

St. Luke's Episcopal Church
Sister Bay, Wisconsin

Vestry Agenda
October 7th, 2024

And a harvest of righteousness is sown in peace by those who make peace.

- James 3:18

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- I. Opening Prayer
 - II. Time planning for reports
 - III. Approval of the Minutes (August minutes)
 - IV. Calendar
 - A. St. Luke's Day, October 18th (transferred to Sunday, the 20th)
 - B. Choir-Nicopia, November 10th (ecumenical event in Sturgeon Bay)
 - C. Canterbury Cinema, November 12th (Ray)
 - D. Advent begins December 1st (Wreath making during coffee hour)
 - E. Lessons and Carols (December 8th)
 - V. Memorial Garden Update
 - VI. Rector's Report
 - A. Diocesan Convention Update
 - B. Stewardship
 - C. Advent - Lessons & Carols, December 8th (?)
 - VII. Junior Warden's Report
 - A. Capital Project Status
 - B. Fall Fest Parking
 - VIII. Senior Warden's Report
 - A. Diocesan Convention Updates
 - IX. Treasurers' Report
 - A. Investment Report (Ralph)
 - X. Outreach Report
 - A. Hurricane Relief
 - XI. Old Business
 - XII. New Business
 - XIII. Closing Prayer



Stan Hoffert <shoffertose@gmail.com>

Financial Reports for Oct vestry meeting

1 message

St. Luke's Episcopal Church <stluketreasurer77@gmail.com>

Sat, Oct 5, 2024 at 10:26 PM

Reply-To: stluketreasurer77@gmail.com

To: Brit Bjurstrom Frazier <Brit.B.Frazier@gmail.com>, Ralph Blankenburg <ralphkathyb@gmail.com>, Ross Holton <rossholton10@gmail.com>, Stan Hoffert <shoffertose@gmail.com>, Trudy Jischke <tjischke@gmail.com>, Ray & Carol Ann Osinski <rosinski@gmail.com>, julie.hubbard56@gmail.com, Paul Neuman <neumanpj@yahoo.com>, patsymaymoo@gmail.com

Attached are reports for Aug and Sept since there was no Sept vestry meeting.

We have begun work on the 2025 budget but are guessing at key numbers since the end of the year is still nearly three months away. Also, the diocesan merger will change some costs in ways still to be clarified. Our preliminary estimate is that the stewardship campaign should seek to raise \$151,000 this year.

Questions are always welcome.

P.S. The third quarter DCT statement is not yet available—it usually comes near the end of the month.

4 attachments**Treasurer's Report as of September 2024.pdf**
129K**Treasurer's Report as of August 2024.pdf**
129K**Balance Sheet as of September 30, 2024.pdf**
134K**Balance Sheet as of August 31, 2024.pdf**
134K

St. Luke's Episcopal Church, Sister Bay, Wisconsin

Vestry Meeting - October 7, 2024

Minutes

Attendees: Vestry Members Brit Frazier, Ralph Blankenburg, Ross Holton, Pat Lee, Trudy Jischke; via teleconference Norma Bramsen and Ray Osinski; with Karen Malzahn and Stan Hoffert in attendance.

Paul Newman, Chris Roedl and Julie Hubbard were absent.

Carol Ann Osinski was present by teleconference.

The meeting was convened at 5: 32 PM with an opening prayer offered by Mother Brit.

Minutes: The August 18 meeting of the Vestry were approved. No Vestry meeting was held in September.

Calendar: Mother Brit updated the Vestry on the status and scheduling of:

- The Diocese of Wisconsin Bishop's office will update the parish on the union process of the prior 3 Wisconsin Dioceses at the Oct.13^{Sunday} service.
- The Choir-Nicopia ecumenical event is scheduled for Nov. 10, to be held in Sturgeon Bay and hosted by Brit.
- The "Lessons and Carols" ecumenical Advent event, hosted by Brit. is scheduled for December 8th.
- Canterbury Cinema will begin on Nov. 12. Discussion followed on the logistic process being implemented for this event which currently is planned to occur on a quarterly basis.
- The beginning of Advent to be accompanied by wreath making during coffee hour on December 1.

Memorial Garden Update:

Ralph reported that preliminary site drawings and plans are being prepared for the renovation of the Memorial Garden. An anticipated initial step will be removal of the trees just west of Canterbury Hall that borders the Garden's east side. All plans will be decided on by the Memorial Garden Committee and then approved by the Vestry before work commences. Work is anticipated to begin in spring 2025. Preliminary cost estimates for the project are being determined and will be presented to the Vestry in December.

- **Rector's Report:** Brit gave an overview of the Diocesan Convention proceedings; reported that The Blessing of Animals service was well attended by humans and pets, with donations of \$83 received at the blessing for the Door of Life Food Pantry; and

noted that the parish stewardship letter being drafted by Betsy Rogers will be completed by the end of November.

Junior Warden's Report:

Ross submitted a report to the Vestry and addressed the status of the Building Improvement Projects, specifically the remodeling of the church's second floor office space for Mother Brit. He reported and highlighted points on the planning for the Fall Fest parking fund drive to be held October 18-20th.

Senior Warden's Report:

Ralph reported that the transfer of the church's investment portfolio with the Fond du Lac Diocesan's prior existing fund to the new Wisconsin Diocesan established investment fund vehicle has been completed. He commented on the Diocesan Convention's assessment of member parishes to be taken in 2025 and that Mother Brit was elected president of the Diocese of Wisconsin Standing Committee.

Treasurer's Report:

Karen provided and summarized the Church's assets and liabilities with attendant financial statements for August and September along with the church's cash balance sheets for the two months, such statements and balance sheets attached to these minutes.

Karen reported that the church's treasurers have begun work on the 2025 budget noting that this year's Diocesan merger will affect the budget development with relevant factors not yet determined; and that a preliminary estimate of \$151,000 should be raised through the stewardship campaign for 2025.

Outreach Committee:

Trudy reported that a meeting had been scheduled for the Committee to determine the recipients for donations and will report on these beneficiaries at the next vestry meeting.

New Business: Discussed was the renewal of organized small social gatherings of parish members (5 to 7 persons) to be held periodically in participant's homes and that include dinner. The Vestry was favorable to such a restart and determining if there was interest in the parish to do so. Carol Ann Osinski volunteered to do this preliminary determination work, report back to the Vestry; and, if sufficient interest is present, to work on a January promotion and organizing of the program.

The meeting was adjourned at 6:45 with a closing prayer offered by Brit.

The next meeting of the Vestry will be Sunday, November 17th at 11:45 AM.

