



2024 Annual Report

Formed in 1995, the St. Lorenz Foundation exists to support our Lord's work through His St. Lorenz congregation. The Foundation provides a vehicle for donors to make gifts that will continue to support the work of our Lord until Judgment Day. Each year, the Foundation distributes a minimum of 5% of its corpus to support grant requests from St. Lorenz Lutheran Church and School.



> Dear friends,

The St. Lorenz Foundation continues to be a special blessing from our members to our St. Lorenz Lutheran Church and School community. Over the years, we've been blessed with fantastic members who are willing to give their time, talents and treasures to assure the continued growth of St. Lorenz.

This is my ninth year as a member of the Foundation's Board of Directors, and it's difficult to fathom that it has been that long! During these years, I've constantly been amazed at the dedication of our members to help secure the work of our Lord here at St. Lorenz through the Foundation. It also has been my privilege to serve as President of the Foundation. I am and will continue to be blessed by the generosity of our members and by the board's commitment to ensuring ongoing support.

To say the least, 2024 was a busy year! High on our agenda was the search for and selection of a new executive director as Perry Bresemann – who led the Foundation for more than 25 years, including serving as executive director since the creation of the role in 2007 – transitioned from a 55-year career in ministry to a well-deserved retirement. Via a thorough process, the Board of Directors updated the position description, publicized the vacancy, screened and interviewed candidates, and was pleased to

select Pete Bender as the Foundation's second-ever executive director. Pete began his duties July 1 and is ready to be of assistance to you. *See page 13 of this report to learn more about Pete and the transition of leadership at the Foundation.*



It also was a year of construction: The addition to the church offices has provided an additional pastoral office, offices for the Foundation business staff and an office for Pete. In addition to the offices, a conference room also is available to the Foundation and congregation.

In addition to navigating the staffing transition and office construction and implementing some general policy updates, the board's 2024 actions also included appointing a strategic planning committee that is preparing a roadmap for the Foundation's future.

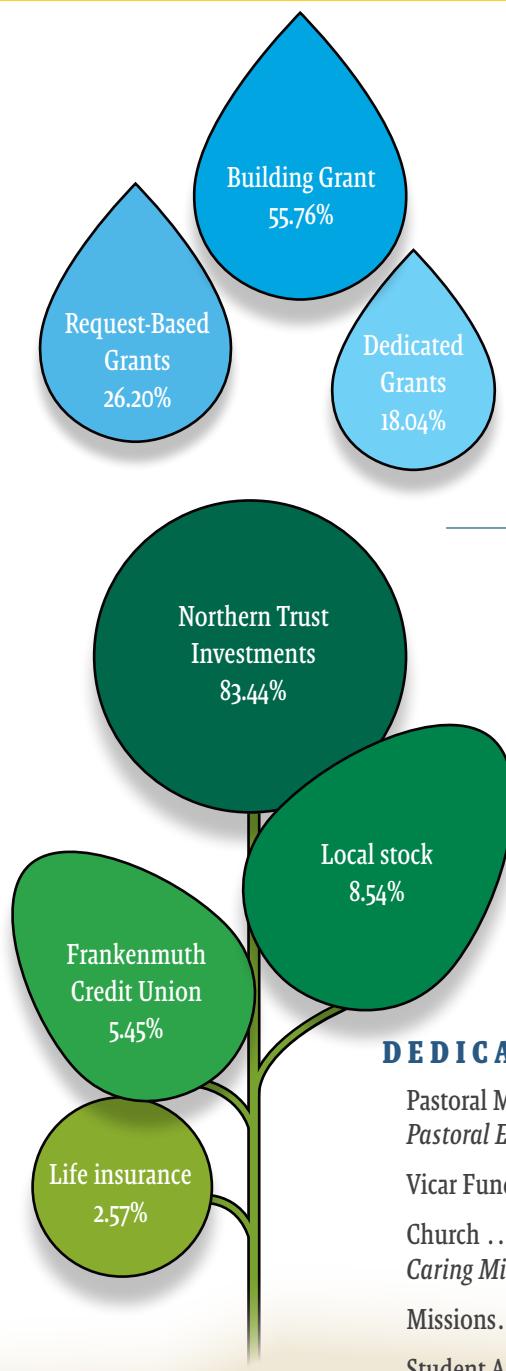
I'm delighted to share that **the Foundation distributed almost \$1 million** in 2024 to support the work of our church and school, in addition to providing funding for the office construction. In the pages of this Annual Report, you'll learn more about the projects, events and initiatives supported by the Foundation throughout the year. We praise God for His continued blessings and look to the future as together we seek to tell others how beautiful it is to live with Jesus.

