of development of each active group in the AFLC. This allows for greater understanding as well as having healthy expectations. As a family of congregations, we want you to know what is actually

happening on the ground in these locations. We have developed three clear categories for groups, along with descriptive markers. These categories cover the initial stages of a group all the way to being an established, self-sustaining congregation. Our prayer is that every group we help would go through these three developmental stages of maturity. Understand also that there will be exceptions, but we believe these categories will allow for greater clarity for all involved. Here are the three categories with their markers.

Mission Gathering

- 1. Lay leadership team without approved and called pastor (Lay/Ordained)
- 2. Developing church plant ministry plan (Prospectus)
- 3. Bible study, prayer, and fellowship ministry
- 4. Goal: Develop into a mission congregation

Explanation: This phase is the discernment phase. It's very organic. This group might be meeting to pray and study the Bible together. They are seeking the Lord's direction as well as discerning if they have the strength, time, and giftings to put the work in. They are also studying and considering what kind of congregation they would like to be (DNA, Philosophy of Ministry). At this point, this kind of group usually doesn't have a biblically qualified Shepherd yet. Very little financial support is needed. It is a low pressure "fleece" to see if God might open doors. Prognosis: This stage of discernment is wonderful and exciting. It is also highly volatile, with a higher percentage not turning into a congregation. To mature into a Mission Congregation, this group needs intentional learning, growth, a biblically qualified shepherd, and a clear plan for ministry and support. They need the Lord to clearly open doors.

Mission Congregation

- 1. Dedicated Leadership Team (approved/called pastor and lay leadership)
- 2. Developing AFLC Congregational Governance Plan
- 3. Implementation of Church Plant Plan (Prospectus)
- 4. Public Word and sacrament ministry
- 5. Financial partnerships with congregations, individuals, and AFLC Home Missions

Explanation: This is the stage of maturing into a congregation. Strategy and intentionality are really key in these years of development. The group now has a clear ministry plan that they are implementing, a trained

shepherd (lay or ordained), and a strong support team. As the Lord adds committed believers, they progress into public Word and sacrament ministry. Effort is also given to working with the AFLC leadership to craft clear congregational governance. Within the Mission Congregation phase, there is an extremely high investment of people and resources that are needed.

Established Congregation

- 1. Financial self-sufficiency
- 2. AFLC approved governance

Explanation: This is the goal of every Mission Gathering and Congregation. This stage represents the Lord's great mercy and provision of committed people built around the cause of Christ. This is now a congregation that needs no or very little outside financial support and is fully governed with integrity and congregational principles. It is still very important to understand that while these types of congregations have the markers of establishment, they are still very young and still have volatility, given they have no deep history and a growing commitment level.

Updates on AFLC gatherings and congregations (based on categories above)

Mission Gatherings

- 1. Flandreau, SD
 - a. Owen and Rachel Parsley, along with a growing group of believers have consistently met for Bible Study and prayer this past year. They have studied the Book of Ephesians as well as The Lord's Prayer. This group continues to meet to pray and plan for the establishment of a congregation. Owen Parsley will finish his job as a secondary education teacher to transition into a lay pastoral role with this young gathering.
 - b. Areas of Future Development
 - i. Called and approved Leadership
 - ii. Prospectus: Ministry plan with timeline and benchmarks for congregation
 - iii. Financial partnership plan

2. Bismarck, ND

a. There is a small, but very faithful group that regularly meets for Bible study, prayer, and fellowship. This group

has met for almost two years as a mission gathering. Bismarck remains a growing opportunity for mission.

b. Areas of Future Development

- i. Called and approved leadership
- ii. Prospectus: Ministry plan with timeline and benchmarks for Congregation
- iii. Financial partnership plan

3. Fargo, ND

a. Pastor Brandon and Ashely Marschner will transition from their "year zero" to full time church planters. Time has been spent serving on staff at St. Paul's as well as learning and preparing with St. Paul's plant team. They have developed a strategic ministry plan that they will be sharing as well as implementing this summer. Their current plan is to begin as a gathering this fall with Bible study and prayer. As the Lord gives, they will progress into a Mission Congregation.