St. Luke's Episcopal Church - Sister Bay WI
Treasurer's Report as of September 2024

Saturday, October 5, 2024

Account # Account Name

Period Activity

YTD Balance

Annual Budget

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 Annual Budget
 Remaining

INCOME

INCOME FOR OPERATIONS

Pledging Income

4.0001 General Pledge

10,225.00	113,125.00	138,860.00	25,735.00
\$10,225.00	\$113,125.00	\$138,860.00	\$25,735.00

Other Revenue for Operations

4.0006 Misc Income for Operations
 4.0008 Nicolet Interest and Refunds
 4.0010 Designated Parishioner Gifts for Operations
 4.0400 Canterbury Room Use

0.00	0.20		
72.00	415.80		
0.00	1,020.00	1,000.00	450.00
0.00	550.00		
\$72.00	\$1,986.00	\$1,000.00	\$450.00

Non-Pledge Gifts for Operations

4.0002 Giver of Record
 4.0003 General Plate
 4.0005 Visitor
 4.0012 Christmas Offering
 4.0015 Easter Offering
 4.0107 Gifts for Non-Holiday Altar Flowers

1,240.00	7,045.00	16,570.00	9,525.00
363.00	6,552.00	7,477.00	925.00
100.00	415.00	880.00	465.00
0.00	0.00	340.00	340.00
0.00	745.00	665.00	(80.00)
0.00	100.00		
\$1,703.00	\$14,857.00	\$25,932.00	\$11,175.00

Carryover Cash for Operations

4.0030 Operating Cash Carried Over From Last Year

0.00	0.00	10,595.00	10,595.00
\$0.00	\$0.00	\$10,595.00	\$10,595.00
\$12,000.00	\$129,968.00	\$176,387.00	\$47,955.00

INCOME FOR NON-OPERATING PURPOSES

Pass-Through Gifts

4.0020 Ingathering Gifts for Masvingo
 4.0023 Ingathering for UTO
 4.4082 NDCC Northern Door ChildrensCtr Ingathering

0.00	5,190.00		
0.00	620.00		
0.00	1,120.00		
\$0.00	\$6,930.00		

Gifts for Outreach

4.0100 General Outreach Gifts
 4.4081 Outreach Gifts for Food Pantry

0.00	2,882.98		
39.00	707.50		
\$39.00	\$3,590.48		

Carryover Cash for Non-Operating Uses

4.3030 Cash for Food Pantry Carried Over From Last Year
Total Carryover Cash for Non-Operating Uses

0.00	0.00	561.00	561.00
\$0.00	\$0.00	\$561.00	\$561.00

St. Luke's Episcopal Church - Sister Bay WI
Treasurer's Report as of September 2024

Saturday, October 5, 2024

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Account #	Account Name	Period Activity	YTD Balance	Annual Budget	Annual Budget Remaining
Other Non-Operating Income					
4.0009	Pass Through to Discretionary Account	0.00	308.36		
4.0052	Ted Laitner Memorial Income	0.00	1,780.00		
4.0061	Jane Weis Memorial Fund Income	0.00	250.00		
4.0062	Lori Holton Memorial Income	0.00	4,450.00		
4.0063	Building Fund in Honor of Lori Holton Income	0.00	150,000.00		
4.0082	Gifts for Memorial Garden	100.00	1,400.00		
	Total Other Non-Operating Income	\$100.00	\$158,188.36		
Non-Operating Transfers from Investment					
4.0300	Transfer from Diocesan Trust for Non-Operating Use	5,947.75	23,791.00	23,791.00	0.00
	Total Investment Transfers for Non-Operating Uses	\$5,947.75	\$23,791.00	\$23,791.00	\$0.00
	TOTAL INCOME FOR NON-OPERATING PURPOSES	\$6,086.75	\$192,499.84	\$24,352.00	\$561.00
INVESTMENT GAINS (SEE ALSO LOSSES)					
4.0026	Diocesan Fund Gains	0.00	41,738.44		
4.0027	Schwab Fund Gains, Earnings and Dividends	5,739.84	56,189.88		
	TOTAL INVESTMENT GAINS	\$5,739.84	\$97,928.32		
	TOTAL INCOME	\$23,826.59	\$420,396.16	\$200,739.00	\$48,516.00
EXPENSES					
STAFFING					
Rector Salary and Benefits					
5.0010	Rector Pension	1,200.00	10,800.00	10,800.00	0.00
5.0500	Rector Salary	4,816.66	43,349.94	57,800.00	14,450.06
5.0501	Rector Housing Allowance	1,850.00	16,650.00	22,200.00	5,550.00
5.0502	Rector Insurance (Health, Dental, Life, HSA)	0.00	18,970.80	27,139.00	8,168.20
5.0550	Rector Education	0.00	1,000.00	1,000.00	0.00
5.0551	Rector Travel	0.00	335.42	4,200.00	3,864.58
	Total Rector Salary and Benefits	\$7,866.66	\$91,106.16	\$123,139.00	\$32,032.84
Other Parish Staff Salaries					
5.0553	FICA/Medicare	42.20	466.66	921.00	454.34
5.0600	Parish Bookkeeper	287.50	4,270.23	6,760.00	2,489.77
5.0601	Parish Organist	264.00	3,592.00	5,280.00	1,688.00
	Total Other Parish Staff Salaries	\$593.70	\$8,328.89	\$12,961.00	\$4,632.11
Other Personnel Costs					
5.0103	Supply Clergy Salary	0.00	0.00	520.00	520.00
5.0116	Direct Deposit	12.50	135.48	160.00	24.52
5.0504	Supply Clergy Travel	0.00	0.00	760.00	760.00

St. Luke's Episcopal Church - Sister Bay WI
Treasurer's Report as of September 2024

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Account #	Account Name	Period Activity	YTD Balance	Annual Budget	Annual Budget Remaining
5.0506	Workers Comp Insurance	0.00	532.00	700.00	168.00
5.0740	Diocesan Convention Delegation	0.00	80.00	300.00	220.00
	Total Other Personnel Costs	\$12.50	\$747.48	\$2,440.00	\$1,692.52
	Total STAFFING	\$8,472.86	\$100,182.53	\$138,540.00	\$38,357.47
MINISTRIES					
Worship & Music Ministries					
5.0111	Printed Materials for Worship	200.19	2,047.12	1,800.00	(247.12)
5.0112	Altar Supplies	0.00	148.81	1,300.00	1,151.19
5.0127	Christmas/Easter Flowers	0.00	581.46	1,250.00	668.54
5.0507	Videography of Sermons	0.00	300.00	600.00	300.00
	Total Worship & Music Ministries	\$200.19	\$3,077.39	\$4,950.00	\$1,872.61
Fellowship Ministries					
5.0145	Video Fees / Zoom/Website	0.00	225.00	430.00	205.00
5.0210	Expenses Financed by Designated Parishioner Gifts	0.00	787.00		
	Total Fellowship Ministries	\$0.00	\$1,012.00	\$430.00	\$205.00
	Total MINISTRIES	\$200.19	\$4,089.39	\$5,380.00	\$2,077.61
FACILITIES					
Administration					
5.0102	Financial Review	0.00	200.00	500.00	300.00
5.0110	Advertising	0.00	1,640.52	1,700.00	59.48
5.0113	Office Supplies (incl. Postage)	0.00	258.22	1,100.00	841.78
5.0117	Nicolet, Post Office and Tax Fees	233.00	215.82	300.00	84.18
5.0118	Online Giving Fees (VANCO)	0.00	23.95		
5.0119	Accounting Software and support	0.00	796.90	800.00	3.10
5.0121	General Supplies	0.00	157.65	600.00	442.35
	Total ADMINISTRATION	\$233.00	\$3,293.06	\$5,000.00	\$1,730.89
Utilities					
5.0122	Trash Service	0.00	262.55	450.00	187.45
5.0701	Electricity	165.85	1,578.16	3,800.00	2,221.84
5.0703	Propane	2,450.31	2,450.31	2,300.00	(150.31)
5.0704	Landline and Internet	166.77	1,486.29	1,900.00	413.71
5.0705	Water & Sewer	0.00	(420.64)	1,000.00	1,420.64
	Total Utilities	\$2,782.93	\$5,356.67	\$9,450.00	\$4,093.33
Building Maintenance and Protection					
5.0115	Repairs & Maintenance	445.02	2,407.78	3,500.00	1,092.22
5.0120	General Cleaning	536.25	5,321.25	4,300.00	(1,021.25)

