



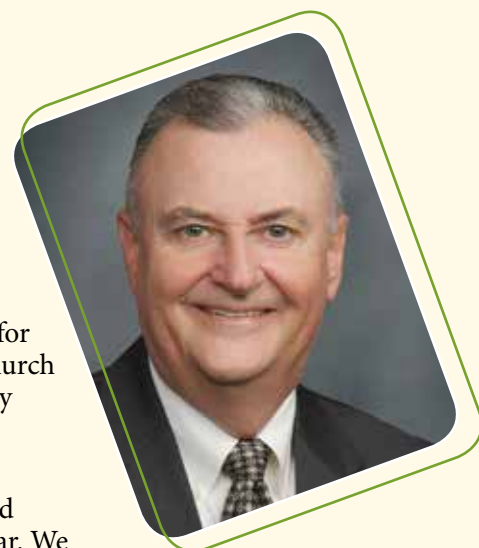
St. Lorenz Foundation
2017 Annual Report

FALLING
IN LOVE
WITH
JESUS

A letter from our President

Greetings:

Welcome to the 2017 St. Lorenz Foundation Annual Report. We praise God for the opportunities to support the ongoing ministry of St. Lorenz Lutheran Church and School through the Foundation and the many donors who have faithfully entrusted us with financial resources to support God's work here on Earth.



2017 was a busy year! In April, we celebrated Foundation Sunday and enjoyed hearing a special message from Pastor Joseph Polzin, a former St. Lorenz vicar. We also learned about the many places that are served by our former vicars and enjoyed breakfast under the tent on our parking lot. We praise God for the 14 vicars who have now served St. Lorenz and have learned "How Beautiful It Is to Live with Jesus."



The St. Lorenz Foundation exists as a vehicle for our members to provide ongoing support for our church and school. Through the Foundation, we are able to help our congregation focus on its ministry and dream of ways to be even better at meeting the needs of our people.

This annual report will illustrate the fact that the Foundation was able to distribute almost \$630,000 to a variety of ministry needs in 2017. Just over half of our distributions were through dedicated accounts or reserve accounts where the donor provided direction for the distribution. The remaining funds were distributed in response to grant requests submitted by staff members, commissions or our Ministry Council.

There are many ways you can support the St. Lorenz Foundation – whether through a direct gift, through a designated life insurance policy, via gifts of stock or by designating a mandatory IRA distribution. If I or if another member of our Foundation team can assist you in exploring your gifting options, please let us know.

It is indeed a privilege to serve as President of the Foundation. We thank God for the faithful gifts of our members and the many opportunities that our Foundation has to assist in His work.

Blessings,

A handwritten signature in black ink, which appears to read "Robert Rummel".

Robert Rummel
President
St. Lorenz Foundation





Financial highlights

Foundation Distributions for 2017:

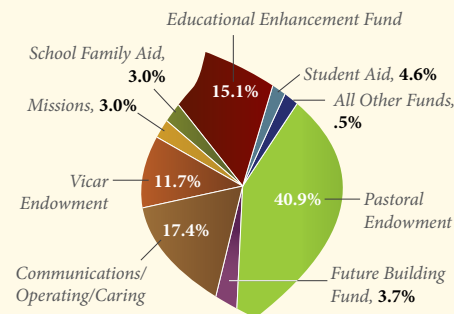
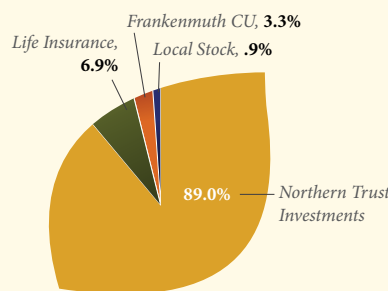
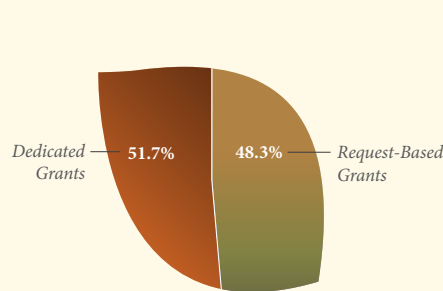
Dedicated Grants (specified by donor or board)\$325,492
Grants (awarded by board based on requests)\$303,548*

Total Distributions \$629,040

Foundation Distributions

General Fund Balance

Dedicated Fund Balances



General Fund Balance:

Northern Trust Investments \$6,041,969
Frankenmuth Credit Union \$221,123
Life Insurance Cash Values (Foundation-owned)..... \$465,676
Local Stock \$60,500