b. Areas of Future Development

- i. Development of lay leadership launch team
- ii. Implementation of prospectus
- iii. Financial partnership plan

Mission Congregations

1. Ankeny, IA

- a. Emmanuel Lutheran Church has had a blessed year of growth and development under the leadership of Pastor Matthew and Julia Pillman. Emmanuel had a very clear plan of development and the Lord has given growth. This past year, they have moved from a small informal Bible study to preview services, to monthly services, to now weekly services. Currently (March), they have 45 attendees with 18 households that make up this mission congregation. They also currently have three table gatherings with 24 adults participating. 10 women also meet monthly for fellowship and study.
- b. Continued goals for Pastor Pillman are the equipping and development of congregational leaders who can assist in the ministry. As a church plant, they have people from various backgrounds. Pastor Pillman plans to provide more systematic study this fall to bring greater clarity and alignment.

c. Areas of Future Development

i. Continued leadership development

- ii. Financial partner growth
- iii. Continued growth and stability of attendees
- iv. AFLC Governance Plan

2. St. Paul, MN

Living Stone is one of the most unique ministries in the AFLC. The Lord has called Pastor Holmes and Jia to reach and minister to Chinese students and beyond with the Gospel of Jesus. This is a challenging mission as the majority of the people are transient in nature, as students come and go. As part of the larger strategy, Holmes is seeking to disciple Chinese students on the campus of the University of Minnesota. Currently, they have up to 20 participants at their regular services. That number grows significantly with special services or outreaches. Men's and women's Bible study has roughly 5 and 23 participants respectively. He is also connecting with participants who have returned back to China. Currently Holmes has a study group with dozens all across China. There are great challenges with this missional type of ministry. Given the nature of the participants, giving is low. Living Stone needs to have strong partners to continue to do mission here and in China. Living Stone needs you to partner with them in prayer, resources, and finances.

b. Areas of Future Congregational Development

- i. Continued development of leadership team
- ii. Continued growth and stability of attendees
- iii. Financial partners

3. San Antonio, TX

- a. The Lord continues to gather new and old believers together at Trinity. Trinity is currently worshiping between 70-100, with about 20-25 adults in Sunday school, 6 confirmation students, 10-15 in a midweek online study, and roughly 10 adults in their men's and women's groups respectively. Pastor Matthew and Natalie Ballmann are very intentional in discipling men and women. They are praying for continued maturity for their leadership team. One of the key leaders is David Hein, who is currently studying online with the Lutheran Brethren Seminary.
- b. Areas of Future Development
 - i. Continued maturity of leadership team
 - ii. Continued growth and stability of attendees
 - iii. Continued financial stability

Established Congregations

1. Killdeer, ND

a. We praise the Lord for His work among the people and community of Hope Free Lutheran as they move into being an established congregation. They continue to see steady and faithful growth in numbers and participation. Currently, they are averaging 45-50 for Sunday worship, 6-8 for Bible Study, and 12-15 kids for midweek ministry. Continue to pray for Pastor Gideon and Erin Johnson as they serve this young congregation.

2. Enderlin, ND

a. Pastor Tom and Beth Olson have served well to bring Hope Free Lutheran into a place of growth and vitality over these past few years. Hope currently averages up to 80 on Sundays, with a good participation in their women's Bible study, prayer group, and youth group. A highlight of their year is their VBS ministry which reaches many children and is served by 15 members from Hope. God has allowed them to purchase the building they have been meeting in which is a huge praise. Continue to pray for Pastor Tom and Beth as she continues to deal with health concerns. We praise the Lord with them that so many in their community have blessed them in this trying time.

3. Waikiki, HI

a. The Lord is at work on the beach of Waikiki in bringing people to know and grow in Jesus. Pastor Brady and Bethany Arneson continue to faithfully serve with great vision and passion. The Waikiki Beach Gathering in some ways is similar to the Living Stone mission in that their congregation has a certain level of transience with young adults and homeless participants. Given this unique mission, they have a number of committed mission givers from the mainland, which has been a blessing. Currently, they average around 55 per service. WBG is a very connected group with 30 of those 55 active in serving in the ministry as well as growing together in small groups. As they continue to prioritize outreach, they are hoping to purchase a box truck that will allow easier transportation of supplies as well as mission opportunities.