St. Luke's Episcopal Church - Sister Bay WI
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Account #	Account Name	Period Activity	YTD Balance	Annual Budget	Annual Budget Remaining
5.0130	Landscaping Services	343.75	1,153.75	1,500.00	346.25
5.0131	Lawn Mowing	0.00	1,350.00	1,150.00	(200.00)
5.0132	Snow Removal / Salting	0.00	1,325.00	2,800.00	1,475.00
5.0135	Grounds Supplies (salt, mulch, etc.)	2.50	403.50	500.00	96.50
5.0690	Building Insurance	382.25	2,409.75	4,100.00	1,690.25
	Total Building Maintenance and Protection	\$1,709.77	\$14,371.03	\$17,850.00	\$3,478.97
	Total FACILITIES	\$4,725.70	\$23,020.76	\$32,300.00	\$9,303.19
	DIOCESAN PLEDGE				
5.0101	Diocesan Pledge	0.00	0.00	22,496.00	22,496.00
	Total DIOCESAN PLEDGE	\$0.00	\$0.00	\$22,496.00	\$0.00
	NON-OPERATING EXPENSES				
	BENEVOLENCES				
5.0080	Outreach Barb Sajna Camp Scholarship Spending	0.00	1,000.00	1,000.00	0.00
5.0095	Rector Discretionary Account	135.00	1,577.36		
	Total BENEVOLENCES	\$135.00	\$2,577.36	\$1,000.00	\$0.00
	Outreach Spending				
5.0081	Outreach Food Pantry Spending	0.00	291.29		
5.0100	Outreach General Spending	2,500.00	6,355.00	10,315.00	3,960.00
	Total Outreach Spending	\$2,500.00	\$6,646.29	\$10,315.00	\$3,960.00
	Pass-Through (Outreach) Spending				
5.0022	Masvingo Ingatherings Expenses	0.00	5,190.00		
5.0023	UTO Ingathering Expenses	0.00	620.00		
5.4082	NDCC NorDoorChildrens Center Ingathering Expenses	0.00	1,120.00		
	Total Pass-Through (Outreach) Spending	\$0.00	\$6,930.00		
	Other Non-Operating Expenses				
5.0016	Non-Operating Reserve Fund from Investments	0.00	0.00	5,000.00	5,000.00
5.0082	Memorial Garden Expenses	0.00	0.00	3,500.00	3,500.00
	Total Other Non-Operating Expenses	\$0.00	\$0.00	\$8,500.00	\$8,500.00
	TOTAL OUTREACH AND OTHER NON-OPERATING EXPENSES	\$2,635.00	\$16,153.65	\$19,815.00	\$12,460.00
	Memorial and Burial Fund Expenses				
5.0063	Building Fund in Honor of Lori Holton Expense	10,167.99	62,689.29		
	Total MEMORIAL AND BURIAL FUND EXPENSES	\$10,167.99	\$62,689.29		
	Investment Losses & Expenses				
5.0025	Diocesan Fund Management Charges	0.00	1,377.62		

St. Luke's Episcopal Church - Sister Bay WI
Treasurer's Report as of September 2024

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Account #	Account Name	Period Activity	YTD Balance	Annual Budget	Annual Budget Remaining
5.0027	Schwab Fund Losses and Fees	217.93	14,230.08		
5.0031	Withdrawal from DC Trust for Non-Operating Uses	5,947.75	23,791.00		
	Total INVESTMENT LOSSES AND EXPENSES	\$6,165.68	\$39,398.70		
	TOTAL EXPENSES	\$32,367.42	\$245,534.32	\$218,531.00	\$84,694.27
	Difference	(\$8,540.83)	\$174,861.84	(\$17,792.00)	

St. Luke's Episcopal Church - Sister Bay WI
Treasurer's Report as of August 2024

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Account #	Account Name	Period Activity	YTD Balance	Annual Budget	Annual Budget Remaining
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INCOME

INCOME FOR OPERATIONS

Pledging Income

4.0001	General Pledge	5,650.00	102,900.00	138,860.00	35,960.00
	Total Pledged	\$5,650.00	\$102,900.00	\$138,860.00	\$35,960.00

Other Revenue for Operations

4.0006	Misc Income for Operations	0.00	0.20		
4.0008	Nicolet Interest and Refunds	73.43	343.80		
4.0010	Designated Parishioner Gifts for Operations	0.00	1,020.00		
4.0400	Canterbury Room Use	0.00	550.00	1,000.00	450.00
	Total Other Revenue for Operations	\$73.43	\$1,914.00	\$1,000.00	\$450.00

Non-Pledge Gifts for Operations

4.0002	Giver of Record	1,125.00	5,805.00	16,570.00	10,765.00
4.0003	General Plate	602.00	6,189.00	7,477.00	1,288.00
4.0005	Visitor	100.00	315.00	880.00	565.00
4.0012	Christmas Offering	0.00	0.00	340.00	340.00
4.0015	Easter Offering	0.00	745.00	665.00	(80.00)
4.0107	Gifts for Non-Holiday Altar Flowers	0.00	100.00		
	Total Non-Pledge Giving for Operations	\$1,827.00	\$13,154.00	\$25,932.00	\$12,878.00

Carryover Cash for Operations

4.0030	Operating Cash Carried Over From Last Year	0.00	0.00	10,595.00	10,595.00
	Total Carryover Cash for Operations	\$0.00	\$0.00	\$10,595.00	\$10,595.00
	TOTAL INCOME FOR OPERATIONS	\$7,550.43	\$117,968.00	\$176,387.00	\$59,883.00

