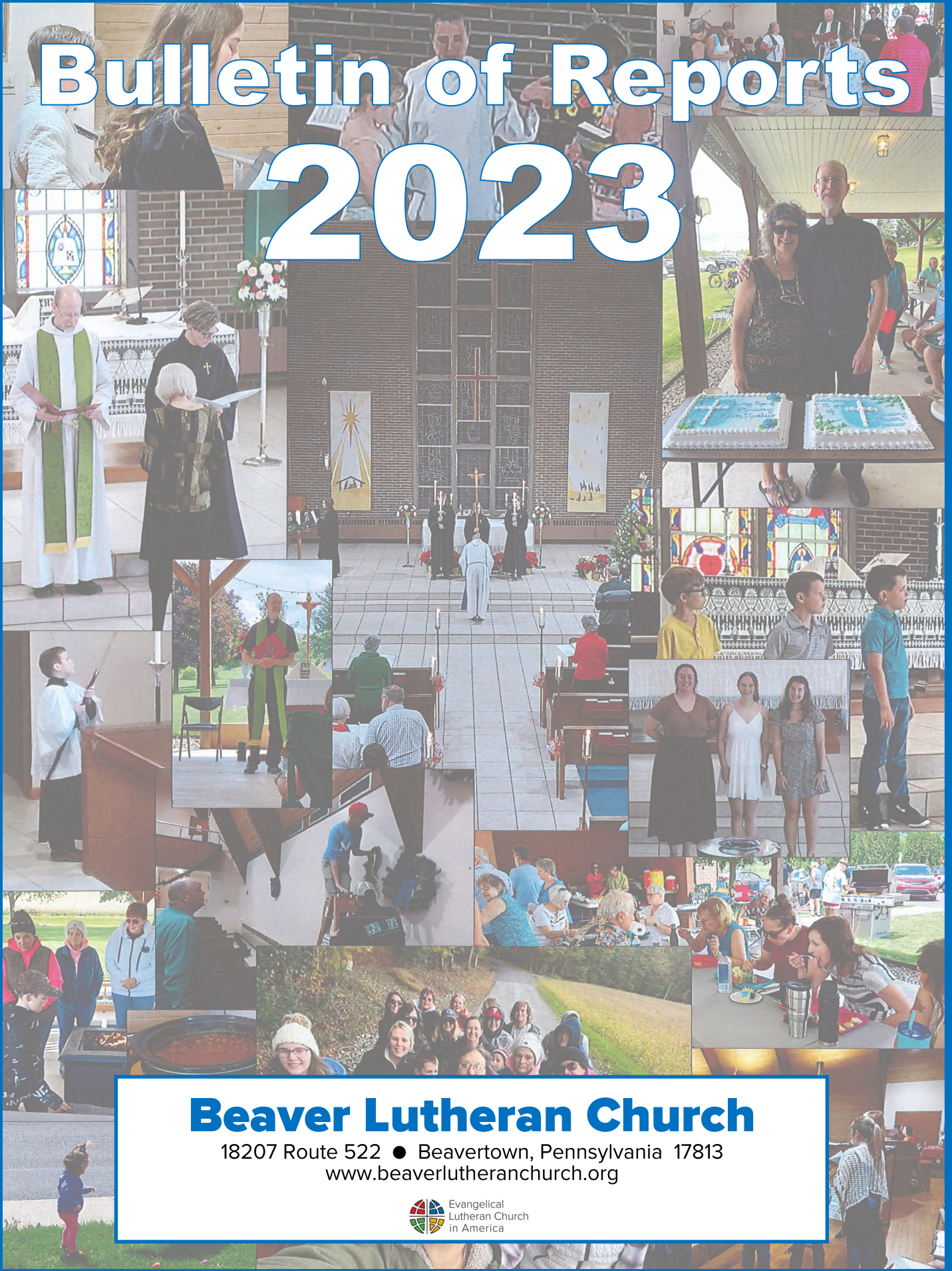


Bulletin of Reports

2023



Beaver Lutheran Church

18207 Route 522 • Beavertown, Pennsylvania 17813

www.beaverlutheranchurch.org



Evangelical
Lutheran Church
in America

2023 Reports Submitted

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COMMITTEES & ORGANIZATIONS

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Beaver Lutheran Council President Report

This has been our first full year with a full time Pastor. Pastor Matthew has been gracious enough to step in as Interim. The Call Committee had met with Pastor Stina and Emmanuel Church Call Committee to discuss partnering with Emmanuel for a Pastor. It was discussed with the congregation during church as well as an ice cream social in which Pastor Stina and Pastor Matthew were both present to help discuss the partnership. We voted at Council to consider partnership. After months of prayerful discussion, the Council decided to stop the partnership with Emmanuel Church and continue to pursue a full-time pastor and see what God has in store for us.

It has been a pleasure to see how the congregation has remained strong through all that we have faced with no full-time pastor. We have continued to have active committees and financial support from our members. With Sunday School starting back up we have good amount of youth participating in Church.

Beaver Lutheran Church participated with Messiah for an outdoor service together at Beaver Lutheran's pavilion to enjoy not only a wonderful Worship service, but also a time to celebrate Pastor Matthew's 15-year anniversary of Ordination.

Thank you to all the active members of Beaver Lutheran for continuing to support the Church. Remember we need all volunteers no matter what age or experience to keep the Church moving forward. So, when asked to be on a committee, please take time of prayerful consideration to be more than a one cup Christian.

Respectfully submitted,

Bobbi Leister



Beaver Lutheran Church
Beavertown, Pennsylvania

Annual Congregational Meeting

December 10, 2023

The Annual Congregational Meeting of Beaver Lutheran Church was opened at 10:15 a.m. Sunday, December 10, 2023 by Council President, Bobbi Leister. Thirty-seven voting members were in attendance. Steven Moyer, Authorized Lay Worship Leader, gave the opening prayer.

Minutes of the previous Congregational Meeting were read by President Bobbi Leister. Joe Feehrer made a motion to accept the minutes as read. Bev Frye seconded the motion. Motion carried.

The Proposed Budget was brought forward by Greta Wagner, Treasurer. She noted that the 2024 budget is basically the same as the 2023 budget. All Saints monies still have not been used. The figures used for a pastor are for a pastor with 7 years' experience and the benefits package is through a program on Portico which is what the synod recommends using. Mike Frye made a motion to accept the budget for 2024 with Bryon Beaver seconding the motion. The motion carried.