If you would like to learn more about the Foundation, I encourage you to contact Pete Bender at pete@stlorenzfoundation.org or by phone at 989.652.0796.

Blessings,

Jim Howe
President
St. Lorenz Foundation

Financial highlights



FOUNDATION DISTRIBUTIONS

Dedicated Grants	\$323,541
(specified by donor or board)	
Request-Based Grants.....	\$469,905*
(awarded by board)	
Building Grant	\$1,000,000
Total distributions	\$1,793,446

*Includes \$44,455 of funds reallocated from previous awards.

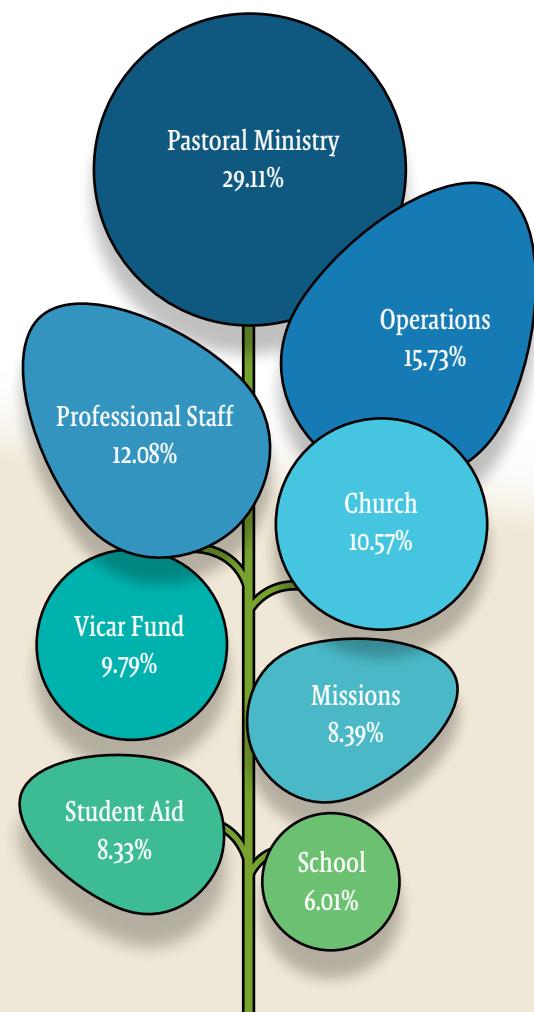
\$14+ million distributed since 1995

GENERAL FUND BALANCE

Northern Trust Investments	\$9,821,500
Frankenmuth Credit Union	\$641,837
Life insurance (Foundation-owned)	\$303,023
Local stock.....	\$1,004,900
Total balance	\$11,771,260

DEDICATED FUND BALANCES

Pastoral Ministry	\$3,303,160
<i>Pastoral Endowment</i>	
Vicar Fund.....	\$1,111,127
Church	\$1,198,972
<i>Caring Ministry - Church Music - Community Care</i>	
Missions.....	\$952,276
Student Aid.....	\$944,761
<i>Pastor Teacher Student Aid</i>	
School	\$681,678
<i>School Families - Early Childhood/Childcare - Science</i>	
Operations.....	\$1,784,634
<i>Church Maintenance - Operating Fund - Communications - Heritage</i>	
Professional Staff	\$1,370,764
<i>Educational Enhancement</i>	
Total balance	\$11,347,372
Total of General Fund and Dedicated Funds	\$23,118,632



Dedicated Projects are those that, through board action and donor direction, are funded every year. On an annual basis, 5% of the corpus of the accounts is distributed. For calendar year 2024, the total distributed was **\$323,541**.