INCOME FOR NON-OPERATING PURPOSES

Pass-Through Gifts

4.0020	Ingathering Gifts for Masvingo	0.00	5,190.00		
4.0023	Ingathering for UTO	0.00	620.00		
4.4082	NDCC Northern Door ChildrensCtr Ingathering	0.00	1,120.00		
	Total Pass-Through Giving Income	\$0.00	\$6,930.00		

Gifts for Outreach

4.0100	General Outreach Gifts	0.00	2,882.98		
4.4081	Outreach Gifts for Food Pantry	27.50	668.50		
	Total Gifts for Outreach	\$27.50	\$3,551.48		

Carryover Cash for Non-Operating Uses

4.3030	Cash for Food Pantry Carried Over From Last Year	0.00	0.00	561.00	561.00
	Total Carryover Cash for Non-Operating Uses	\$0.00	\$0.00	\$561.00	\$561.00

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Account #	Account Name	Period Activity	YTD Balance	Annual Budget	Annual Budget Remaining
Other Non-Operating Income					
4.0009	Pass Through to Discretionary Account	0.00	308.36		
4.0052	Ted Laitner Memorial Income	0.00	1,780.00		
4.0061	Jane Weis Memorial Fund Income	0.00	250.00		
4.0062	Lori Holton Memorial Income	0.00	4,450.00		
4.0063	Building Fund in Honor of Lori Holton Income	0.00	150,000.00		
4.0082	Gifts for Memorial Garden	100.00	1,300.00		
	Total Other Non-Operating Income	\$100.00	\$158,088.36		
Non-Operating Transfers from Investment					
4.0300	Transfer from Diocesan Trust for Non-Operating Use	0.00	17,843.25	23,791.00	5,947.75
	Total Investment Transfers for Non-Operating Uses	\$0.00	\$17,843.25	\$23,791.00	\$5,947.75
	TOTAL INCOME FOR NON-OPERATING PURPOSES	\$127.50	\$186,413.09	\$24,352.00	\$6,508.75
INVESTMENT GAINS (SEE ALSO LOSSES)					
4.0026	Diocesan Fund Gains	0.00	41,738.44		
4.0027	Schwab Fund Gains, Earnings and Dividends	7,243.39	50,450.04		
	TOTAL INVESTMENT GAINS	\$7,243.39	\$92,188.48		
	TOTAL INCOME	\$14,921.32	\$396,569.57	\$200,739.00	\$66,391.75
EXPENSES					
STAFFING					
Rector Salary and Benefits					
5.0010	Rector Pension	0.00	9,600.00	10,800.00	1,200.00
5.0500	Rector Salary	4,816.66	38,533.28	57,800.00	19,266.72
5.0501	Rector Housing Allowance	1,850.00	14,800.00	22,200.00	7,400.00
5.0502	Rector Insurance (Health, Dental, Life, HSA)	1,940.10	18,970.80	27,139.00	8,168.20
5.0550	Rector Education	0.00	1,000.00	1,000.00	0.00
5.0551	Rector Travel	0.00	335.42	4,200.00	3,864.58
	Total Rector Salary and Benefits	\$8,606.76	\$83,239.50	\$123,139.00	\$39,899.50
Other Parish Staff Salaries					
5.0553	FICA/Medicare	20.20	424.46	921.00	496.54
5.0600	Parish Bookkeeper	0.00	3,982.73	6,760.00	2,777.27
5.0601	Parish Organist	264.00	3,328.00	5,280.00	1,952.00
	Total Other Parish Staff Salaries	\$284.20	\$7,735.19	\$12,961.00	\$5,225.81
Other Personnel Costs					
5.0103	Supply Clergy Salary	0.00	0.00	520.00	520.00
5.0116	Direct Deposit	18.30	122.98	160.00	37.02
5.0504	Supply Clergy Travel	0.00	0.00	760.00	760.00

St. Luke's Episcopal Church - Sister Bay WI
Treasurer's Report as of August 2024

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Account #	Account Name	Period Activity	YTD Balance	Annual Budget	Annual Budget Remaining
5.0506	Workers Comp Insurance	0.00	532.00	700.00	168.00
5.0740	Diocesan Convention Delegation	0.00	80.00	300.00	220.00
Total Other Personnel Costs		\$18.30	\$734.98	\$2,440.00	\$1,705.02
Total STAFFING		\$8,909.26	\$91,709.67	\$138,540.00	\$46,830.33
MINISTRIES					
Worship & Music Ministries					
5.0111	Printed Materials for Worship	0.00	1,846.93	1,800.00	(46.93)
5.0112	Altar Supplies	0.00	148.81	1,300.00	1,151.19
5.0127	Christmas/Easter Flowers	0.00	581.46	1,250.00	668.54
5.0507	Videography of Sermons	0.00	300.00	600.00	300.00
Total Worship & Music Ministries		\$0.00	\$2,877.20	\$4,950.00	\$2,072.80
Fellowship Ministries					
5.0145	Video Fees / Zoom/Website	0.00	225.00	430.00	205.00
5.0210	Expenses Financed by Designated Parishioner Gifts	0.00	787.00		
Total Fellowship Ministries		\$0.00	\$1,012.00	\$430.00	\$205.00
Total MINISTRIES		\$0.00	\$3,889.20	\$5,380.00	\$2,277.80
FACILITIES					
Administration					
5.0102	Financial Review	0.00	200.00	500.00	300.00
5.0110	Advertising	0.00	1,640.52	1,700.00	59.48
5.0113	Office Supplies (incl. Postage)	0.00	258.22	1,100.00	841.78
5.0117	Nicolet, Post Office and Tax Fees	(6.94)	(17.18)	300.00	317.18
5.0118	Online Giving Fees (VANCO)	(47.90)	23.95		
5.0119	Accounting Software and support	796.90	796.90	800.00	3.10
5.0121	General Supplies	0.00	157.65	600.00	442.35
Total ADMINISTRATION		\$742.06	\$3,060.06	\$5,000.00	\$1,963.89
Utilities					
5.0122	Trash Service	0.00	262.55	450.00	187.45
5.0701	Electricity	128.46	1,412.31	3,800.00	2,387.69
5.0703	Propane	0.00	0.00	2,300.00	2,300.00
5.0704	Landline and Internet	166.77	1,319.52	1,900.00	580.48
5.0705	Water & Sewer	(1,068.29)	(420.64)	1,000.00	1,420.64
Total Utilities		(\$773.06)	\$2,573.74	\$9,450.00	\$6,876.26
Building Maintenance and Protection					
5.0115	Repairs & Maintenance	600.00	1,962.76	3,500.00	1,537.24
5.0120	General Cleaning	687.50	4,785.00	4,300.00	(485.00)