The changes to the bylaws were gone over by council president, Bobbi Leister. She pointed out a few of the changes and noted that the changes were made to accommodate the needs of the church as it is currently. Some of those changes are: There will be just one annual congregational meeting. A Bulletin of Reports meeting is not needed, but a report will be put together and will be made available to those that wish to see it. The finance committee will not be responsible for submitting a budget to council. The nominating committee will now consist of two current church council members and two out-going council members. There will no longer be an auditing committee. Audits will be done by Amanda Aurand. And the Academic Loans which will now be referred to as Grants, will be turned back to the All Saints Committee. Jean Melton made a motion to accept the changes to the Bylaws with Carole Morgan seconding the motion. Motion carried.

There were two Council members whose term ends this year. They are Bobbi Leister and Howard Benner. Howard has agreed to remain on Council on a year-to-year basis. Teresa Hoffman has agreed to go back on Council. Erman Lepley and Richard Mattern were on the ballot for one open slot on the All Saints Committee. An election was held with paper ballot and the results were returned to the president at the end of the worship service (it was announced at 11:47 a.m. that Richard Mattern had won that election). Howard Jr. and Sharon Benner agreed to remain Synod Assembly Representatives. Bev Frye made a motion to accept the nominations. Mike Frye seconded the motion. The motion carried.

Bobbi then gave an update on the Call process. The Council and Call Committee met a few weeks ago and voted to keep our Site Profile active.

Mike Frey made a motion, with Carole Morgan seconding, that the meeting be adjourned until after the worship service to allow the vote for All Saints Committee to be counted. The motion carried and the meeting was adjourned at 10:30 a.m.

Respectfully submitted,

Sara A. Mattern

Beaver Lutheran Church Council Secretary



Beaver Lutheran Church
Beavertown, Pennsylvania

Congregational Meeting

BULLETIN OF REPORTS

March 5, 2023

The congregational meeting to review the 2022 Bulletin of Reports was called to order at 10:15 a.m., Sunday, March 5, 2023 by Council President, Bobbi Leister. There were 35 members of the congregation in attendance.

Pastor Matthew Schuster, interim, gave an opening prayer.

Minutes from the January 15, 2023 annual meeting were reviewed. Beverly Frye made a motion to accept the minutes as presented. Teresa Hoffman seconded the motion. The motion carried.

The 2022 Bulletin of Reports was then approved as presented with a motion by Michael Frye. Bryon Beaver seconded to motion. Motion carried.

Following this Bobbi Leister informed the congregation that a meeting had been held between members of the Executive Committees and Call Committee chairpersons of Beaver and Emmanuel Lutheran Church, Middleburg. The purpose was to discuss a possible shared pastor. She said the meeting produced a great conversation and went well. Both committees decided to keep moving forward and the venture would be a give and take on both sides.

Michael Frye made a motion to adjourn the meeting at 10:20 a.m. Beverly Frye seconded the motion. Motion carried.

Respectfully submitted,
Sara A. Mattern
Beaver Lutheran Church Council Secretary



Beaver Lutheran Church
Beavertown, Pennsylvania

Annual Congregational Meeting

January 15, 2023

The Annual Congregational Meeting of Beaver Lutheran Church was opened at 10:15 a.m. Sunday, January 15, 2023 by Council President, Joseph Feehrer. Thirty-five voting members were in attendance. Interim Pastor Matthew Schuster gave the opening prayer.

Minutes of the previous Congregational Meeting were reviewed by those in attendance. A motion by Beverly Frye was made to accept those minutes. The motion was seconded by Patti Herbster. Motion carried.

The Proposed Budget was brought forward by Greta Wagner, Treasurer. She noted that no monies from the All Saints Fund were included as there is still \$30,000 left from last year's budget. Under "Ministry", a pastor's salary, etc. was included basing the figures on the Synod's base salary for a first year pastor and using former Pastor Vitale's information. Our budget for electricity was increased due to the rising cost. Supply Pastors will now receive \$150 plus additional mileage according to the Synod. And, finally the budget for the Pantry was raised due to the rising cost of food. Michael Frye made a motion to accept the 2023 Budget and was seconded by Carole Morgan. The motion carried.

There were four open spots for Church Council. Sara Mattern agreed to stay on for a second term, and Dixie Kreamer and Beverly Frye both volunteered to serve. There were no other volunteers to fill the fourth spot so Bobbi Leister made a motion to close the nominations and accept the slate. Teresa Hoffman seconded. The motion carried.

One open seat was available for the All Saints Committee. Erman Lepley's term is complete and he volunteered to serve another term. John Kreamer also indicated he would serve. An election was held with paper ballot. Michael Frye and Bobbi Leister

collected and counted the votes and reported back to President Feehrer that the open seat would go to John Kreamer.

While the votes of the All Saints election were being tallied Synod Assembly Representatives, Howard Benner Jr. and Sharon Benner, were approved following a motion to accept by Beverly Frye, seconded by Craig Wagner.

Teresa Hoffman made a motion to adjourn at 10:29 a.m.

Respectfully submitted,

Sara A. Mattern

Beaver Lutheran Church Council Secretary

8:02 PM

01/30/24

Accrual Basis

Beaver Lutheran Church
Profit & Loss
 January through December 2023

	Jan - Dec 23
Ordinary Income/Expense	
Income	
Current Contributions	
Advent By Envelope	528.00
Ash Wednesday by Envelope	32.00
Christmas Eve by Envelope	55.00
Easter By Envelope	158.00
Easter Loose Offering	38.00
Easter Vigil by Envelope	111.00
Good Friday By Envelope	30.00
Initial Offering	51.00
Lenten Loose Offering	7.00
Lenton By Envelope	216.00
Loose Offerings	1,046.50
Maundy Thursday By Envelope	35.00
PayPal Donation	6,840.00
Regular Offering by Envelope	58,244.00
Sunday School Offerings	715.10
Total Current Contributions	68,106.60
Miscellaneous	93.00
Other Contributions	
Altar Flowers	2,410.00
Amazon Smile	29.88
Christmas Flowers/Memorials	273.75
Donation	689.16
Easter Flowers	308.00
Food Pantry	100.00
Love Offering	190.00
Rental Donation	600.00
Thrivent	225.00
WELCA	10.00
Total Other Contributions	4,835.79
Refund	159.05
Total Income	73,194.44
Expense	
Administration	
Copier Service Agreement	1,873.80
Office Supplies	2,067.52
PayPal Fees	220.70
Payroll Processing	1,173.25
Postage	316.02
Secretary Salary	7,597.08
Synod Assembly (Delegates)	286.00
Treasurer Honorarium	1,200.00
Website Fee	127.20
Weekly e-newsletter	178.08
Workmen's Compensation	575.00
Total Administration	15,614.65
Charitable Contributions	100.00
Christian Education	
Cirriculum	642.21
Devotionals	677.42
Christian Education - Other	75.99
Total Christian Education	1,395.62
EFTPS 941 Tax Payment	2,275.58
Employer Withholding Tax	73.26