Continue to pray for all of these groups. Church planting is very challenging in our society today. There is no brand loyalty like in the past. New churches don't just pop up with a large contingent that have left previous churches, as happened more frequently in recent history. There is very little appreciation for why active life in a congregation is so needed for gospel formation. What's even more challenging is that consumerism permeates all of society and is very alive in the evangelical world. Getting real commitment and buy-in is not easy in general, but especially with new congregations. People come and go, and are often flaky in their rationale. This can be highly discouraging to volatile young congregations who are slowly developing organizational and leadership maturity. Another opportunity for all of these young groups is the immense baggage that shows up in people's lives. Church plants naturally attract really broken people who are looking for help. This is a wonderful mission as the Gospel of Jesus Christ brings freedom and healing. Pray for these pastors and leaders to serve people with grace, mercy, and the love and truth of Christ. Pray also for these pastors and leaders to artfully and gracefully navigate the vast theological and ideological tapestry that exists within church planting. People come in with ideas from every place under the sun. Great care is needed in continual, long-game discipleship. This is one of the most fun, yet more challenging parts of church planting. In all of their work, pray that the Lord would continue to open up doors for outreach and mission into people's lives. Pray that the Lord would grant them grace in their future developmental needs and transitions. This is the Lord's work.

Partnership Resources

Home Missions, as an extension of your congregation, is a resource and training arm to help plant and renew Free, Living, and Lutheran Congregations. It is our privilege to be able to come alongside small groups, pastors, leaders, and congregations in the various stages of development. We do not take this responsibility lightly. In that way, we are pursuing more types of partnership that can be broadly useful to our more established AFLC congregations to encourage mission development in America. We want to partner with you.

Resources:

1. Coaching

- a. Coaches facilitate discovery by asking specific questions designed to help leaders better understand values, obstacles, strengths, and weaknesses. They offer fresh perspectives and help leaders develop strategies to reach ministry goals.
- b. Coaching calls are usually one-hour monthly calls that are planned with specific goals for each conversation that are set by the coachee, depending on what he is wanting to work on.

- c. We currently partner with another church planting ministry (Always Forward) to offer church plant coaching. We are hoping to launch our own Renewal coaching services by January 1. Coaching agreements for renewal can be 3 months, all the way to 12 months.
- d. There are limited coaching slots available for this next calendar year while we build out our coaching team. If you are interested, please contact me.

2. Assessment

- Assessment is key for upcoming church planters.
 Assessment helps pastors understand themselves better to enable greater health and vitality in the ministry. We currently partner with Church Planting Profiles for this work
- b. As we also seek to develop renewal in congregations, assessment is also a key part. Our goal is to deploy an assessment resource by this fall that can be helpful for congregational leaders to better understand the current culture of their congregation.

3. Studies

- a. These studies gather people from across the country together online to learn, grow, and encourage one another.
- b. Planter Study: *Church Plantology: The Art and Science of Planting Churches* (Peyton Jones)
- c. Planter Wives Study: *Ragged: Spiritual Disciplines for the Spiritually Exhausted* (Gretchen Ronnevik)
- d. Renewal Studies: Book titles and study information will be released at Conference and will coordinate with renewal categories (Theological Integrity, Mission Clarity, Cultural Awareness, Spiritual Vitality, Leadership Growth, Worship Renewal)

4. Conferences

a. Our current renewal theme is Congregational Culture. Understanding the nature of culture in our congregations is absolutely critical in seeking to serve and guide our congregations into health and renewal. Home Missions led a Regional Conference this past February on this very topic. We are currently planning a similar conference this fall in the Twin Cities. These conferences are open to all. Our hope is to intentionally set up Renewal coaching agreements with leaders who attend these types of conferences to assist in helping leaders better serve their congregations.

5. Residency

a. Church planting residency is a very specific opportunity for potential church planters. This type of ministry is new to the AFLC, yet more of an industry standard across the planting world. Pastor Matthew and Julia Pillman greatly benefitted from a residency in San Antonio with Pastor Matthew and Natalie Ballmann at Trinity. While not for everyone, this is a great way for intentional training, thinking, and preparing to plant.