St. Luke's Episcopal Church - Sister Bay WI
Treasurer's Report as of August 2024

Saturday, October 5, 2024

Page 4 of 5

Account #	Account Name	Period Activity	YTD Balance	Annual Budget	Annual Budget Remaining
5.0130	Landscaping Services	225.00	810.00	1,500.00	690.00
5.0131	Lawn Mowing	360.00	1,350.00	1,150.00	(200.00)
5.0132	Snow Removal / Salting	0.00	1,325.00	2,800.00	1,475.00
5.0135	Grounds Supplies (salt, mulch, etc.)	230.00	401.00	500.00	99.00
5.0690	Building Insurance	0.00	2,027.50	4,100.00	2,072.50
	Total Building Maintenance and Protection	\$2,102.50	\$12,661.26	\$17,850.00	\$5,188.74
	Total FACILITIES	\$2,071.50	\$18,295.06	\$32,300.00	\$14,028.89
DIOCESAN PLEDGE					
5.0101	Diocesan Pledge	0.00	0.00	22,496.00	22,496.00
	Total DIOCESAN PLEDGE	\$0.00	\$0.00	\$22,496.00	\$0.00
NON-OPERATING EXPENSES					
BENEVOLENCES					
5.0080	Outreach Barb Sajna Camp Scholarship Spending	0.00	1,000.00	1,000.00	0.00
5.0095	Rector Discretionary Account	168.00	1,442.36		
	Total BENEVOLENCES	\$168.00	\$2,442.36	\$1,000.00	\$0.00
Outreach Spending					
5.0081	Outreach Food Pantry Spending	0.00	291.29		
5.0100	Outreach General Spending	0.00	3,855.00	10,315.00	6,460.00
	Total Outreach Spending	\$0.00	\$4,146.29	\$10,315.00	\$6,460.00
Pass-Through (Outreach) Spending					
5.0022	Masvingo Ingatherings Expenses	0.00	5,190.00		
5.0023	UTO Ingathering Expenses	0.00	620.00		
5.4082	NDCC NorDoorChildrens Center Ingathering Expenses	0.00	1,120.00		
	Total Pass-Through (Outreach) Spending	\$0.00	\$6,930.00		
Other Non-Operating Expenses					
5.0016	Non-Operating Reserve Fund from Investments	0.00	0.00	5,000.00	5,000.00
5.0082	Memorial Garden Expenses	0.00	0.00	3,500.00	3,500.00
	Total Other Non-Operating Expenses	\$0.00	\$0.00	\$8,500.00	\$8,500.00
	TOTAL OUTREACH AND OTHER NON-OPERATING EXPENSES	\$168.00	\$13,518.65	\$19,815.00	\$14,960.00
Memorial and Burial Fund Expenses					
5.0063	Building Fund in Honor of Lori Holton Expense	4,231.93	52,521.30		
	Total MEMORIAL AND BURIAL FUND EXPENSES	\$4,231.93	\$52,521.30		
Investment Losses & Expenses					
5.0025	Diocesan Fund Management Charges	0.00	1,377.62		

St. Luke's Episcopal Church - Sister Bay WI
Treasurer's Report as of August 2024

Saturday, October 5, 2024

Page 5 of 5

Account #	Account Name	Period Activity	YTD Balance	Annual Budget	Annual Budget Remaining
5.0027	Schwab Fund Losses and Fees	214.39	14,012.15		
5.0031	Withdrawal from DC Trust for Non-Operating Uses	0.00	17,843.25		
	Total INVESTMENT LOSSES AND EXPENSES	\$214.39	\$33,233.02		
	TOTAL EXPENSES	\$15,595.08	\$213,166.90	\$218,531.00	\$100,593.02
	Difference	(\$673.76)	\$183,402.67	(\$17,792.00)	

St. Luke's Episcopal Church - Sister Bay WI
Balance Sheet as of September 30, 2024

Saturday, October 5, 2024

Account # Account Name Period Activity YTD Balance Beginning Balance
Page 1 of 1

CURRENT ASSETS

Endowment Assets

1.0004	Diocesan Common Trust Fund	(5,947.75)	664,018.41	647,448.59
1.0005	Schwab Investment Fund	5,521.91	522,987.62	481,027.82
	Total Endowment Assets	(\$425.84)	\$1,187,006.03	\$1,128,476.41

Cash Funds on Hand

1.0001	Checking Account Nicolet Bank	(7,856.55)	162,045.48	31,756.81
1.0002	Operations Money Market Acct	0.00	0.00	20,314.32
	Total Cash Funds on Hand	(\$7,856.55)	\$162,045.48	\$52,071.13

TOTAL CURRENT ASSETS

		(\$8,282.39)	\$1,349,051.51	\$1,180,547.54
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LIABILITIES

Payroll Liabilities

2.0005	944/941 Federal Tax Withholding	44.00	1,604.40	1,738.94
2.0006	Wisconsin Tax Withholding	214.44	1,929.96	1,958.29
2.0020	Prepaid Pledges	0.00	0.00	6,195.00
	Total Payroll Liabilities	\$258.44	\$3,534.36	\$3,697.23

TOTAL LIABILITIES

		\$258.44	\$3,534.36	\$9,892.23
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FUND BALANCES

GENERAL OPERATING FUNDS BALANCE

3.0001	Operating Fund Balance	(1,533.75)	40,001.86	38,903.90
	TOTAL GENERAL OPERATING FUNDS BALANCE	(\$1,533.75)	\$40,001.86	\$38,903.90

NON-OPERATING FUNDS BALANCE

3.0022	Non-Operating (Pass Through) Fund Balance	3,586.75	21,443.55	0.00
	TOTAL NON-OPERATING FUNDS BALANCE	\$3,586.75	\$21,443.55	\$0.00

BEQUEST, BURIAL & MEMORIAL FUND BALANCE

3.0049	Burial Fund Balance	0.00	1,100.00	1,100.00
3.0050	Memorial Fund Balance			
3.0052	Ted Laitner Memorial Fund Balance	0.00	2,480.00	700.00
3.0060	Jean Berkenstock Memorial Fund Balance	0.00	125.00	125.00
3.0061	Jane Weis Memorial Fund Balance	0.00	1,600.00	1,350.00
3.0062	Lori Holton Memorial Fund Balance	0.00	4,450.00	0.00
3.0063	Building Fund in Honor of Lori Holton	(10,167.99)	87,310.71	0.00
	Total Memorial Fund Balance	(\$10,167.99)	\$95,965.71	\$2,175.00

TOTAL BEQUEST, BURIAL & MEMORIAL FUNDS BALANCE

		(\$10,167.99)	\$97,065.71	\$3,275.00
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TOTAL ENDOWMENT FUNDS BALANCE