Caring Ministries

This fund provides resources for Stephen Ministry and other care programs.

Amount distributed: \$23,109

Church Beautification

The funds in this account are used by the Church Beautification Committee to assist with seasonal decorations as well as improvements to the church grounds.

Amount distributed: \$2,601

Church Maintenance - Capital Improvement

This account has been established to help maintain and improve our properties. The funds are used for ongoing maintenance or for projects that improve our facilities.

Amount distributed: \$3,647

Communications - Broadcast Media

This account helps support the broadcast of our services on cable television and via the internet as well as other media formats.

Amount distributed: \$18,593

Early Childhood Student Aid

This fund was established to assist families with students attending our St. Lorenz Early Childhood and Childcare programs with tuition and fee expenses.

Amount distributed: \$2,654

Health Insurance Support

The cost of health insurance continues to climb. This account was established to provide support for retired pastors and teachers.

Amount distributed: \$402

Heritage Committee

Established in 2023 via a generous donation, this account provides funds for our Heritage Committee in support of its coordination of our museum and other historical projects.

Amount distributed: \$15,587

Missions

Two donor-designated accounts provide funding for mission work. The funds support a variety of mission programs and projects, and the Foundation Board of Directors has committed to helping build the account for mission projects. The congregation submits grant requests for missions, and the board selects and awards the grants.

Amount distributed: \$15,000

Music Fund

This fund was established to support music ministries at St. Lorenz.

Amount distributed: \$372

Operating Fund

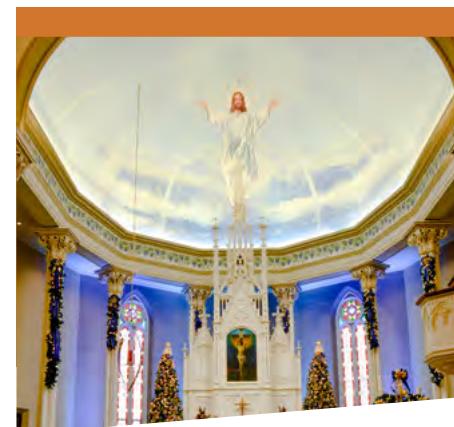
This account provides funds annually to the Church Operating Fund. This account was established by a donor-directed gift and has been added to by others.

Amount distributed: \$23,858

Pastoral Ministry

Two dedicated accounts have been established to support pastoral ministry at St. Lorenz. Through a generous gift, the Board of Directors established the Pastoral Endowment. This fund provides resources on an annual basis to assist the congregation with expenses related to the pastoral team. The second account providing support for the pastoral ministry is the Vicar Endowment, which has been established to support the expenses of the Vicar Program.

**Amounts distributed: \$159,143
(Pastoral Endowment) and \$53,039
(Vicar Endowment)**



St. Lorenz School Operations

Established in 2023, this account was created to assist with the operational costs of St. Lorenz School.

Amount distributed: \$642

Student Aid

This account was established to provide assistance for those preparing for ministry by attending one of our seminaries or universities. A number of families have contributed to this fund.

Amount distributed: \$4,894

Grant-Funded Projects

Grant-Funded Projects are those that are funded by the Foundation's Board of Directors based on grant requests from St. Lorenz Lutheran Church and School as submitted by members; by individual commissions; by the Ministry Council; or by the congregation's Executive Director, Principal or Administrative Pastor. Twice a year, these grant requests are processed by the Planned Giving and Estate Planning Committee and forwarded to the board for action. For 2024, the board approved 29 new grants¹, with a total distribution of \$1,469,905².

Apparel for Church Staff Members
Grant to purchase a professional staff shirt with the new St. Lorenz logo for the majority of church staff members.

Amount granted: \$2,600

Assistive Equipment for Pastor Kaiser

Grant to provide funds to purchase assistive equipment for Pastor Kaiser, who has visual impairment.

Amount granted: \$6,155

Best Practices Heartland Conference

Grant to help support the hosting of the 2025 and 2026 Best Practices Heartland Conferences at St. Lorenz. The event typically is attended by more than 3,000 church professionals and lay volunteers.