Total General Fund Balance.....\$6,789,268

Dedicated Fund Balances (restricted):

Pastoral Endowment \$2,946,966
Vicar Endowment..... \$844,302
Missions \$215,059
Synodical Institution Student Aid..... \$332,263
St. Lorenz School Family Aid..... \$217,780
Communications/Operating/Caring..... \$1,256,342
Educational Enhancement Fund..... \$1,091,965
Retired Worker Health Insurance Support \$7,450
Church Maintenance Fund \$19,955
Future Building Fund..... \$263,660
Music Fund..... \$6,095

Total Dedicated Fund Balances..... \$7,201,837

**Total of General and Dedicated funds
as of 12/31/17\$13,991,105**

*Excludes the reallocation of \$48,952 from previous awards. However, projects funded by these reallocated funds are included in the Grant-Funded Projects for 2017 on pages 4 and 5 of this report.

Grant-Funded Projects for 2017



Church Landscaping –

A large maple tree had to be removed on the west side of our church. Funds from this grant provided for landscaping, new benches and new plantings. The Church Decorating Committee made this update a reality. **Amount granted: \$9,000**

Ministry Enhancement DCE –

This grant will be used to support a number of ministry programs and services by engaging a Director of Christian Education. This individual would work under the direction of the Lead Pastor and would serve a variety of ministry areas. **Amount granted: \$18,000**

CAPA Update – St. Lorenz uses a software program to provide current financial information to our staff and the many individuals serving in leadership capacities. This grant supported an update to the software. **Amount granted: \$10,000**

LED Lighting – With rebates from Consumers Energy, a grant from the Foundation and many hours of extra work, our Director of Buildings and Grounds has converted the vast majority of our lights to LED. This effort will reduce our operating costs significantly. **Amount granted: \$20,000**

Classroom Projectors – Five additional classrooms were outfitted with new short throw projectors, which allow increased use of whiteboard space as well as improved projection. **Amount granted: \$5,200**

Church Video Upgrade – Monitors, cameras, switching equipment and more have been upgraded with resources from this grant. The church audio/visual equipment was updated to improve the signal sent out over the internet and to channel 191. **Amount granted: \$80,000**

Staging for the Gym – New stage sections were purchased with funds from this grant, replacing equipment that was no longer safe and was heavy to set up and take down. The sections are being used for Connect worship as well as other events held in the gymnasium. **Amount granted: \$10,500**

Valley Lutheran Scholarships – St. Lorenz students attending Valley Lutheran High School receive a scholarship from St. Lorenz. Funds from the Foundation provide a portion of this support. **Amount granted: \$10,500**

Chromebooks for Grade 3 – The St. Lorenz 1-1 program extends from grades 3 through 8. This grant provides updated computers for third-grade students. **Amount granted: \$15,700**

Childcare Expansion – The St. Lorenz Childcare Program is in its 10th year. During the summer of 2017, major remodeling took place that has allowed for additional students to be served. *Learn more about the Childcare Program in the article on page 8 of this report.* **Amount granted: \$37,500**

Lutheran Study Bibles – With this grant, Bible study programs that meet in the Adult Education rooms have been enhanced by new Lutheran Study Bibles. The Bibles are used by confirmation classes as well as adult Bible study programs. **Amount granted: \$4,100**



Joint Schools Celebration – Lutheran schools from the entire area will gather at the Ryder Center at Saginaw Valley University. The funds provided by this grant will assist with the costs to transport all of our students to the event. **Amount granted: \$2,500**

Band Music Storage – The St. Lorenz Band program serves not only the students in grades 5 through 8 but also our congregation, as the band plays to support worship. This grant is for storage shelving to organize the sheet music used in the program. **Amount granted: \$11,000**

Aide for Pastor Joel Kaiser – Pastor Kaiser teaches confirmation classes. Extra time is required in the grading and recording of student work. This grant provides resources for clerical help to assist with his tasks as well as assistance with supervision. **Amount granted: \$3,000**

Michigan District Junior High Youth Gathering – Each year, 60 to 70 students from St. Lorenz attend the gathering held in Frankenmuth. This grant assists with the registration fees for students and chaperones. **Amount granted: \$3,000**

Reformation Service – Thousands attended the 500th Anniversary Reformation Service at the Breslin Center in East Lansing. This grant helped St. Lorenz promote the event and provide transportation to members interested in attending. **Amount granted: \$6,000**