Investment Funds

3.0005	Schwab Investment Fund Balance	5,521.91	522,987.62	481,027.82
3.0025	Diocesan Common Trust Fund Balance	(5,947.75)	664,018.41	647,448.59
	Total Investment Fund Holdings	(\$425.84)	\$1,187,006.03	\$1,128,476.41
	TOTAL ENDOWMENT FUNDS BALANCE	(\$425.84)	\$1,187,006.03	\$1,128,476.41
	TOTAL FUND BALANCES	(\$8,540.83)	\$1,345,517.15	\$1,170,655.31
	Total LIABILITIES and FUND BALANCES	(\$8,282.39)	\$1,349,051.51	\$1,180,547.54

St. Luke's Episcopal Church - Sister Bay WI
Balance Sheet as of August 31, 2024

Saturday, October 5, 2024

Page 1 of 1

Account #	Account Name	Period Activity	YTD Balance	Beginning Balance
CURRENT ASSETS				
<i>Endowment Assets</i>				
1.0004	Diocesan Common Trust Fund	0.00	669,966.16	647,448.59
1.0005	Schwab Investment Fund	7,029.00	517,465.71	481,027.82
	Total Endowment Assets	\$7,029.00	\$1,187,431.87	\$1,128,476.41
<i>Cash Funds on Hand</i>				
1.0001	Checking Account Nicolet Bank	(7,548.20)	169,902.03	31,756.81
1.0002	Operations Money Market Acct	0.00	0.00	20,314.32
	Total Cash Funds on Hand	(\$7,548.20)	\$169,902.03	\$52,071.13
	TOTAL CURRENT ASSETS	(\$519.20)	\$1,357,333.90	\$1,180,547.54
LIABILITIES				
<i>Payroll Liabilities</i>				
2.0005	944/941 Federal Tax Withholding	(59.88)	1,560.40	1,738.94
2.0006	Wisconsin Tax Withholding	214.44	1,715.52	1,958.29
	Total Payroll Liabilities	\$154.56	\$3,275.92	\$3,697.23
2.0020	Prepaid Pledges	0.00	0.00	6,195.00
	TOTAL LIABILITIES	\$154.56	\$3,275.92	\$9,892.23
FUND BALANCES				
<i>GENERAL OPERATING FUNDS BALANCE</i>				
3.0001	Operating Fund Balance	(3,598.33)	41,535.61	38,903.90
	TOTAL GENERAL OPERATING FUNDS BALANCE	(\$3,598.33)	\$41,535.61	\$38,903.90
<i>NON-OPERATING FUNDS BALANCE</i>				
3.0022	Non-Operating (Pass Through) Fund Balance	127.50	17,856.80	0.00
	TOTAL NON-OPERATING FUNDS BALANCE	\$127.50	\$17,856.80	\$0.00
<i>BEQUEST, BURIAL & MEMORIAL FUND BALANCE</i>				
3.0049	Burial Fund Balance	0.00	1,100.00	1,100.00
3.0050	<i>Memorial Fund Balance</i>			
3.0052	Ted Laitner Memorial Fund Balance	0.00	2,480.00	700.00
3.0060	Jean Berkenstock Memorial Fund Balance	0.00	125.00	125.00
3.0061	Jane Weis Memorial Fund Balance	0.00	1,600.00	1,350.00
3.0062	Lori Holton Memorial Fund Balance	0.00	4,450.00	0.00
3.0063	Building Fund in Honor of Lori Holton Balance	(4,231.93)	97,478.70	0.00
	<i>Total Memorial Fund Balance</i>	<i>(\$4,231.93)</i>	<i>\$106,133.70</i>	<i>\$2,175.00</i>
	TOTAL BEQUEST, BURIAL & MEMORIAL FUNDS BALANCE	(\$4,231.93)	\$107,233.70	\$3,275.00
TOTAL ENDOWMENT FUNDS BALANCE				
<i>Investment Funds</i>				
3.0005	Schwab Investment Fund Balance	7,029.00	517,465.71	481,027.82
3.0025	Diocesan Common Trust Fund Balance	0.00	669,966.16	647,448.59
	Total Investment Fund Holdings	\$7,029.00	\$1,187,431.87	\$1,128,476.41
	TOTAL ENDOWMENT FUNDS BALANCE	\$7,029.00	\$1,187,431.87	\$1,128,476.41
	TOTAL FUND BALANCES	(\$673.76)	\$1,354,057.98	\$1,170,655.31
	Total LIABILITIES and FUND BALANCES	(\$519.20)	\$1,357,333.90	\$1,180,547.54



Schwab One® Account of
ST LUKES EPISCOPAL CHURCH

Account Number
1903-7201

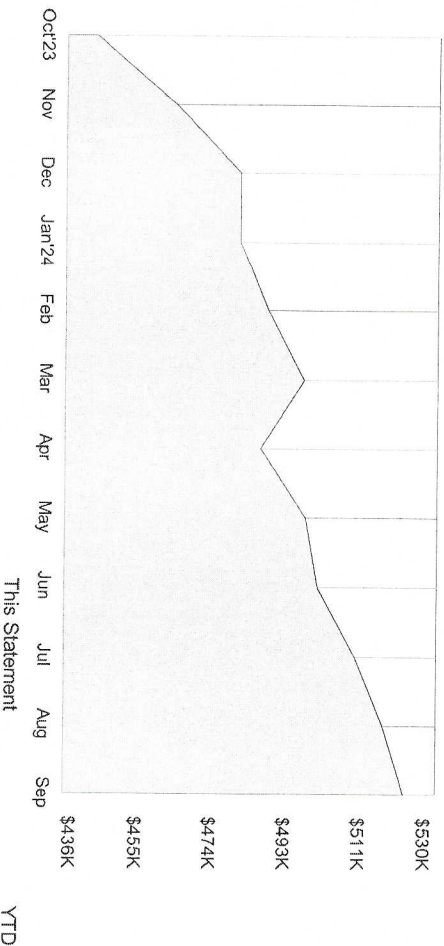
Statement Period
September 1-30, 2024

Nicolet
WEALTH MANAGEMENT

Account Summary

Ending Account Value as of 09/30
\$522,987.62

Beginning Account Value as of 09/01
\$517,465.71



Your Independent Investment Manager and/or Advisor

NICOLET WEALTH MANAGEMENT
111 N WASHINGTON ST
GREEN BAY WI 54301
1 (920) 617-5361

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ST LUKES EPISCOPAL CHURCH
P.O BOX 559
SISTER BAY WI 54234-0559

	Beginning Value	Ending Value
Deposits	\$517,465.71	\$522,987.62
Withdrawals	0.00	
Dividends and Interest	1,880.86	
Transfer of Securities	0.00	
Market Appreciation/(Depreciation)	3,858.98	
Expenses	(217.93)	
		\$522,987.62

Account Ending Value reflects the market value of your cash and investments. It does not include pending transactions, unpriced securities or assets held outside Schwab's custody.