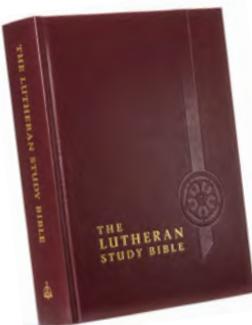
Amount granted: \$25,000

Bibles for Members & Staff

Grant to cover the purchase of new Lutheran Study Bibles for new members who join St. Lorenz, as well as for many

of our existing staff members.

Amount granted:
\$7,300



Childcare Assistant Director Position

Grant to support the hiring of an assistant director for our Childcare program due to the program's growth.

Amount granted: \$75,000

Churchgrove Prayer Trail

Grant to support new signage and other improvements to the Prayer Trail in the Churchgrove woods.

Amount granted: \$1,000

Church Museum Project

Grant to help the Heritage Committee organize, inventory and preserve the collection at the Church Museum and oversee the migration of St. Lorenz's collection records to its own software program.

Amount granted: \$15,000

Church Office Addition

Grant to fund the addition to the church offices, including a Foundation conference room, executive director and business offices, and an additional pastoral office.

Amount granted: \$1,000,000



¹A number of these projects received only partial funding from the Foundation; the balance required to complete those projects was provided by either the Capital Improvement Fund or other SDU accounts.

²Included in this distribution is \$44,455 that previously was granted but was not needed for the approved projects. These reallocated funds remain with the congregation but are added to the amount for approved projects.



Communications Director Position

Grant to assist with the hiring of a full-time communications director for the church and school.

Amount granted: \$50,000

Connect Coordinator Position

Grant to fund a staff position that provides training and support to volunteers for Connect services, as well as support for member assimilation.

Amount granted: \$10,000

Curriculum Coordinator Position

Grant to support the hiring of a part-time curriculum coordinator for a three-year period.

Amount granted: \$10,000

Faculty Lounge Remodel

Grant to support complete renovation/remodeling of the faculty lounge.

Amount granted: \$15,500

Family Discipleship Facilitator Training

Grant to enable staff and lay members to attend the Family Discipleship Facilitator Training presented by the Concordia Center for the Family in St. Louis, Missouri, in April 2025.

Amount granted: \$6,300



Fifth-Grade Teacher Position

Grant to support the addition of a fifth-grade teacher position due to the growth of our school.

Amount granted: \$32,500

Generosity Workshop & Initiative

Grant to fund a stewardship program called Elevate Discovery Day at St. Lorenz, which will provide a clear picture of our current generosity culture, our generosity potential and a high-level action plan for implementing a stewardship program at St. Lorenz.

Amount granted: \$8,450

Legal Assistance for Property Management

Grant to support legal assistance needed to ensure we have proper Rights of First Refusal on various real estate adjacent to church property.

Amount granted: \$5,000

MI Filter First Legislation Compliance Project

Grant to fund the development of a Drinking Water Management Plan at our school as required by the State of Michigan.

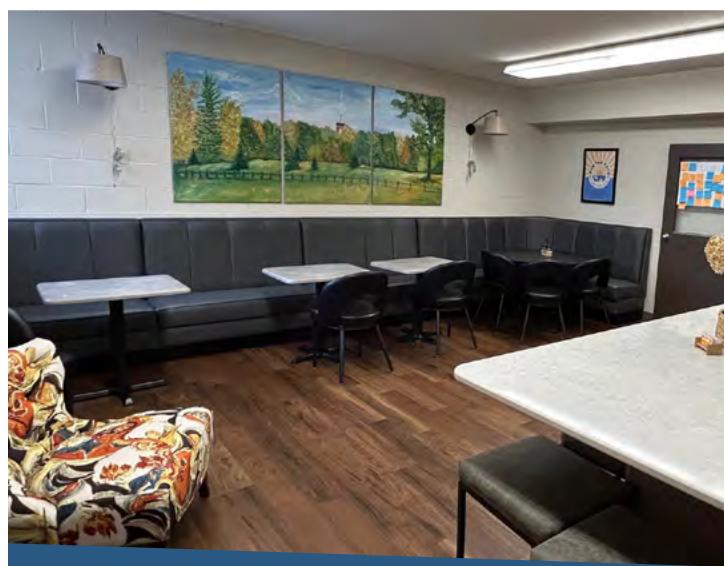
Amount granted: \$15,000



Music & Band Rooms Technology Update

Grant to purchase new technology for our school music and band rooms to provide a better experience for students.