8:02 PM

01/30/24

Accrual Basis

Beaver Lutheran Church
Profit & Loss
January through December 2023

	Jan - Dec 23
In & Out Flow Through Items	
Christmas Flowers/Memorials	333.25
Easter Flower/Memorials	337.00
Flowers	2,550.00
Total In & Out Flow Through Items	3,220.25
Insurance Expense	7,109.25
Memorial - All Saints Fund	1,000.00
Ministry	
Mileage Reimbursement	773.04
Ministry - Other	2,250.00
Total Ministry	3,023.04
Miscellaneous Expense	200.00
Mission Support	
Beavertown Union Cemetery	250.00
Total Mission Support	250.00
Payroll Expenses	1,788.64
Property & Grounds	
Building Maintenance	485.97
Equipment Maintenance	7,079.31
Groundskeeper Supplies	493.18
Groundskeeper Salary	2,274.00
Pest Control	375.00
Sexton Salary	5,945.04
Sexton Supplies	572.34
Snow Plowing & Supplies	270.00
Telephone/Internet	1,381.57
Utilities	
Electric	9,470.44
Garbage Disposal	234.00
Propane	4,207.71
Water	340.00
Total Utilities	14,252.15
Total Property & Grounds	33,128.56
Social Ministry Committee	
Food Pantry	704.33
Recording Ministry	139.56
Total Social Ministry Committee	843.89
Staff Bonus	100.00
Stewardship & Finance	
Envelopes/Statements	262.86
Total Stewardship & Finance	262.86
Worship & Music	
Materials (Music/Altar/Worship)	1,034.84
Organ & Piano Maintenance	1,077.75
Organist & Choir Director	5,000.04
St. Nicholas Choir Director	1,716.48
Supply Organist	225.00
Supply Pastor	4,375.00
Total Worship & Music	13,429.11
Total Expense	83,814.71
Net Ordinary Income	-10,620.27
Other Income/Expense	
Other Income	

8:02 PM
01/30/24
Accrual Basis

Beaver Lutheran Church
Profit & Loss
January through December 2023

	Jan - Dec 23
Susquehanna Community Bank Inte	15.93
Total Other Income	15.93
Net Other Income	15.93
Net Income	<u><u>-10,604.34</u></u>

ALL SAINTS FUND END OF YEAR REPORT

DECEMBER 31, 2023

The committee approved a spending amount of \$ 77,500.00. \$ 12,380.00 was paid out.

Starting balance of CAPITAL ACCESS FUND (our checking account) for 2023 was

\$264,148.87 and the ending balance as of December 31, 2023 was \$264,211.33.

\$50,000.00 was used to purchase FIMM GOVERNMENT PORTFOLIO MONEY MARKET INSTL CL M/M on November 24, 2023 and \$50,000.00 was moved to FIRST FOUNDATION ABNK IRVINE, CA certificate of deposit. These were at the suggestion of Brian Pick, Raymond James financial advisor.

Balance of other accounts as of December 31, 2023 are:

EQUITY INCOME BALNCE \$ 196,781.69 beginning / \$232,002.38 ending

ETF DIVIDEND YIELD \$433,633.16 beginning / \$481,956.10 ending

2023 DEPOSITS TO CAPITAL ACCESS FUND - \$3,958.88

2023 REQUESTS PAID

Upper Susquehanna synod - \$3,000.00

Helping hands - \$1,000.00

Erman Lepley, Raise the Region - \$ 6,500.00

Bobbi Leister & Joseph Feehrer - \$ 1,000.00

Camp Mount Luther Camp fees - \$ 880.00

TOTAL REQUESTS PAID - \$12,380.00

2023 YEAR END TOTAL OF ALL SAINTS FUNDS ACCOUNTS
\$978,169.81

SUBMITTED BY: Sherry Fegley, All Saint's Fund Treasurer

RAYMOND JAMES®

Linked Account Summary

Primary Account No. 6286W211

Total Relationship Value \$978,169.81



All Saints Fund Equity Income
 BEAVER LUTHERAN CHURCH
 18207 ROUTE 522
 BEAVERTOWN PA 17813-9099076



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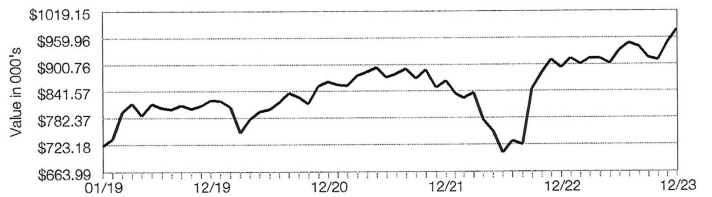
Online Account Access | raymondjames.com/clientaccess

Account Activity Summary

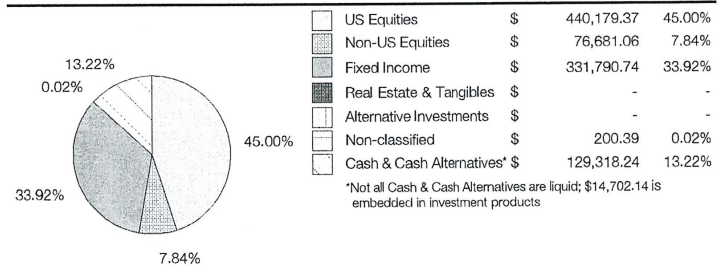
	This Statement		Year to Date	
Beginning Balance	\$	948,433.03	\$	894,563.72
Deposits ↕	\$	0.00	\$	3,958.88
Income	\$	3,816.53	\$	28,742.11
Withdrawals ↕	\$	0.00	\$	(12,380.00)
Expenses	\$	0.00	\$	(5,883.13)
Change in Value	\$	25,920.25	\$	69,168.23
Ending Balance	\$	978,169.81	\$	978,169.81

↕ Figures reflect a summary of activity in all linked accounts, including internal transfers between accounts.

Value Over Time



Asset Allocation Analysis



Morningstar asset allocation information is as of 12/28/2023 (mutual funds & annuities) and 12/19/2023 (529s).