6. Grants

a. We currently partener with approved Mission Congregations with a substantial church planting grant of \$150k. This is a diminishing 5-year grant with gifts of 50, 40, 30, 20, 10 thousand over that 5-year period. The goal of this grant is to help growing mission congregations reach self-sustainability.

America Needs the AFLC

If you pay attention to the post-covid trends in America, you will see a definite pivot that is happening culturally. People are waking up, recognizing the secular promises of the past are bankrupt. Ideas have consequences. Those consequences are now playing out. Truth is truth. Many of these cultural awakenings are having an impact on the Church. One will often hear phrases today that "traditional church is dying, or liturgy is a hindrance to evangelism." While that might have been the case in the past, that intuition is dated and doesn't align with what is happening in this country and around the world. For example, the Orthodox church in America grew by 72% in 2022 with a large portion of those being young men and families. Those trends continue. More and more people are fed up with the "you do you" culture that pervades society as well as many evangelical churches today. They are wanting a robust and rooted faith. They want to be connected to something far more than a recent fad. They are wanting the faith passed down through time and are seeing the watered down, superficial, celebrity pastor, bubblegum offerings of much of the church and are simply not interested.

Historically shaped churches that are not liberal theologically, who stand on principle, conviction, and mission are growing across our nation. Many are coming to faith and being discipled in Christ. Friends, that can be us. It should be us. A great friend of mine who is deeply connected to the trends of American Christianity constantly tells me, "America needs the AFLC." We have such a unique balance of evangelical fervor that is rooted in a robust historic tradition. This is us and it is powerful, beautiful, and needed today in mission.

Free. Living. Lutheran. Those are not just cute adjectival headings we

occasionally pay homage to and sometimes are embarrassed by. We cannot go forward constantly held back by the abuses and mistakes of yesteryear. Let's go forward in hope and conviction. We have the privilege to join the generations that have gathered around the historic truths that *Free, Living, Lutheran* represent. They so clearly capture and proclaim a robust, joyful, vibrant, formational, Christ-centered, and Biblical faith. Friends, opportunity is all around us. Go forward rooted in the clarity and confidence that our Lord is working through Word and Sacrament, reaching and forming people in Christ.

Alaska Mission

The work of our Alaska boards and workers on the ground continues to produce fruit in the lives of many in Alaska. We praise God for the faithful work of Pastor Bob and Margaret Lee, Josh Fish, Maggie Johnson, Heather Hansen, Loren Tungseth, and the countless others that have traveled to assist in the mission. Pastor Bob and Margaret are finishing their service and will return to the lower 48 this Fall. We are so thankful for their many years of service to the Lord, the people of Alaska, and to the AFLC. The mission field is wide open. There is a great need for workers in the harvest. The Alaska mission is currently seeking to send a missionary pastor as well as a station manager to continue the great work and expansion of KAKN. Please read and pray through the various reports that make up the Alaska Mission. Pray that the Lord would call the right men and women to serve Him in this growing ministry.

Personal Transition

I have so enjoyed serving as part-time director of AFLC Home Missions these past two years while still serving the congregation I was privileged to plant in Rapid City. Early this last year, I sensed that the current arrangement was simply not good for Home Missions, Shiloh, or for me and our family. Change was needed. The Lord has led us to leave Shiloh and go full time with Home Missions. Our family will be moving at the end of this summer to go all in with the work. This is highly bittersweet, yet the Lord leads. Please pray for us and our family as we leave family, friends, church, and school. I am so thankful for my wife Monica, who is my great partner in ministry and life.

Call to Partnership

We continue to believe the best is yet to come. We need you. We invite you to participate in this great kingdom work. Here are six ways through which you can participate.

1. Prayer: Pray for Home Missions, our ministries, your district, and your congregation. Pray that God would raise up new planters and lay leaders to continue His mission. Pray for persistence and courage for our planters. Form a specific prayer team at your church to pray for church planting.