Amount granted: \$13,300





National Youth Gathering

Grant to support sending more than 60 youths in grades 8 through 12, as well as adult leaders, to the National Youth Gathering in New Orleans in July 2025.

Amount granted: \$49,500

Outdoor Peaceful Area

Grant to provide funds to develop semi-private space outside the church for meditation or simply to visit in a churchlike setting.

Amount granted: \$4,000

OWLs Social Activities

Grant to support events for the Older Wiser Lutherans (OWLs) group, including field trips.

Amount granted: \$12,300



Parsonage Window Updates

Grant to assist in purchasing new exterior windows at the parsonage, which need replacing.

Amount granted: \$10,000

The Rock Roof Replacement

Grant to support the installation of a new roof for The Rock.

Amount granted: \$40,000



Seen, Loved, Heard Events

Grant to fund volunteer appreciation events during 2025.

Amount granted: \$4,800

Soccer & Track Fieldhouse/ Concession Stand

Grant to assist in purchasing a prebuilt building to provide more convenient concession sales for soccer tournaments and matches, track meets, and other events. The building also will provide storage space for certain items.

Amount granted: \$15,000

Teacher Aide for Special Needs Student

Grant to fund a teacher aide for the 2024-25 school year for a young preschool student undergoing testing to determine whether they qualify for district-provided services.

Amount granted: \$8,500

WEC Acoustic Study

Grant to study the need and associated costs for improvements in the Worship and Event Center to drastically improve sound quality.

Amount granted: \$10,000

Welcome Celebration for New Members

Grant to provide new member families with a Lutheran Study Bible, to host a welcome dinner for new members and to provide refreshments at welcome events.

Amount granted: \$2,700



Valley Lutheran High School Scholarships

Grant to provide scholarships for St. Lorenz students who attend Valley Lutheran High School.

Amount granted: \$15,000



The leaders we need 'for such a time as this'

Celebrating the treasures of our church

If you've visited other LCMS districts, you've probably discovered that St. Lorenz in Frankenmuth requires little introduction. Many around the country know of our congregation and its strong commitment to sharing the gospel message and providing Christian education.

That near-instant name recognition is a product of our people - from those who've been St. Lorenz members their entire lives and have helped grow our church and school into a vibrant community of God ... to those who have been called to other communities for professional or personal reasons and utilize what they learned at St. Lorenz to become leaders in their new congregations ... to those who return to Frankenmuth and St. Lorenz after time away and provide fresh perspectives, knowledge and leadership.

At St. Lorenz, we are blessed with hundreds of active volunteers serving our community and serving our Lord. God knows his people and blesses them with gifts and talents for work in His kingdom, at His perfect timing. In this special section of our 2024 Annual Report, the St. Lorenz Foundation recognizes a few of those people and their contributions to making St. Lorenz the thriving community that it is.

Rose & Ben Lucio: Invigorating the OWLs ministry

Among the numerous ministries at St. Lorenz is the Older Wiser Lutherans (OWLs). While this ministry has existed for many years, it has grown significantly since God brought Rose and Ben Lucio back to Frankenmuth and into our community of senior citizens as the coordinators of the OWLs program. Undoubtedly, Rose and Ben are examples of how God brings us the leaders we need at the time when we need them.

Rose and Ben were living in California, and they served their local church in a variety of ways throughout their careers. When it came time to retire, they elected to return to Rose's roots and rejoin family in Frankenmuth - which is not an uncommon story at St. Lorenz, as a strong commitment to family is one of the many wonderful characteristics of our community.