175th Anniversary Committee – St. Lorenz will soon be celebrating its 175th anniversary. The planning committee has requested resources to assist with upfront costs for the year's celebratory events. **Amount granted: \$15,000**

Confirmation Retreat – A Confirmation Retreat is planned for students attending area public schools. The retreat provides an opportunity for students to grow in their relationship with the St. Lorenz Pastors. **Amount granted: \$2,500**

Financial Peace University – Financial Peace University is a nine-session course taught by Dave Ramsey. The course is delivered through videos and supported by knowledgeable members of our congregation. This grant provides the seed funds to initiate the program and to encourage members of our congregation and the school family to participate. **Amount granted: \$20,000**

Deaconess Intern – The Deaconess program includes an opportunity for students to participate in an internship. This grant provides the funds necessary to provide a part-time Deaconess intern to work within our congregation's ministries. **Amount granted: \$6,000**

Washington, D.C., Trip – Each year, the eighth grade takes a trip to Washington, D.C. This grant provides funds for the Pastor to the school to accompany the class. The grant covers multiple years. **Amount granted: \$3,000**

Instructional Technology Coach – This grant provides resources allowing one of our staff to serve as Instructional Technology Coach to assist teachers in the use of technology in their instruction. The coach visits classrooms, teaches model lessons and helps provide training for all staff. **Amount granted: \$35,000**



Conference Room Equipment – The projector in the conference room will be updated to meet the needs of the variety of groups that use the room. **Amount granted: \$5,500**

Rapid Flash Beacon – Many students cross the intersection of Churchgrove and Genesee. To assist in traffic control, a rapid flash beacon has been installed. This will alert drivers to the presence of a pedestrian crossing the roadway. The cost was shared with the city. **Amount granted: \$5,000**

3-D Printers and Curriculum – This grant request provides our school with 3-D printers and the appropriate curriculum to introduce our students to this technology. **Amount granted: \$7,000**

Adult Education Director – This grant is the final installment to assist our congregation in establishing an Adult Education Director position. **Amount granted: \$7,500**

Dedicated Projects for 2017

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 2017, the total distributed was \$325,492.



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 Fund. This endowment has been established to support the expenses of the Vicar Program. **Amounts distributed: \$143,328 (Pastoral Endowment) and \$34,308 (Vicar Endowment)**

Missions – Two donor-designated accounts provide funding for mission work. The funds support a variety of mission programs and projects. *Learn more about the St. Lorenz Missions Fund in the article on page 7 of this report.* **Amount distributed: \$10,454**

Student Aid – The Student Aid account has been established to provide assistance to those who are preparing for ministry by attending one of our seminaries or universities. A number of families have contributed to this fund. **Amount distributed: \$13,161**

St. Lorenz School Family Aid – This fund was established to assist families with students attending our St. Lorenz School with tuition and fee expenses. The support needed is calculated through the TADS program and administered by our Executive Director. **Amount distributed: \$10,545**

Communications/Operating/Caring Ministry – Each year, following the donor's request, funds from this account are equally distributed between our Communications Ministry, our Operating Fund and our Caring Ministries through the Stephen Ministry program. **Amount distributed: \$61,066**

Educational Enhancement Fund – This fund was established to assist our called workers with ongoing educational experiences. The fund provides resources for continuing education opportunities to enrich a worker's professional experiences and to support their teaching and preaching activities. **Amount distributed: \$52,096**

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: \$367**

Church Maintenance – This account was established in 2016. It provides resources to help maintain our church properties. **Amount distributed: \$257**

Building Program – The Foundation has received funds directed to a congregational building program. Should the congregation decide to build, this account has a balance of **\$263,660** available to assist.





Spotlight on the Missions Fund

Providing dollars to help reach hearts near and far

St. Lorenz Lutheran Church and School are founded on the concept of missions. As an outreach ministry, the early settlers understood the importance of sharing the Good News of Salvation with people near and far.

The St. Lorenz Foundation has a fund that is dedicated to mission work. The current Missions Fund was established by a couple of families from our congregation whose goal is to retain a mission focus and to provide funds for ongoing mission work.

Our members are engaged in many areas of mission outreach – from mission trips to faraway countries to working with locally based ministries. It is the prayer of the Foundation team that the Missions Fund will grow and provide resources to support these efforts for years to come.

The current Missions Fund has a balance of just over \$215,000. Applying our 5% distribution policy, approximately \$10,750 is applied to mission work each year. The Foundation Board of Directors would like to emphasize our mission heritage and grow this fund in the same way the Vicar Endowment has been growing.