Linked Accounts

Account		Current Value		Previous Statement Value		Previous Year-End Value		Estimated Annual Income	Page
6286W211	All Saints Fund Capital Access	\$ 264,211.33	\$	262,056.37	\$	264,148.87	\$	11,541.46	7
1665M174	All Saints Fund Equity Income	\$ 232,002.38	\$	223,881.93	\$	196,781.69	\$	5,419.41	13
777U9699	All Saints Fund ETF Dividend Yield	\$ 481,956.10	\$	462,494.73	\$	433,633.16	\$	12,850.36	21
Total Relationship Value		\$ 978,169.81	\$	948,433.03	\$	894,563.72	\$	29,811.23	

Included in Your Mail Packet

Important Account Information

At the back of your mail packet

Notice of Disclosures Related To Trusted Contact Request

Statement of Financial Condition

Updated Terms and Conditions for Class Action Recovery Service



All Saints Fund Equity Income Annual Summary

Advisory

Account No. 1665M174

Closing Value \$232,002.38



BEAVER LUTHERAN CHURCH
CAROLE MOGAN
SANDRA KANTZ
18207 ROUTE 522
BEAVERTOWN PA 17813-9099076

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pickfoughtwealth.com/ | Brian.Pick@RaymondJames.com

Raymond James Client Services | 800-647-SERV (7378)
Monday - Friday 8 a.m. to 9 p.m. ET
Online Account Access | raymondjames.com/clientaccess

Account Purpose

Wealth Accumulation with a moderately aggressive risk tolerance and a 10 to 20 year time horizon.

Activity

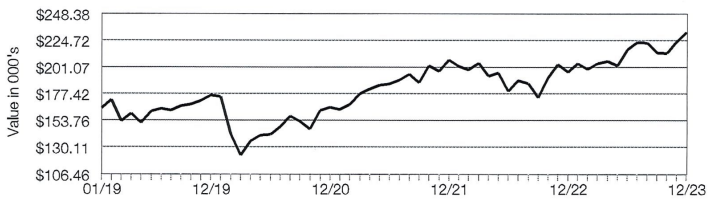
		This Year		Year to Date	
Beginning Balance	\$	196,781.69	\$	196,781.69	
Deposits	\$	0.00	\$	0.00	
Income	\$	5,461.76	\$	5,461.76	
Withdrawals	\$	0.00	\$	0.00	
Expenses	\$	(1,872.51)	\$	(1,872.51)	
Change in Value	\$	31,631.44	\$	31,631.44	
Ending Balance	\$	232,002.38	\$	232,002.38	

Time-Weighted Performance

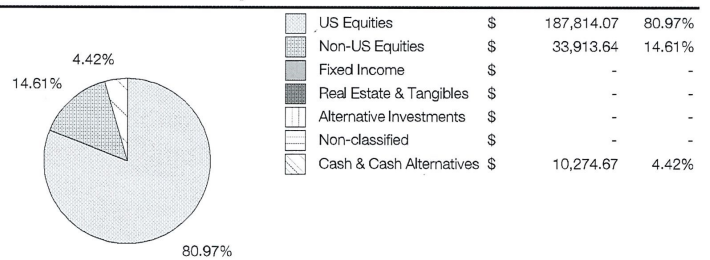
See Understanding Your Statement for important information about these calculations.

Performance Inception	This Quarter		YTD		Annualized Since	
	12/20/18	12/20/18	12/20/18	12/20/18	12/20/18	12/20/18
	8.40%	18.00%	(5.34)%	25.52%	13.75%	

Value Over Time



Asset Allocation Analysis



Morningstar asset allocation information is as of 12/28/2023 (mutual funds & annuities) and 12/19/2023 (529s).

All Saints Fund Equity Income - Annual Summary Page 1 of 18



Account carried by Raymond James & Associates Inc.
Member New York Stock Exchange/SIPC

All Saints Fund ETF Dividend Yield Annual Summary

Advisory

Account No. 777U9699

Closing Value \$481,956.10



BEAVER LUTHERAN CHURCH
CAROLE MOGAN
SANDRA KANTZ
18207 ROUTE 522
BEAVERTOWN PA 17813-9099076

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Account Purpose

Wealth Accumulation & Provide Income with a moderate risk tolerance and a 10 to 20 year time horizon.

Activity

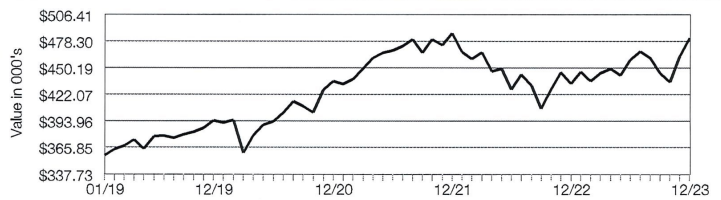
		This Year		Year to Date
Beginning Balance	\$	433,633.16	\$	433,633.16
Deposits	\$	0.00	\$	0.00
Income	\$	14,419.27	\$	14,419.27
Withdrawals	\$	0.00	\$	0.00
Expenses	\$	(4,010.62)	\$	(4,010.62)
Change in Value	\$	37,914.29	\$	37,914.29
Ending Balance	\$	481,956.10	\$	481,956.10

Time-Weighted Performance

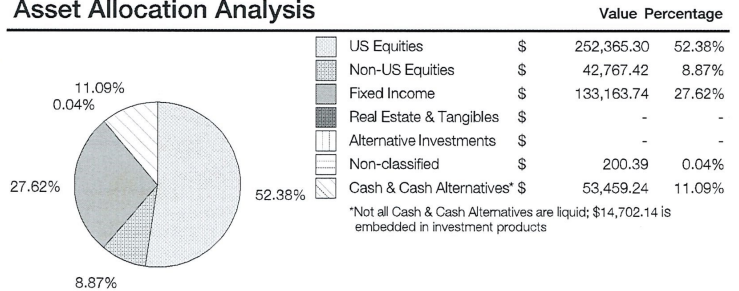
See Understanding Your Statement for important information about these calculations.

Performance Inception 12/20/18	This Quarter	YTD	2022	2021	Annualized Since 12/20/2018
	8.30%	11.18%	(10.95)%	11.62%	6.15%

Value Over Time



Asset Allocation Analysis



Morningstar asset allocation information is as of 12/28/2023 (mutual funds & annuities) and 12/19/2023 (529s).