It did not take long for Rose and Ben to connect with the OWLs ministry. Soon after, they visited with the Foundation and shared their vision for OWLs events. Filled with energy, they worked diligently to expand OWLs programming and participation. They partnered with St. Lorenz member and retired pastor Rev. Dave Winingham for music and devotion, and the monthly OWLs meetings took on a new excitement. And, as Rose and Ben continued their efforts, students from St. Lorenz School became engaged in serving meals and providing entertainment.



Today, the OWLs group has grown from having 20 to 30 people in attendance at each meeting to having well over 100! And during the last few years, the Foundation has provided more than \$20,000 in funding for OWLs programming and materials through our grant program.

God brought Rose and Ben back to St. Lorenz for such a time as this, and we can hardly wait to see this ministry blossom and meet the needs of our seniors.

About OWLs

Older Wiser Lutherans – better known as OWLs – is a St. Lorenz Bible study ministry that shares God’s word, stimulates the brains of the older population, provides fellowship and praises God through song. Participation in OWLs helps remind seniors that they are a meaningful part of society, keeps them connected to the Bible and provides an outlet for socialization. At the conclusion of OWLs meetings – which take place the third Thursday of each month¹ – attendees enjoy a potluck or a catered lunch.



¹For 2025, the April, May and June OWLs meetings will occur on the second Thursday of the month: April 10, May 8 and June 12. All other OWLs meetings in 2025 will take place on their regularly scheduled dates.

Thinking of St. Lorenz as a ‘university’

Thoughts from outgoing St. Lorenz Foundation Executive Director Perry Bresemann

Not many will think of our St. Lorenz congregation as a university. We are not an institution of higher learning. We do not hold formal classes or workshops leading to the issuance of diplomas, degrees or certificates. But I submit that we are a university in a very special way.



Throughout my professional career, I had countless opportunities to meet church leaders in congregations across our country and beyond. It was not uncommon to find a former member of St. Lorenz leading a Bible study or serving as an officer of a congregation. It was not uncommon to find graduates of our school teaching in classrooms from one end of the country to another. In fact, it was quite easy to find a pastor – or, in some cases, a college professor – who came from Frankenmuth. And then there were those working in the mission field throughout the nation and world.

These individuals certainly held a variety of formal academic degrees – but one could contend that they also held “degrees” from our very own “St. Lorenz University.”

The treasures of St. Lorenz have always been our people. Throughout the history of our congregation, God has raised up leaders to help our people remain faithful to the gospel and committed to helping others. Families taught families and modeled faithfulness in work and in action. It is an exciting heritage that has been spread throughout the world as leaders shared the gift of salvation.

As God has used St. Lorenz members in locations outside of our community, we certainly must remember how he brought leaders to us – and how fortunate we are to have them.



Tim Weiss: Developing the Ministry Directory

Every day, God uses our members to provide help and support for our community – and the leadership provided by lifelong St. Lorenz member Tim Weiss is a shining example.

Most recently, Tim served as the chairman of our Worship Commission. During his tenure, he became aware of the wide variety and significant quantity of ministry groups within our congregation.

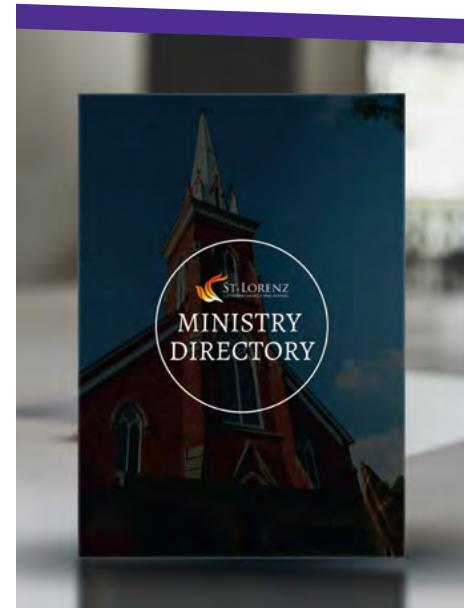
Realizing that many of the ministry groups seemed to function “under the radar” and were not always known to members, Tim guided the commission in identifying as many St. Lorenz ministry groups as possible.