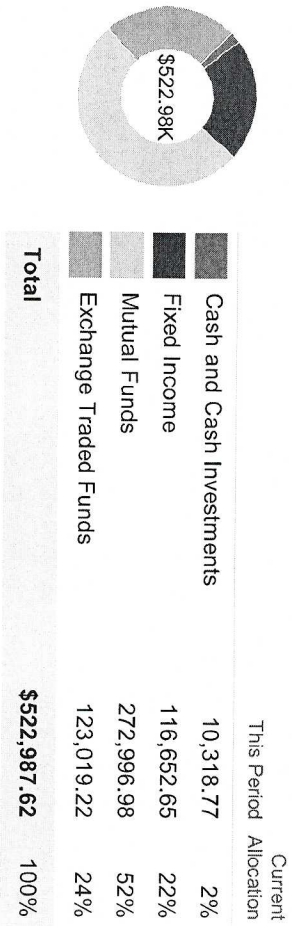


Schwab One® Account of
ST LUKES EPISCOPAL CHURCH

Statement Period
September 1-30, 2024

Nicolet
WEALTH MANAGEMENT

Asset Allocation



Top Account Holdings This Period

SYMBOL CUSIP	Description	Market Value	% of Accounts
912828YM6	US TREASUR NT	116,652.65	22%
DODIX	DODGE & COX INCOME I	80,495.55	15%
BAGIX	BAIRD AGGREGATE BOND INST...	56,421.66	11%
SPYV	SPDR S&P 500 VALUE ETF	55,185.84	11%
SPYG	SPDR S&P 500 GROWTH ETF	46,446.40	9%

Gain or (Loss) Summary

Short-Term (ST)		Long-Term (LT)	
Gain	(Loss)	Gain	(Loss)
This Period	0.00	0.00	0.00
YTD	279.18	279.18	1,148.68
Unrealized		\$50,336.68	

Values may not reflect all of your gains/losses and may be rounded up to the nearest dollar. Schwab has provided accurate gain and loss information wherever possible for most investments. Cost basis may be incomplete or unavailable for some of your holdings and may change or be adjusted in certain cases. Please login to your account at Schwab.com for real-time gain/loss information. Statement information should not be used for tax preparation, instead refer to official tax documents. For additional information refer to Terms and Conditions.

Income Summary

Federal Tax Status	This Period		YTD	
	Tax-Exempt	Taxable	Tax-Exempt	Taxable
Bank Sweep Interest	0.00	1.14	0.00	40.30
Cash Dividends	0.00	1,879.72	0.00	7,323.15
Treasury Bond Interest	0.00	0.00	0.00	1,312.50
Total Income	\$0.00	\$1,880.86	\$0.00	\$8,675.95
Accrued Interest Paid ⁴	0.00	0.00	0.00	(385.71)

⁴ Certain accrued interest paid on taxable bonds may be deductible; consult your tax advisor



Schwab One® Account of
ST LUKES EPISCOPAL CHURCH

Statement Period
September 1-30, 2024

Nicolet
WEALTH MANAGEMENT

A Message About Your Account

Statement of Financial Condition

The most recent statement of financial condition for Charles Schwab & Co., Inc. (CS&Co) may be obtained at no cost at <http://www.schwab.com/legal/financials> or by calling 1-800-435-4000. For clients of independent investment advisors, contact Schwab Alliance at 1-800-647-5465. International clients, call +1-415-667-7870 and Charles Schwab Hong Kong clients, call +852-2101-0500. At June 30, and July 31, 2024, CS&Co had net capital of \$8.8 billion and \$9.0 billion, respectively, and a net capital requirement of \$1.7 billion and \$1.8 billion, respectively. A copy of the report may be requested via: Investor Relations, 211 Main Street, San Francisco, CA 94105. Independent investment advisors are not owned by, affiliated with, or supervised by CS&Co.

Positions - Summary

Beginning Value as of 09/01	+	Transfer of Securities(In/Out)	+	Dividends Reinvested	+	Cash Activity	+	Change in Market Value	=	Ending Value as of 09/30	Cost Basis	Unrealized Gain/(Loss)
\$517,465.71		\$0.00		\$0.00		\$1,662.93		\$3,858.98		\$522,987.62	\$462,332.17	\$50,336.68

Values may not reflect all of your gains/losses; Schwab has provided accurate gain and loss information whenever possible for most investments. Cost basis may be incomplete or unavailable for some of your holdings and may change or be adjusted in certain cases. Statement information should not be used for tax preparation, instead refer to official tax documents. For additional information refer to Terms and Conditions.

Cash and Cash Investments

Type	Symbol	Description	Quantity	Price(\$)	Beginning Balance(\$)	Ending Balance(\$)	Change in Period Balance(\$)	Pending/Unsettled Cash(\$)	Interest/ Yield Rate	% of Acct
Cash			129.72		2,740.41	97.84	(31.88)	0.00		<1%
Bank Sweep		TD BANK NA^XZ			2,740.41	4,435.22	1,694.81		0.20%	<1%
Money Fund (Non-Sweep)	SNVXX	SCHWAB GOVERNMENT MONEY	5,785.7100	1.0000	5,785.71	5,785.71	0.00		1%	1%
Total Cash and Cash Investments					\$8,655.84	\$10,318.77	\$1,662.93			2%

Positions - Fixed Income

Symbol/ CUSIP	Description	Maturity Coupon Date	Quantity/Par	Price(\$)	Market Value(\$)	Adj Cost Basis/ Orig Cost Basis(\$)	Unrealized Gain/(Loss)(\$)	Yield to Maturity	Est. Annual Income(\$)	Accrued Income(\$)	% of Acct
912828YV6	US TREASUR NT	1.5% 10/31/24	117,000.0000	99.70312	116,652.65	113,941.46	2,711.19	4.95%	1,755.00	734.43	22%
			113,941.46								
Total Fixed Income					117,000.0000	\$116,652.65	\$2,711.19		\$1,755.00	\$734.43	22%

Accrued Income represents the interest that would be received if the fixed income investment was sold prior to the coupon payment.
Yield to Maturity is the annualized rate of return earned if held until maturity date.