- 2. Finances: Everything we do depends on the generosity of donors and partners like you. Your giving funds our operations, initiatives, and church planting grants. Please consider making a one-time donation or starting a recurring gift. Your gift directly connects to the proclamation of the Gospel through church planting. You can learn more about how to give through our website.
- **3. Encouragement**: Adopt a planter or congregation. Send letters of support. Send care packages. Organize mission or work teams. Our AFLC is a family that is uniquely designed to care for one another. Your encouragement is a great blessing for our workers.
- 4. Listen to our podcast and read our blogs: These resources are a key tool in our toolbox to help you grow in your understanding of the theology, philosophy, and practice of planting Free, Living, and Lutheran Congregations.
- 5. Plant: Pastors, maybe God has built you to plant but you've never really thought about it. Lay people young and old, perhaps God is calling you to embrace this calling in your area or relocate somewhere else. It is not easy. Nothing truly great is ever easy to do. It is a life full of unexpected challenge, adventure, and incredible blessing. It is mission, and God uses people like you and me to radically sacrifice our lives for reaching souls for Jesus Christ.
- **6.** Connections: As you hear of new potential mission gatherings and congregations, search your friend directory. Contact people you know in those areas. Let them know about this new work. Let us know also.

With deep gratitude for our Lord and each of you,

Rev. Andrew Coyle Director AFLC Home Mission

FREE LUTHERAN ASSOCIATION OF PILOT SUPPORTERS, INC.

To The 63rd Annual Conference of the Association of Free Lutheran Congregations gathered at the Association Retreat Center at Osceola, Wisconsin June 11 - 14, 2025.

Acts 13:47 "For so the Lord has commanded us, saying, I have made you a light for the Gentiles, that you may bring salvation to the ends of the earth."

FLAPS has the mission of bringing the Gospel message of salvation to people in the villages of Southwest Alaska, who have no road service. We do this by flying Pastors, lay preachers, and Vacation Bible School teams out to their villages. We also make many flights bringing youth to and from summer Bible camp.

FLAPS works with Bay Broadcasting to serve our KAKN Christian radio station. KAKN continues to set up and maintain remote radio station transmitters in the villages that are out of broadcast range of the main station in Naknek. This takes numerous flights and the help of many faithful volunteers each year.

The Lord has blessed FLAPS with 26 years of safe, accident-free service in ministry for the AFLC. For this we are very thankful. We remain amazed that God meets our every need with mostly donated airplanes, and financial support to maintain and buy gas to keep these planes serving the mission in Alaska. We are also thankful that the villages are so open to the good news that is shared with them.

FLAPS continues to operate three single engine airplanes, all based in Naknek, Alaska. By having a small four-seat, a larger four-seat, and a six-seat airplane we are able to use the most efficient airplane for each flight. This is important because airplane fuel in remote Alaska has been over \$10.00 a gallon the last several years.

The airplanes are maintained to high professional standards by certified aircraft mechanics. These mechanics volunteer their time and often fly up to Naknek at their own expense to support this vital work of the Lord.

If the Alaska Mission had to pay for charter flights, instead of using FLAPS planes to minister to the villages, the cost would be many times more than what we currently spend. We also would not have the unlimited freedom of timing, to come and go when needed, that we are now blessed with.

Josh Fish is in his 4th year as chief Alaska Mission pilot for FLAPS. It is a blessing to see how Josh has grown in this role that God has called him

to. Josh also serves as the maintenance director for the Alaska mission. Other duties include leading Bible studies and helping to host the many guests from other churches who come to serve in Naknek. These guests serve faithfully in many ways with the summer teams, short term mission groups, and activities of the Naknek church. In addition to Josh, there are several other qualified pilots who volunteer to fly the FLAPS planes when called upon.

Please pray for wisdom, grace, and safety as we minister to God's people in Southwest Alaska. May God open their hearts to the Gospel message that is shared. We remain committed to serve Christ in this way.

Our Theme verse for this year's conference is **John 10:10** "The Thief comes to steal and destroy. I come that they may have life and have it abundantly."