All Saints Fund ETF Dividend Yield - Annual Summary Page 1 of 24



Account carried by Raymond James & Associates Inc.
Member New York Stock Exchange/SIPC

Brokerage

Account No. 6286W211

Closing Value \$264,211.33



BEAVER LUTHERAN CHURCH
18207 ROUTE 522
BEAVERTOWN PA 17813-9099076



BRIAN PICK, TERRI FOUGHT

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Raymond James Capital Access Client Services | 800-759-9797

24 hours a day, 7 days a week, including holidays

Online Account Access | raymondjames.com/clientaccess

Account Purpose

Wealth Preservation with a conservative risk tolerance and a 10 to 20 year time horizon.

Capital Access Activity

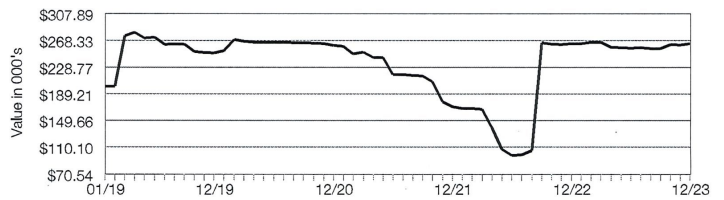
		This Year		Year to Date	
Beginning Balance	\$	264,148.87	\$	264,148.87	
Deposits	\$	3,958.88	\$	3,958.88	
Income	\$	8,861.08	\$	8,861.08	
Withdrawals	\$	(12,380.00)	\$	(12,380.00)	
Expenses	\$	0.00	\$	0.00	
Change in Value	\$	(377.50)	\$	(377.50)	
Ending Balance	\$	264,211.33	\$	264,211.33	

Dollar-Weighted Performance

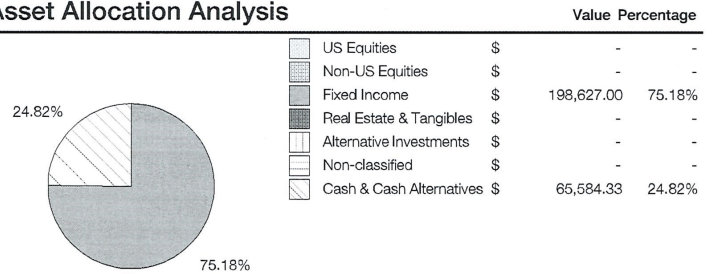
See Understanding Your Statement for important information about these calculations.

Performance Inception	This Quarter	YTD	2022	2021	Annualized Since 12/18/2018
12/18/18	1.48%	3.16%	(0.01)%	(0.32)%	0.87%

Value Over Time



Asset Allocation Analysis



Morningstar asset allocation information is as of 12/28/2023 (mutual funds & annuities) and 12/19/2023 (529s).

All Saints Fund Capital Access - Annual Summary Page 1 of 14



Account carried by Raymond James & Associates Inc.
Member New York Stock Exchange/SIPC

Activity Summary

Deposits

Type	This Year	Year to Date
Check Deposits - Non-Coded	\$3,550.30	\$3,550.30
Deposits	\$408.58	\$408.58
Total Deposits	\$3,958.88	\$3,958.88

Withdrawals

Type	This Year	Year to Date
Check Withdrawals - Non-coded	\$(12,380.00)	\$(12,380.00)
Total Withdrawals	\$(12,380.00)	\$(12,380.00)

Purchases

Type	This Year	Year to Date
Purchases	\$(100,000.00)	\$(100,000.00)
Reinvests	\$(50.67)	\$(50.67)
Total Purchases	\$(100,050.67)	\$(100,050.67)

Income

Type	This Year	Year to Date
Dividends - Taxable	\$50.67	\$50.67
Interest - Taxable	\$8,600.00	\$8,600.00
Interest at RJ Bank Deposit Program	\$210.41	\$210.41
Total Income	\$8,861.08	\$8,861.08

Sales / Redemptions

Type	This Year	Year to Date
Redemptions	\$50,000.00	\$50,000.00
Total Sales/Redemptions	\$50,000.00	\$50,000.00

Activity Detail

Date	Activity Category	Activity Type	Description (Symbol or CUSIP)	Check/Deposit Code	Quantity	Price	Amount	Cash Balance	Additional Detail
			Beginning Balance					\$65,144.37	
01/05/2023	Deposit	Deposit	Cash				\$408.58	\$65,552.95	*TRF FR # 471T4683 ✓
01/31/2023	Income	Interest at RJ Bank Deposit Program	Raymond James Bank Deposit Program				\$27.82	\$65,580.77	
02/07/2023	Withdrawal	Check Withdrawal - Non-coded	Check #00571 paid				\$(1,000.00)	\$64,580.77	HELP HANDS ✓
02/23/2023	Deposit	Check Deposit - Non-Coded	Check received				\$2,500.00	\$67,080.77	CHECK DEPOSIT 2530 ✓
02/23/2023	Deposit	Check Deposit - Non-Coded	Check received				\$1,000.00	\$68,080.77	CHECK DEPOSIT 2548 ✓



Activity Detail (continued)

Date	Activity Category	Activity Type	Description (Symbol or CUSIP)	Check/Deposit Code	Quantity	Price	Amount	Cash Balance	Additional Detail
02/28/2023	Income	Interest at RJ Bank Deposit Program	Raymond James Bank Deposit Program				\$14.79 ✓	\$68,095.56	
03/31/2023	Income	Interest at RJ Bank Deposit Program	Raymond James Bank Deposit Program				\$14.46 ✓	\$68,110.02	
04/03/2023	Withdrawal	Check Withdrawal - Non-coded	Check #00572 paid				\$(3,000.00) ✓	\$65,110.02	UPPER SUSQUEHANNA SYNOD EL
04/13/2023	Income	Interest - Taxable	CAPITAL ONE BANK, NA FDIC # 4297 CERTIFICATE OF DEPOSIT SEMI-ANNUAL 4.4500% DUE 10/13/2026 (14042RUW9)				\$1,109.45 ✓	\$66,219.47	Paid on 50,000
04/14/2023	Withdrawal	Check Withdrawal - Non-coded	Check #00576 paid				\$(1,000.00) ✓	\$65,219.47	BOBBI LEISTER & JOSEPH FEE
04/14/2023	Income	Interest - Taxable	SYNCHRONY BANK DRAPER, UT FDIC # 27314 CERTIFICATE OF DEPOSIT SEMI-ANNUAL 4.3000% DUE 10/15/2024 (87164WS74)				\$1,072.05 ✓	\$66,291.52	Paid on 50,000
04/14/2023	Income	Interest - Taxable	SYNCHRONY BANK DRAPER, UT FDIC # 27314 CERTIFICATE OF DEPOSIT SEMI-ANNUAL 4.3500% DUE 10/14/2025 (87164WS82)				\$1,084.52 ✓	\$67,376.04	Paid on 50,000
04/24/2023	Withdrawal	Check Withdrawal - Non-coded	Check #00573 paid				\$(6,500.00) ✓	\$60,876.04	ERMAN LEPLEY
04/28/2023	Income	Interest at RJ Bank Deposit Program	Raymond James Bank Deposit Program				\$13.37 ✓	\$60,889.41	
05/31/2023	Income	Interest at RJ Bank Deposit Program	Raymond James Bank Deposit Program				\$12.92 ✓	\$60,902.33	