The Vicar Endowment has a goal of reaching a balance of \$1 million, which will provide \$50,000 per year to sustain the Vicar Program. What should our goal be for the Missions Fund? Can we raise the balance from the current \$215,000 to \$1 million? Can we reach out in new ways to tell others about our Savior?

As the balance of the Missions Fund grows, requests for distributions from this fund will begin following the same process as for board-directed grants. Starting with the 2018 grant cycle, eligible individuals, commissions or our Ministry Council can apply for a distribution through the typical channels for Foundation grant requests.

During the next years, you will hear more about the Foundation's Missions Fund. If you would like to make a gift to the Missions Fund or include the fund in your estate plans, please let us know.

If you have questions about this effort or any of the programs supported by our Foundation, please feel free to contact St. Lorenz Foundation Executive Director Perry Bresemann by email at pab@stlorenz.org or by phone at 989.652.0796.





Spotlight on the Childcare Program

A caring, loving, Christ-centered learning environment

5:30 in the morning – really?! As the parents of children enrolled in the St. Lorenz Childcare Program, we are blessed to be able to take our kids to a Christ-centered, loving and caring program as we scoot off to work each day. We know that Ms. Dykman and her team will take excellent care of the kids and provide enrichment programs. We also like the fact that the kids get to learn how to engage socially with their peers. Oops – 6 a.m. ... quick breakfast and jump in the car! And when the workday is over and it's time to get the kids, we can't wait to hear what their day was like – but we know for sure that they are safe, loved and ready to come home!



The St. Lorenz Childcare Program began in 2007, when St. Lorenz leadership took a careful look at the needs of our congregation and the surrounding community. Blessed to have found Ms. Andrea Dykman, an experienced director, the program has been growing ever since.

Ms. Dykman was not new to the Frankenmuth area. A graduate of Valley Lutheran High School, she graduated from Michigan State University with a degree in child development. After serving at the Michigan State Child Development Center, she moved to Virginia, where she worked at the Pentagon Child Care Center and then directed a growing program in Arlington.

Childcare at St. Lorenz has grown carefully over the years. Having appropriate curriculum in place, providing training programs for staff, and offering first-rate facilities that meet or exceed state standards for child development took a front seat as St. Lorenz sought to provide a quality program, in quality facilities, served by a caring and loving staff.

St. Lorenz Childcare Program staff members are required to be properly trained and must participate in continuing education programs. A Lead Teacher must have at least a CDA (Child Development Accreditation) – a certification that must be renewed every three years and requires 120 hours of education, a portfolio, a site visit from a CDA representative and an exam. A Teacher Aide must be 18 years of age and have had some experience working with children. All staff, once on the team, must meet standards that include first aid and CPR training. All staff also have completed background checks with the Michigan State Police and the Department of Human Services Child Abuse and Neglect Division.





St. Lorenz offers four different Childcare options:

Infant and Toddler – This program is open to children from 6 weeks to 3 years of age, providing a loving, nurturing Christian environment with personal care to assist with a child's developmental needs. St. Lorenz offers a ratio of one adult to every four children. If you visit the program, you will find children who are in perpetual motion as they engage in activities, visit with one another and interact with staff. Even naptime has its wiggles and giggles.

Before and After School – Some families need the extra service of care for students who need to arrive at school early or stay late. The Before and After School program provides this service, which begins as early as 6:30 a.m. and runs as late as 6 p.m. Students are provided an opportunity to interact with other students, work on homework and engage in fun activities with staff. The Before and After School program provides supervised care.

FROGS – Fully Rely on God (FROGS) is a summer program offered by our Childcare team. The program is open to students from preschool through eighth grade. Students enrolled in this program take field trips, participate in reading programs, do arts and crafts projects, learn culinary skills, and complete community service projects. If you plan it correctly, you can stop by when the FROGS students have their annual bake sale and enjoy some of their freshly baked goodies. FROGS begins the Monday after school ends for the summer and operates from 6:30 a.m. to 6 p.m. Monday through Friday.

Preschool and Kindergarten Prep – The St. Lorenz Preschool and Kindergarten Prep programs are partial-day programs that provide childcare before and after school as needed. The programs provide care as well as coordinated educational activities, lunch if elected and a safe environment throughout the day.