In 2022, Tim applied for a grant from the Foundation to support the preparation of a printed booklet detailing all of the ministries the Worship Commission had identified. A grant of just over \$9,500 was approved, and the document we know today as the Ministry Directory became a reality.

While the Ministry Directory was a project that Tim pursued as part of his individual role with the Worship Commission, he and his wife, Susan, frequently volunteer together at St. Lorenz events as they seek to use their gifts for God’s glory.

About the St. Lorenz Ministry Directory

The Ministry Directory is a 32-page booklet that features all St. Lorenz ministries, providing a detailed look at what each one does in hopes of guiding members to meaningful service opportunities within St. Lorenz and connecting them with other leaders, volunteers and members. A copy of the Ministry Directory was mailed to all members of the congregation, and we encourage you to review the areas of ministry where you may feel called and consider becoming involved. If you did not receive the directory or have misplaced your copy, it is available electronically by visiting stlorenz.org/ministries and clicking “Click here for a directory” at the top of the page – or by scanning the QR code below, which will take you to the directory.



Pete Bender: Leading the St. Lorenz Foundation

A graduate of St. Lorenz Lutheran School and a lifelong member of our congregation, Pete Bender exemplifies God's hand in preparing people for His service.

Combining his decades-long career in accounting and financial planning and his lifetime of service to St. Lorenz, Pete became executive director of the St. Lorenz Foundation on July 1, 2024.

Whether serving as our congregation president, being a service coordinator or serving on Foundation committees, Pete has long demonstrated an ever-present commitment to our Lord's work. And when he learned that the Foundation executive director position needed to be filled due to the impending retirement of longtime leader Perry Bresemann, Pete felt called to retire from corporate life and serve His Lord and St. Lorenz in this way.



Today, as executive director of the Foundation, Pete is combining his financial expertise and his commitment to our congregation into a new career, helping members make gifts that will support the mission and ministry of St. Lorenz until Judgment Day – and working with members to establish new ways for the Foundation to support our church and school, such as starting new ministries or enhancing existing ones.

Prior to taking the helm of the Foundation, Pete – a certified public accountant and certified financial planner – spent 35 years

as a partner at Yeo & Yeo in Saginaw, providing tax and financial planning services for his clients, which included businesses in Frankenmuth and Saginaw.

Pete looks forward to meeting with St. Lorenz members and assisting you in finding strategic ways to support the Foundation; he also would love to connect with you about your ideas for how the Foundation can, in turn, support our congregation. His contact information can be found on page 15 of this report.

About the transition of leadership at the St. Lorenz Foundation

Pete assumed leadership of the Foundation following Perry's retirement in summer 2024. Perry led the St. Lorenz Foundation for more than 25 years – including serving as executive director since the creation of the role in 2007. Perry's 55-year career in ministry also included serving as a classroom teacher and principal at St. Lorenz School and as executive director of the St. Lorenz congregation; he also served at Elm Grove (Wisconsin) Lutheran Church, the Lutheran Education Association and the education division of The Lutheran Church—Missouri Synod (LCMS) before the Lord brought him back to Frankenmuth and back to St. Lorenz. Please join us in thanking Perry for his many years of service and wishing him well in retirement. And be sure to read the parting thoughts he so generously has shared with us on page 11 of this report.



Now and always, our people are our treasures

At St. Lorenz, we honor God with meaningful relationships and beautiful experiences. This would not be possible without the members of our congregation who give their time, talents and treasures in service of our Lord, our St. Lorenz community and our local community. While this article has highlighted a few such individuals, we are blessed to have hundreds of treasures among us.

You are the reason St. Lorenz exists, and you are the reason the St. Lorenz Foundation is able to pour hundreds of thousands of dollars each year into programs, services, projects and initiatives that enhance our church, our school and the community at large.

Where are they now?