In the remote villages of Alaska, the evidence of Satan's destructive work is obvious. There are overwhelming numbers of broken homes and lives. Through the help of many in the AFLC, Christ's gospel message of saving grace and salvation is being brought to many villages in southwest Alaska. Our prayer is that this will allow them to receive this "Abundant Life" that Jesus offers.

In closing, I would like to thank the FLAPS Board of Managers, the Home Missions Committee, and Alaska Mission Coordinator Loren Tungseth for their guidance and support in this work that the Lord has given us. Thank you to the many others who faithfully support this ministry through your prayers and gifts. May God be honored in all that we do.

In Christ,

Dr. Kevin Lee FLAPS Director

ALASKA MISSION COORDINATOR

To the 63rd Annual Conference of the Association of Free Lutheran Congregations, gathered at the Association Retreat Center (ARC), Osceola, WI, June 11-14, 2025.

The mission statement of the AFLC Alaska Mission is "Bringing Christ's message of saving grace to people in Alaskan villages through congregational worship, radio and aviation." Our mission and hope is, that through our ministry the people of Bristol Bay, Alaska will know that Jesus came that they may have life and have it abundantly as promised in our conference theme verse, John 10:10.

God called the AFLC to mission work in Southwest Alaska in 2008 as the Lutheran Mission Society gifted their property in Naknek, Alaska to the AFLC Missions Corporation, now the Home Missions Corporation. Over the past 17 years, we have seen the Lord grow and bless the ministry in several ways.

The Net – The Net, an internet café and coffee shop was established to minister to the thousands of fishermen and cannery workers from all over the world who arrive in Naknek every summer to work in the commercial salmon fishing industry. Free coffee, hot chocolate, cookies and cupcakes are served. Free internet service is available for visitors to communicate with their families back home. Bibles, Christian literature and tracts are available, also for free. Visitors ask, "how much does this cost?" We tell them, 'It's all free. Someone else paid for it…just like salvation through Jesus Christ." This past summer, people stopped in at The Net from 44 countries and 45 US states. God is bringing the world to the AFLC in Naknek to hear about Jesus and His saving grace. We have seen many people come to Christ through the ministry of The Net and we pray that the seeds planted will grow, not only in those who receive the Word but also in their families as they return home.

VBS – God has opened doors for Vacation Bible School ministry in the remote villages of the Bristol Bay Borough. Instead of doing VBS only in the villages of Naknek and South Naknek as was done in the past, we have had the blessing of being able to send a VBS team to the more remote villages of Egegik, Igiugig, Ekwok, Kakhanok, Koliganek, Manokotak and Levelock. Most of these villages are not served by a pastor on a regular basis so this is often the only time out of the year that the gospel is shared in person with these kids. Many kids have prayed to receive Christ at Vacation Bible School. In the words of past VBS team member John Lee, "Our outreach is small and foolish, but God's Word is dynamic and dynamite, and who but God knows how these tiny mustard seeds will burst."

KAKN – Christian radio station KAKN 100.9 FM is managed by Pastor Robert W. Lee. Over the past several years, we have been expanding the broadcast range of KAKN to reach into more of the villages. This past fall, we began live streaming our radio programming and the results have been amazing. From September 1, 2024, when we began streaming, to December 31, 2024, statistics show that people listened in to KAKN across the United States but also in 155 foreign countries. This included

616 sessions in India. God is using the ministry of the AFLC to send the message of the Gospel around the world through KAKN streaming. You can listen too. Just go to KAKN.org or to your favorite streaming service. On your Alexa-enabled device, say, "Alexa, play KAKN Radio". Be sure to say K-A-K-N slowly.

As the Lord has transitioned Pastor Jeff and Jane Swanson and Pastor Jeremy and Lacey Crowell to the lower 48, many changes are taking place in the Alaska ministry. In addition, Pastor Bob and Margaret Lee are sensing that their time in Alaska is soon coming to a close. We are thankful that God has provided Heather Hansen for Children and Youth Ministry, Joshua Fish as Maintenance Director and Pilot, and Maggie Johnson as Assistant to the Station Manager at KAKN.