Activity Detail (continued)

Date	Activity Category	Activity Type	Description (Symbol or CUSIP)	Check/Deposit Code	Quantity	Price	Amount	Cash Balance	Additional Detail
10/16/2023	Income	Interest - Taxable	SYNCHRONY BANK DRAPER, UT FDIC # 27314 CERTIFICATE OF DEPOSIT SEMI-ANNUAL 4.3000% DUE 10/15/2024 (87164WS74)				\$1,077.95	\$115,407.29	Paid on 50,000
10/31/2023	Income	Interest at RJ Bank Deposit Program	Raymond James Bank Deposit Program				\$32.56	\$115,439.85	
11/02/2023	Deposit	Check Deposit - Non-Coded	Check received				\$50.00	\$115,489.85	CK DEP EPMAN LEPLEY 10168
11/24/2023	Purchase	Purchase	FIMM GOVERNMENT PORTFOLIO MONEY MARKET INSTL CL M/M (FRGXX)		50,000.000	\$1.000	\$(50,000.00)	\$65,489.85	
11/30/2023	Purchase	Purchase	FIRST FOUNDATION BANK IRVINE, CA FDIC # 58647 CERTIFICATE OF DEPOSIT SEMI-ANNUAL 4.7000% DUE 11/30/2027 (32026U3W4)		50,000.000	\$100.000	\$(50,000.00)	\$15,489.85	
11/30/2023	Income	Interest at RJ Bank Deposit Program	Raymond James Bank Deposit Program				\$40.52	\$15,530.37	
12/01/2023	Expense	Fee	Cash				\$0.00	\$15,530.37	Annual Capital Access Fee Waived
12/01/2023	Income Purchase	Dividend - Taxable Reinvest	FIMM GOVERNMENT PORTFOLIO MONEY MARKET INSTL CL M/M (FRGXX)		50.670	\$1.000	\$50.67	\$15,530.37	\$.00101 per share x 50,000.000 shares
12/29/2023	Income	Interest at RJ Bank Deposit Program	Raymond James Bank Deposit Program				\$3.29	\$15,533.66	



RAYMOND JAMES®

Linked Account Summary

Primary Account No. 6286W211

Total Relationship Value \$978,169.81



All Saints Fund Equity Income
 BEAVER LUTHERAN CHURCH
 18207 ROUTE 522
 BEAVERTOWN PA 17813-9099076



BRIAN PICK, TERRI FOUGHT
 Raymond James & Associates
 1000 COMMERCE PARK DR | STE 402 | WILLIAMSPORT, PA 17701 | 877-203-9589 |
 (570) 979-2000
 pickfoughtwealth.com/ | Brian.Pick@RaymondJames.com

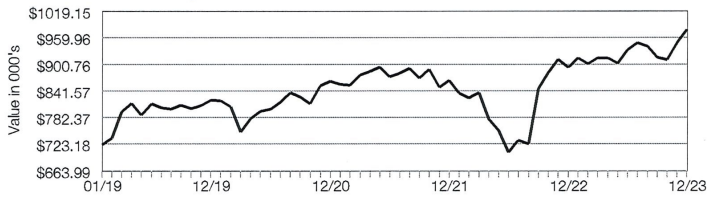
Raymond James Client Services | 800-647-SERV (7378)
 Monday - Friday 8 a.m. to 9 p.m. ET
 Online Account Access | raymondjames.com/clientaccess

Account Activity Summary

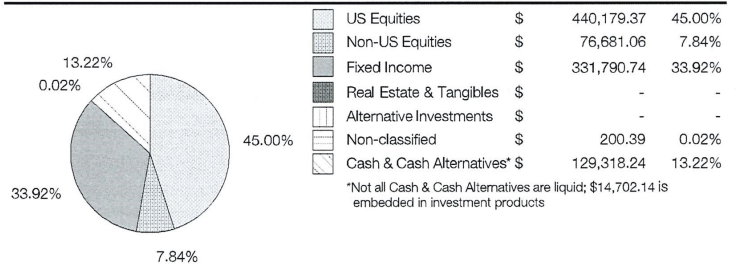
	This Statement	Year to Date
Beginning Balance	\$ 948,433.03	\$ 894,563.72
Deposits ↕	\$ 0.00	\$ 3,958.88
Income	\$ 3,816.53	\$ 28,742.11
Withdrawals ↕	\$ 0.00	\$ (12,380.00)
Expenses	\$ 0.00	\$ (5,883.13)
Change in Value	\$ 25,920.25	\$ 69,168.23
Ending Balance	\$ 978,169.81	\$ 978,169.81

↕ Figures reflect a summary of activity in all linked accounts, including internal transfers between accounts.

Value Over Time



Asset Allocation Analysis



Morningstar asset allocation information is as of 12/28/2023 (mutual funds & annuities) and 12/19/2023 (529s).



Linked Accounts

Account		Current Value		Previous Statement Value		Previous Year-End Value		Estimated Annual Income	Page
6286W211	All Saints Fund Capital Access	\$ 264,211.33	\$	262,056.37	\$	264,148.87	\$	11,541.46	7
1665M174	All Saints Fund Equity Income	\$ 232,002.38	\$	223,881.93	\$	196,781.69	\$	5,419.41	13
777U9699	All Saints Fund ETF Dividend Yield	\$ 481,956.10	\$	462,494.73	\$	433,633.16	\$	12,850.36	21
Total Relationship Value		\$ 978,169.81	\$	948,433.03	\$	894,563.72	\$	29,811.23	

Included in Your Mail Packet

Important Account Information

At the back of your mail packet

Notice of Disclosures Related To Trusted Contact Request

Statement of Financial Condition

Updated Terms and Conditions for Class Action Recovery Service



2023 all Saints Fund Report

In 2023 the all Saints Fund Committee received & reviewed 16 requests for grants for 2023 totaling 77,500. after a review it was decided to approve partially or in full or nothing the 16 requests for a total of 64,000.

the Fund participated again in the "Raise the Region" program which helps those that are eligible, to receive additional money.

the committee members for 2023 were Michael Frye, Presi Carol Morgan, John Kreamer, Howard Benson Jr. Council Representative for 2023, Leman E. Topley non Voting Secretary, and Kerry Topley non-voting treasurer.