Pastor Brad Hubbard
Administrative Pastor



Pastor Michael Goers
2004-05
Trinity Lutheran Church
Traverse City, Michigan



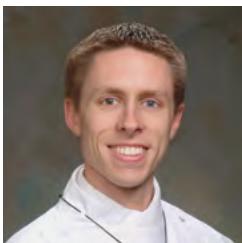
Pastor J. Christian Strickland
2005-06
St. John Lutheran Church
Atwater, Minnesota



Pastor Christopher Lieske
2006-07
Trinity Lutheran Church
Fergus Falls, Minnesota



Pastor Karl Fay
2007-08
Prince of Peace Lutheran Church
Palatine, Illinois



Pastor Jonathan Walla
2008-09
Bethel Lutheran Church
Bismarck, North Dakota



Pastor Caleb Adams
2009-10
Trinity Lutheran Church
Bend, Oregon



Pastor Robert Bernhardt
2010-11
Holy Cross Lutheran Church
St. Louis, Missouri



Pastor Nycholas Greig
2011-12
Trinity Lutheran Church
Seneca, New York



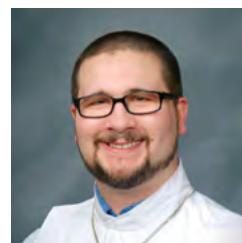
Pastor Joel Eden
2012-13
St. Lorenz Lutheran Church
Frankenmuth, Michigan



Pastor Peter Heckert
2013-14
Our Redeemer Lutheran Church
Wauwatosa, Wisconsin



Pastor Joseph Polzin
2014-15
Christ Our King Lutheran Church
Saline, Michigan



Worship Director Adam Peitsch
2015-16
Immanuel Lutheran Church
Grand Rapids, Michigan



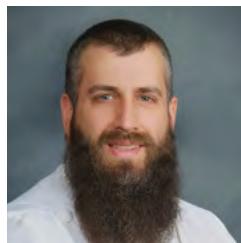
Pastor Chris Garcia
2016-17
Immanuel Lutheran Church
Bay City, Michigan



Pastor Adam Rodriguez
2017-18
St. Peter's Lutheran Church
Columbus, Indiana



Pastor Adam Wolfe
2018-19
Divine Redeemer Lutheran Church
Hartland, Wisconsin



Corey Shaffer
2019-20
Pastoral candidate
Wisconsin



Pastor Andrew Berg
2020-21
Our Shepherd Lutheran Church
Avon, Indiana



Pastor Ryan Ferguson
2021-22
Saint Matthew Lutheran Church
Hawthorn Woods, Illinois



Pastor Adam Tanney
2022-23
Immanuel Lutheran Church
East Dundee, Illinois



Seminarian Joshua Teggatz
2023-24
Completing seminary at Concordia
Seminary
St. Louis, Missouri



Vicar Joshua Steele
2024-25
Completing vicarage at St. Lorenz
Lutheran Church
Frankenmuth, Michigan

Whoever speaks, as one who speaks oracles of God; whoever serves, as one who serves by the strength that God supplies – in order that in everything God may be glorified through Jesus Christ. To him belong glory and dominion forever and ever. Amen.

1 Peter 4:11 (ESV)

Scripture quotation is from the ESV® Bible (The Holy Bible, English Standard Version®), copyright © 2001 by Crossway, a publishing ministry of Good News Publishers. Used by permission. All rights reserved.

EXECUTIVE DIRECTOR

Pete Bender, CPA, CFP®
Office phone: 989.652.0796
Email: pete@stlorenzfoundation.org

**OUTGOING EXECUTIVE
DIRECTOR**

Perry Bresemann
Retired in summer 2024

BOARD OF DIRECTORS

Jim Howe, *President*
Beth Reindel, *Vice President*
Bonnie Bell, *Treasurer*
Barb DeSimpelare, *Secretary*
Andrew Ahlschwede
Pastor Brad Hubbard
John Krafft
Dave Pendleton
Bob Zeilinger
Dawn Zimmer

**PLANNED GIVING AND
ESTATE PLANNING
COMMITTEE**

Jim Mertz, *Chairman*
Maria Sutorik, *Secretary*
Dan Attenberger
Steve Bell
Katrina Kaschinske
Leah Knoll
Diane Schiefer

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Al Nuechterlein, *Chairman*
Eric Baarck, *Secretary*
Bonnie Bell, *Treasurer*
Dave Bender
Jeremy Frank
Phil List
Steve List





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