As the Alaska Mission call committee continues its search for a missionary pastor to serve in Alaska, we are grateful for the ministry of Pastor Marlin Harris, Seminarian Jeremy and Rachel Larson and their family, and Pastor Marshall and Tara Nessa, all of whom have spent several weeks in Alaska this past 1½ years filling in during this vacancy. We also thank Pastor Bob Lee and Joshua Fish as they have willingly taken on pastoral duties in addition to their regular duties during this time.

Pray with us:

• That a pastor would soon respond to the call to serve in Alaska. This is a unique ministry, rich in opportunity and blessing.

 For wisdom for the Bay Broadcasting Board as they make decisions regarding the management of KAKN radio on the impending departure of Pastor Bob and Margaret Lee and for a new addition to our KAKN staff.

• That God would continue to provide the 30 or so people needed to volunteer at The Net each summer. God has richly blessed each one as they serve and as they share the good news of the gospel with visitors to The Net. Maybe your congregation will send a team next year. It's a great opportunity for a mission trip within the United States!

• That God would continue to provide a VBS team to minister in the remote villages, a ministry with generational impact, the full effect of which will only be known in eternity.

• That His people will be generous financially, specifically in support of KAKN radio, The Net, the VBS ministry and missionary personal support.

May our Lord continue to bring souls to Him through the ministry of the AFLC in Alaska!

Loren D. Tungseth Coordinator of the AFLC Alaska Mission

PRESIDENT WOMENS MISSIONARY FEDERATION

To the 63rd Annual Conference of the AFLC, meeting at the Association Retreat Center (ARC) Osceola, Wisconsin, June 11-14, 2025, with the theme; Abundant Life from John 10:10 "I came so that they would have life and have it abundantly."

Our WMF Day theme for 2025 is **The Light of the World is Jesus** taken from John 8:12 where Jesus said, "I am the Light of the world. Whoever follows me will not walk in darkness but will have the light of life." Our theme is taken from our WMF Bible study for 2025, *Seeing the Light of God in the Face of Christ: A study of light in the Gospel of John*, written by Vicki Johnson. In every lesson of this study, ladies will find a different Light Cue verse that Vicki has used as her monthly theme inside the Gospel of John, which pertain to the Light of God.

Each year the National WMF produces a Bible study with 11 lessons to be used monthly or as best serves the ladies in each church. The 2025 Bible study editors were Pastor Joel Rolf and his wife Mary-Ann and Wanita Sletten with a group of ladies and Pastor Jon Wellumson as the theological editor. Each Bible study is written by an AFLC woman and writers are working on studies for the next three years. We are so thankful to the various women who enjoy writing our studies and the pastors, wives and WMF members who are editors of each study. Copies of Bible studies are available for purchase through our Executive Secretary, Jennifer Thorson.

Let me introduce our new Executive Secretary, Jenn Thorson, a pastor's wife, mom of four kids, who blogs and has a desire to see the WMF flourish and grow in communicating our purposes in technology. Jenn is a member of Living Word in Sioux Falls, SD. Jenn is following and learning from Dawn Johnson, who retired from the position in January. We thank Dawn for her 19 years as our Executive Secretary and for passing on her years of experience to Jenn. Jenn's email contact is wmfcomm@aflc.org.

Board member Karen Floan had started us going digital with WMF E-News and Jenn will continue. Look for our WMF bi-monthly E-News and be sure to get your name on the email list. WMF has our website located with the AFLC, as well as Facebook and Instagram pages which feature a Bible verse for you each day. District Rally information is posted there so you can enjoy fellowship online with other WMF women!

If you are concerned that your WMF is small, know that your generous gifts to WMF projects are prayed over, asking God to multiply the gift to meet each of our areas of ministry. Your generous gifts are combined with gifts that each WMF gives and together, the National WMF gave over \$100,000 in 2024 making an impact and meeting needs in these

areas:

Missions is our middle name in WMF Women's MISSIONARY Federation, and your gifts were passed on to the Missions Departments as designated. World Mission gifts went for the individual support of the AFLC Missionaries and they were distributed as Director Earl Korhonen and the World Mission Board deemed necessary. The WMF also helped sponsor Missionary Assistants to Brazil. At our monthly Board meeting we pray over each missionary as many local WMF's do also.