The following requests were approved. RR: Raise the Region

September 26, 2023

Application all Saints Fund Requests for		2022	2023	2023	2024	2024
		approved	Requests	approved	Requests	approved
# 2	College Scholarships	2500.	5,000.	5,000.	5,000.	2,500.
# 3	Mt Luther Camping Fees	6000.	6,000.	6,000.	2,000.	2,000.
# 7	Habitat Humanity	500.	500.	500.	500.	P.R. 500.
# 12	Haven Ministries	2,500.	5,000.	1,500.	5,000.	P.R. 2,500.
# 16	Camp Mt. Luther	2,500.	3,000.	1,000.	3,000.	P.R. 1,500.
# 18	O'Hesson Manor Nursing	—	3,000.	SOLD	—	—
# 19	Buffalo Valley Nursing	1,000.	3,000.	1,000.	3,000.	1,000.
# 22	Prayer					
# 23	Benevolence to Synod	5,000.	5,000.	3,000.	3,000.	3,000.
# 26	Macc	1,000. IF Needed	2,000.	1,000.	3,000.	P.R. 1,000.
# 29	Beaver Electronic Sign	15,000	DONE	DONE	DONE	DONE
# 30	Beaver Fair	—	—	—	—	—
# 31	Video Cameras	ON HOLD 15,000. IF Needed	ON HOLD 15,000. IF Needed	ON HOLD 15,000.	ON HOLD 15,000.	ON HOLD 15,000.
# 35	General Fund	50,000.	50,000.	30,000.	20,000	20,000
# 38	By Grace transitional	1,000. ON HOLD	2,000.	500.	1,000.	—
# 46	A.S.F. Disaster	8,000. MAX. 500. PER	8,000.	8,000.	8,000.	8,000.
# 47	Pastor Discretionary	5,000.	5,000.	MAX 500. Per Need 3,000.	3,000.	MAX 500 Per Need 3,000.
# 49	Kapka Mwangi (Scholar)	—	4,000.	—	6,000.	—
# 50	Helping Hands	—	1,000.	1,000.	1,000.	1,000.
# 51	Hub Under Bridges	1,000.	1,500.	1,000.	1,000.	—
Total	19 Requests	(15)	(17)	(15)	(16)	(13)
			119,000.	77,500.	77,500.	61,000.
			BLC 50,000.	30,000.		
			OTHERS: 69,000.	47,500.		

Fund Value June 30, 2022	871,360.60	Earnings +	61,607.78
June 30, 2023	932,968.38	10% of Fund	93,296.83
	61,607.78	Total available	1,54,904.61 for 2024
		approved	61,000.00
		Left to use	93,904.61

Respectfully Submitted
Erman E. Lepley, Secretary

Amanda Aurand Accounting


431 EAST MAIN STREET
MIDDLEBURG, PA 17842
PHONE (570) 837-1268
FAX (570) 837-1269
info@amanda-aurand.com
www.amanda-aurand.com

January 8, 2024

To Whom It May Concern:

I have completed the review of the accounts and records for the Beaver Lutheran Church. I have found all records to be organized and, in my opinion, present the financial conditions and operations of Beaver Lutheran Church accurately. I did not find any areas of concern.

Sincerely,



Amanda M. Aurand

Report of Synod Assembly held at Susquehanna University. June 16-17, 2023

The assembly was scheduled to start at 8:30 but was delayed because there was no quorum. The Assembly reopened at 10:30 when a quorum was met. 174 members voted to adopt the agenda with 0 voting to not adopt. 169 members voted to adopt the Adoption of Rules Procedure. Bishop Miller filled the time with moving up videos and a Bible study by Rev. Dr. Gil Waldkoenig who was scheduled for later in the day. Rev. Dr. Waldkoenig's bible study was entitled "Unity of the Spirit in the bond of peace" Ephesians 4:3. Paul's message from Ephesians was by grace. As we sang, "By Grace We're Been Saved". Salvation is a gift from God. Access to God near and far.

Rev. Tara Lynn spoke on the need for Rostered and Lay Leaders.

Report from Diakon Lutheran Social Services – Scott Habecker, president & CEO. Largest social ministries in the country. Since 1868. Buffalo Valley Senior Living. Statewide Adopt Network. 80+ adoption agencies in PA. PA MEDI, unbiased help people navigate insurance. RSVP focuses on environmental stewardship, veterans' assistance, residence referrals service, foster home families. Diakon is non-profit and depends greatly on federal fundings and personal donations. Contact at www.diakon.org

Mt. Luther staff with Chad Hershberger, Director and Pastor Jim Vitali, Assistance Director gave a presentation and song.

Ecumenical Partners – Susquehanna Conference, United Methodist Church—Rev/ Dr. Thomas Salsgiver - 19 – 14 elections to separation of their 840 churches.

Campest Ministration—College Ministration—Reported by three ministers.

Lutheran World Relief --- Thank you from Ukraine. West Africa, Yemen, Congo, Latin America, South America, Philippines, and Haiti.

Bishop's Report—Recommit our Vision – People united in Christ Uniting and Serving

Bishop Ronald Gainer, Bishop, Diocese of Harrisburg – Catholic

Pastor Phil Hirsch—Executive Director Christian Community and Leadership spoke

Rev. Chad Hebrink, Report from Synod Treasurer

- \$743,000 for mission
- 53,000 more income last year.

Synod council recommendations salary for Pastor's in the ELCA for 2024 passed with a 92.91%

Budget fiscal year ending January 1, 2025, passed with 98.7%

Bible Study Making Every Effort -- Ephesians 4-3

Rev. Dr Gilson Waldkoenig -- 3.2 million Lutheran in the world, is on the decline.

63% are consider themselves Christian in the world.

In 2003, 273 graduated the ministry in ELCA, about 100 less in 2023. **We are in a Leadership crisis!**

Howard and I would like to thank Beaver Lutheran Church for this opportunity to again serve as your representatives.