During the last 10 years, it has been necessary to modify classrooms that were built in the late 1950s to accommodate the Childcare Program's needs. While the structure is undoubtedly sound, it was necessary to lower sinks, adjust wall heights for

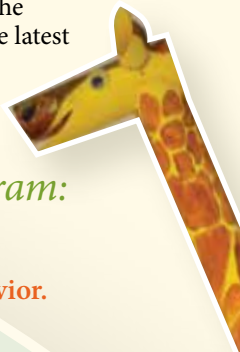
supervision visibility, and provide spaces for cribs and waddlers and toddlers. During the summer of 2017, considerable work was accomplished to allow the Childcare Program to grow and continue to be housed in excellent facilities.

Today, the Childcare Program at St. Lorenz has a team of 48 workers and operates five days a week for 50 weeks a year, providing a caring, loving, Christ-centered environment for approximately 175 children.

We praise God for His countless blessings, for Ms. Dykman and her excellent leadership, for the dedicated staff, and for our congregation for making these programs available. Our Foundation has been pleased to be able to provide resources to help the program begin – and to support a portion of the latest remodeling.

The St. Lorenz Childcare Program:

- ... provides opportunities for Christian learning of Jesus Christ as Lord and Savior.
- ... nurtures the development of a healthy self-concept in each child and an appreciation of the talents God has given to him/her.
- ... provides experiences and activities that will stimulate growth in the child's spiritual, emotional, social, intellectual and physical development.
- ... provides care in a safe, loving and fun Christian environment.



St. Lorenz Vicars Where are they now?

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



Rev. Mark Brandt
Lead Pastor



Pastor Michael Goers
2004-05
St. Matthew Lutheran Church
Spring Lake, Michigan



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



Pastor Christopher Lieske
2006-07
Alive! Lutheran Church
Monticello, Minnesota



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



Pastor Caleb Adams
2009-10
St. Lorenz Lutheran Church
Frankenmuth, Michigan



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



Pastor Nycholas Greig
2011-12
Trinity Lutheran Church
Richmond, Virginia



Pastor Joel Eden
2012-13
Christ Our Savior
Lutheran Church
Livonia, Michigan



Pastor Joseph Polzin
2014-15
Trinity Lutheran Church/
Mt. Hope Lutheran Church
Gaylord, Michigan/
Grayling, Michigan



Adam Peitsch
2015-16
Journey of Faith
Byron Center, Michigan



Seminarian Chris Garcia
2016-17
Completing seminary
at Concordia Seminary
St. Louis, Missouri



Vicar Adam Rodriguez
2017-18
Completing Vicarage at
St. Lorenz Lutheran Church
Frankenmuth, Michigan

About the St. Lorenz Foundation



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



Pastor Peter Heckert
2013-14
St. James Lutheran
Church and School
Lafayette, Indiana

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.

The Foundation was formed in the fall of 1995. Founding board members included Harold Braeutigam, Stephen List, Morrall Claramunt, Jonathan Zehnder, Lynn Zuellig, Arnold Middeldorf and Pastor C.W. Hoesman. The team established the Foundation to provide ongoing support for our Lord's work through St. Lorenz Lutheran Church and School.



Today, the St. Lorenz Foundation receives gifts in many forms to support the ministry of St. Lorenz Lutheran Church and School. The funds are invested through the use of professional investment managers and monitored by a Finance Committee and the Board of Directors. Each year, the Foundation distributes a minimum of 5% of the corpus to support the grant requests forwarded by the congregation.

The St. Lorenz Foundation is limited to receiving grant requests from St. Lorenz Lutheran Church and School. The Board of Directors has established clear Management Principles that guide the granting process. Grant requests are processed by the Planned Giving and Estate Planning Committee and forwarded to the Board of Directors for action. Grant requests are not accepted from individuals or organizations outside the congregation.

Dr. Perry A. Bresemann

Executive Director

Office phone: 989.652.0796

Email: pab@stlorenz.org

Board of Directors

Bob Rummel, *President*

Martha Shelton, *Vice President*

Mike Larges, *Secretary*

Bonnie Bell, *Treasurer*

Gus Braeutigam

Rev. Mark Brandt

Wayne Bronner

Jim Howe

Beth Reindel



Planned Giving and Estate

Planning Committee

Dan Attenberger, *Chairman*

Herb Bernthal, *Vice Chairman*

Maria Sutorik, *Secretary*

Dan Bade

Michael Fassezke

Chris Frank

Jeremy Frank

Jim Mertz

stlorenzfoundation.org

140 Churchgrove Road

Frankenmuth, MI 48734

Email: foundation@stlorenz.org

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Eric Baarck, *Secretary*

Bonnie Bell, *Treasurer*

Peter Bender

Phil List

Steve List