Home Missions gifts went towards church planting and Home Missions resources. We continue to pray for Director Andy Coyle, the Home Mission Board, ministry workers in Alaska, the Pastors and their families of the congregations that are being planted.

Christian Education includes AFLC Parish Education, Free Lutheran Bible College and Free Lutheran Seminary.

- Parish Education Funds were used towards the reprinting of the Journey Through the Old Testament Sunday School material. We cover Director Marian Christopherson and the Board of Publications in prayer as they continue to develop, edit and print Godly Lutheran material.
- FLBC gifts were given towards men's dorm improvements. At the All Boards Meeting we were able to meet with Dean Adam Osier in prayer and later at that evening we also met with the whole student body to explain the WMF and provide treats. With each gift, prayers are sent to our Heavenly Father to develop these young people into people of faith who will share the Gospel in Missions, home and abroad, become our pastors, youth workers, Sunday school teachers and WMF leaders and writers of our future WMF Bible studies!
- Free Lutheran Seminary gifts were used to provide each seminarian \$100 per semester toward their needed books and a subscription to the Lutheran Ambassador. In 2024, we had enough funds for Christmas gifts for each seminarian, their wives and families. We met with Dean James Molstre, praying over the Seminary and for the continued work of future pastors being trained at our FLS.

The last category is our WMF General Fund. Your giving covers operating expenses, printing, mailing, salaries, stipends, and travel expenses.

A Resource Packet is sent to each church at the end of the year. It includes a Project calendar which can serve as booklet cover to explain the projects that we have chosen to give towards. Also included is an

order form for yearly Bible Studies and a form to let us know changes in your officers. Please be sure to fill out this form and return it to our Executive Secretary so that we can keep our records up to date as much as possible.

The National WMF Board is available for your local and district meetings to encourage, explain and share the ministry projects of the WMF. Contact President Karen Pederson at wmfpres@gmail.com or Executive Secretary Jenn Thorson at wmfcomm@aflc.org.

We are so grateful for the six years that 1st Vice President Anne Presteng and Recording Secretary Karen Floan have given to the work of the National WMF Board. Their positions are up for election this year at WMF Day. If you are asked to serve on the National Board, do say yes. God will supply your need as He has promised and the skills needed, as I have learned this year. The other board members serving are 2nd Vice President Elizabeth McCarlson, Communications Secretary Linda Fugleberg and Treasurer Margie Lee. It has been so interesting to see how people from varying locations and skills work together and it has been a treasure to work with these capable ladies of multiple talents!

For 63 years the WMF has met together at each of our AFLC conferences to hear God's Word, share about our projects, to fellowship together and encourage each other. These days together have been very important for the women of the AFLC.

Thank you to the ARC and all involved in hosting our WMF Day, making it a special day.

Gratefully Submitted,

Karen Pederson National WMF President

REPORT OF THE COLLOQUY COMMITTEE

To the Sixty-third Annual Conference of the Association of Free Lutheran Congregations:

Grace to you and peace from God our Father and from the Lord Jesus Christ (1 Cor. 1:3). Amen.

The 2025 Colloquy Committee consisted of: Rev. Sam Wellumson (Chairman), Rev. Nicholas Schultz (Secretary), Rev. Elden Nelson, Rev. Joel Rolf, and Rev. Tom Olson.

On January 20, 2025, the Colloquy Committee met at the AFLC Headquarters to interview two seminary interns for ordination: Mr. Troy Hanson and Mr. Marlen "Mikey" Meester. Both were unanimously recommended for ordination upon accepting a congregational call.

On the same date and at the request of the Coordinating Committee, the Colloquy Committee interviewed Rev. Allen Vijjeswarapu who had applied to the AFLC Fellowship Roster. The Colloquy Committee met with the Coordinating Committee to report their findings and make recommendations.

The Colloquy Committee is also working to adopt a "Standards, Procedures, and Policies" document. The intention of this is to help guide the Colloquy Committee as they conduct future interviews.

May the Lord of the harvest continue to send out laborers into His harvest (Mt. 9:38).

Respectfully submitted,

Rev. Sam Wellumson Chairman