Sharon and Howard Benner

2023 Report from Organist/Choir Director

In 2023, we combined services again with Messiah Lutheran, Troxelville for Ash Wednesday and Holy Week. Messiah and Beaver joined together for Messiah's Outdoor Worship service at the pavilion and also celebrated Pastor Matthew's ordination anniversary. We held Christmas Eve Service earlier in order to accommodate both Pastor Matthew and Michelle. A huge thank you to Maggie Weader, Lexi Bixler, Ron Bixler, Aleah Shultz, and Rylan Feehrer who provided special music throughout the year. A special thank you to Kristin Weader for filling in for Michelle when she was away. We used With One Voice Setting IV over the summer while choir was on hiatus. We sang Holden Evening Prayer Service during Lent and Advent. Both pianos continue to be tuned/maintenanced regularly/as needed. Our goal is to continue to work towards sorting and organizing the music library.

I am thankful to all of you as we continue to sing, make music, learn, and musically grow and evolve into one voice/sound as we praise our Lord, Jesus Christ, in whatever format or manner that may be. I encourage all of you to lift your voices to the Lord in joyful song during worship!

Cantate domino! (Sing to the Lord!)

Musically,

Michelle



Committees & Organizations

ADULT SUNDAY SCHOOL CLASS

The Adult Sunday School Class took on a Christmas Project in 2023. Working with the Guidance Department at West Snyder Elementary School, the class provided Christmas gifts for eight families at the school.

Christian Education

Christian education committee is responsible for Sunday School for the children along with bibles. This past year we provided 3 children with bibles. It is something the children get when they are in 3rd grade and higher. In November we started Sunday School back up for the children. We will be cleaning out the pantry room and making that the Sunday School room for the children.

Respectfully submitted,

Bobbi Leister

Women of the ELCA and Fellowship Committee Annual Report 2023

The Women of the ELCA is a group consisting of all women of the church. The group is affiliated with the Upper Susquehanna Synod's Women of the ELCA. Due to the lack of active members, the group no longer meets however it has joined with the Fellowship Committee of Beaver Lutheran Church.

Officers of WELCA currently are: president, Nicole Gesselman; treasurer, Teresa Hoffman; and secretary, Sara Mattern. Bobbi Leister is the chairperson of the Fellowship Committee.

During 2023, WELCA donated ground beef for two dinners sponsored by Middlecreek Valley Council of Churches. WELCA also paid for mulch and flowers for the entrance to the church.

As part of the Fellowship Committee, WELCA provided the refreshments for the Easter Egg Hunt; coffee, ice and supplies for the ice cream social and supplies for the chili cookoff.

Flowers for all women of the church on Mother's Day were purchased by WELCA, along with altar flowers when members of the church did not supply them. A Christmas gift was purchased for one of WELCA's members, Joan Snook

Copies of WELCA's "Beaver's Bountiful Blessings" cookbook are still available and can be purchased for \$5.00 each. Isabel Zerby has them available at each Closet.

Submitted by:

Sara Mattern

Secretary, Beaver Lutheran Women of the ELCA



Finance Committee

The finance committee consisted of 3 members of the church. We met in October to work on the church budget. We looked at all the finances from 2023 and built the budget for 2024. The budget was presented to the church congregation for approval in December.

Respectfully submitted,

Bobbi Leister

Food Distribution

Since the Party at Beaver Lutheran Church closed last year, Helping Hands Helping Others, Inc., who distributed food from behind Rescue Hose Co. in Beavertown, moved their food giveaway program to the pavilion behind Beaver Lutheran Church. Each third Tuesday of the month at 10:00 we supply food for between 130-150 families monthly, that's over 270 people a month.

We have between 15 and 20 volunteers who brave the cold, heat, rain and snow every month without fail to hear the thank you and appreciation from others.

Helping Hands is a 501c3 nonprofit and not helped by State or Federal funding so there are no income limits. We are open to everyone who would like a Helping Hand.

All of us can use some help from time to time. If this is that time for you, please accept this helping hand provided by your neighbors. And if you find yourself blessed with the means to do so, we hope you'll consider supporting us financially.

Respectfully submitted,

Sharon Benner

Social Ministry & outreach for 2023

The C. D. ministry operated all year making 168 C. D.'s to mail, 51 to file, 51 available for parishioners to pick-up, plus 30 for other special events such as funerals, Christmas eve, Historical Society, etc. plus 54 bulletins were mailed to shut-in members.

Respectfully Submitted, Erwan E. Lepley

THE CLOTHING CLOSET 2023 REPORT

The Clothing Closet was open during 2023 the fourth Saturday of each month January through November and the third Saturday in December.

On average, the Closet served between 10 and 15 families each month. Substantially down from 2022. The drop-off of numbers occurred once The Pantry was closed and food was no longer available during The Closet hours.

Things offered are used clothing in good condition, books, infant's items and small household items.

Several days a month are spent organizing donated clothing and making sure the items are clean and without holes.

In case of emergency, appointments can be made for times when the Closet is not open to the public.

We would like to thank all who have donated to keep the supply up.

The Committee –
Linda Sassaman
Jean Cory
Isabel Zerby

Worship & Music Committee 2023 Year End Report

The Worship and Music Committee for 2023 consisted of Michelle Bixler, Bev Frye, Leslie Feehrer, Sara Mattern, and Bryon Beaver.

We continue to meet on a monthly basis to plan our worship services and seasonal activities. Pastor Matthew once again has agreed to be our Interim Pastor until we can call another pastor to fill the vacancy, and for that we are very grateful. As all are aware, there is a shortage of supply pastors and there have been a few weeks where the Synod was unable to fill our open Sunday. With the help of Pastor Matthew, Michelle, and Sara we have been able to conduct those Sunday Worship services without many issues or problems. With the help of the Altar Guild and Pastor Matthew, we have been able to celebrate communion on those Sundays that we have been without a pastor.

Christmas Eve service was moved to 5:15 PM this year to accommodate Pastor Matthew and Michelle's schedule so we could have both of them at Beaver before they had to leave for their commitments to Messiah at 7:00.

I want to thank all of our committee members for their dedication and hard work over the last year and hope to have a blessed 2024.

Youth Activities Committee 2023 Year End Report

The YAC committee has had several activities and meetings in 2023.

We held our annual Suds, Buds and Grub sale in May and we were tasked with running the food stand at Gary Narehood's public sale. We are in full scale fundraising efforts to raise money for the National Youth Gathering in New Orleans this summer. We are looking at some potential fund raising activities in the next few months so please keep an eye open for our next fundraising event and come out and support our youth and our trip to New Orleans.