Schwab One® Account of
ST LUKES EPISCOPAL CHURCH

Statement Period
September 1-30, 2024

Nicolet
WEALTH MANAGEMENT

Positions - Mutual Funds

Symbol	Description	Quantity	Price(\$)	Market Value(\$)	Cost Basis(\$)	Unrealized Gain/(Loss)(\$)	% of Acct
BAGIX	BAIRD AGGREGATE BOND INST	5,602.9450	10.07000	56,421.66	54,346.71	2,074.95	11%
CEPRX	COLUMBIA INCOME OPPORTUN TIES INST2	2,252.3120	8.91000	20,068.10	18,899.53	1,168.57	4%
DODIX	DODGE & COX INCOME I	6,220.6760	12.94000	80,495.55	77,553.28	2,942.27	15%
GEACX	GMO RESOURCES I	424.4060	21.04000	8,929.50	9,967.06	(1,037.56)	2%
GSIMX	GOLDMAN SACHS GQG PTNRS INTL OPFS INSTL	706.4330	23.24000	16,417.50	12,994.38	3,423.12	3%
GICIX	GOLDMAN SACHS INTL SM CP INSGHTS INSTL	285.3060	13.93000	3,974.31	3,308.58	665.73	<1%
ODVYX	INVESCO DEVELOPING MARKE TS Y	93.0710	41.39000	3,852.21	3,610.62	241.59	<1%
GLIFX	LAZARD GLOBAL LISTED INF RASTRUCTURE INST	811.9250	16.27000	13,210.02	12,058.42	1,151.60	3%
MIEIX	MFS INTERNATIONAL EQUITY R6	487.6140	37.31000	18,192.88	15,544.63	2,648.25	3%
OTCIX	MFS MID CAP GROWTH I	506.8580	32.61000	16,528.64	13,305.76	3,222.88	3%
VEVIX	VICTORY SYCAMORE ESTABL SHED VALUE I	312.1090	52.61000	16,420.05	14,189.79	2,230.26	3%
VSOIX	VICTORY SYCAMORE SMALL C OMPANY OPPI	142.4050	50.75000	7,227.05	6,697.17	529.88	1%
WCMEX	WCM FOCUSED EMERGING MAR KET'S INSTL	269.3860	14.88000	4,008.46	3,511.75	496.71	<1%
WBSIX	WILLIAM BLAIR SMALL CAP GROWTH I	193.9820	37.38000	7,251.05	6,075.30	1,175.75	1%
Total Mutual Funds				\$272,996.98	\$252,062.98	\$20,934.00	52%



Schwab One® Account of
ST LUKES EPISCOPAL CHURCH

Statement Period
September 1-30, 2024

Nicolet
WEALTH MANAGEMENT

Positions - Exchange Traded Funds

Symbol	Description	Quantity	Price(\$)	Market Value(\$)	Cost Basis(\$)	Unrealized Gain/(Loss)(\$)	Est. Yield	Est. Annual Income(\$)	% of Acct
AMJB	ALERIAN MLP INDEX ETN	277.0000	28.46000	7,883.42	6,199.26	1,684.16	6.2%	489.18	2%
AVRE	AVANTIS REAL ESTATE ETF	87.0000	47.14000	4,101.18	3,483.75	617.43	5.57%	228.74	<1%
TLH	ISHARES 10-20 YEAR TSURY	86.0000	109.33000	9,402.38	8,666.22	736.16	4.01%	377.83	2%
SPYG	SPDR S&P 500 GROWTH ETF	560.0000	82.94000	46,446.40	33,687.54	12,758.86	0.62%	290.19	9%
SPYV	SPDR S&P 500 VALUE ETF	1,044.0000	52.86000	55,185.84	44,290.96	10,894.88	2.09%	1,154.65	11%
Total Exchange Traded Funds				\$123,019.22	\$96,327.73	\$26,691.49		\$2,540.59	24%

Estimated Annual Income ("EAI") and Estimated Yield ("EY") calculations are for informational purposes only. The actual income and yield might be lower or higher than the estimated amounts. EY is based upon EAI and the current price of the security and will fluctuate. For certain types of securities, the calculations could include a return of principal or capital gains in which case EAI and EY would be overstated. EY and EAI are not promptly updated to reflect when an issuer has missed a regular payment or announced changes to future payments, in which case EAI and EY will continue to display at a prior rate.

Transactions - Summary

Beginning Cash* as of 09/01	Deposits	Withdrawals	Purchases	Sales/Redemptions	Dividends/Interest	Expenses	Ending Cash* as of 09/30
\$2,870.13	\$0.00	\$0.00	\$0.00	\$0.00	\$1,880.86	(\$217.93)	\$4,533.06

Other Activity \$0.00

Other activity includes transactions which don't affect the cash balance such as stock transfers, splits, etc.

*Cash (includes any cash debit balance) held in your account plus the value of any cash invested in a sweep money fund.

Transaction Details

Date	Category	Action	Symbol/ CUSIP	Description	Quantity	Price/Rate per Share(\$)	Charges/ Interest(\$)	Amount(\$)	Realized Gain/(Loss)(\$)
09/05	Expense	Advisor Fee *		MGMTFEE TO ADVISOR				(217.93)	
09/06	Dividend	Non-Qualified Div	AMJB	ALERIAN MLP INDEX ETN				122.30	
	Dividend	Cash Dividend	TLH	ISHARES 10-20 YEAR TSURY				31.49	
09/16	Interest	Bank Interest XZ		BANK INT 081624-091524				1.14	
	Dividend	Cash Dividend	SNVXX	SCHWAB GOVERNMENT MONEY				25.30	
09/20	Dividend	Cash Dividend	GLIFX	LAZARD GLOBAL LISTED INF				147.55	



Schwab One® Account of

ST LUKES EPISCOPAL CHURCH

Statement Period
September 1-30, 2024

Nicolet
WEALTH MANAGEMENT

Transaction Details (continued)

Date	Category	Action	Symbol/ CUSIP	Description	Quantity	Price/Rate per Share(\$)	Charges/ Interest(\$)	Amount(\$)	Realized Gain/(Loss)(\$)
09/23	Dividend	Cash Dividend	VEVIX	VICTORY SYCAMORE ESTABL				37.04	
09/24	Dividend	Cash Dividend	BAGIX	BAIRD AGGREGATE BOND INS				178.67	
09/25	Dividend	Cash Dividend	AVRE	AVANTIS REAL ESTATE ETF				57.19	
	Dividend	Cash Dividend	DODIX	DODGE & COX INCOME I				821.13	
	Dividend	Cash Dividend	SPYG	SPDR S&P 500 GROWTH ETF				72.55	
	Dividend	Cash Dividend	SPYV	SPDR S&P 500 VALUE ETF				288.66	
09/30	Dividend	Cash Dividend	CEPRX	COLUMBIA INCOME OPPORTUN				97.84	
Total Transactions								\$1,662.93	\$0.00

Date column represents the Settlement/Process date for each transaction.

Bank Sweep Activity

Date	Description	Amount	Date	Description	Amount
09/01	Beginning Balance *z	\$2,740.41	09/24	BANK CREDIT FROM BROKERAGE x	37.04
09/03	BANK CREDIT FROM BROKERAGE x	129.72	09/25	BANK CREDIT FROM BROKERAGE x	597.07
09/06	BANK TRANSFER TO BROKERAGE	(64.14)	09/26	BANK CREDIT FROM BROKERAGE x	821.13
09/15	BANK INTEREST - TD BANK NA *z	1.14	09/30	Ending Balance *z	\$4,435.22
09/17	BANK CREDIT FROM BROKERAGE x	25.30	09/30	Interest Rate *z	0.20%
09/23	BANK CREDIT FROM BROKERAGE x	147.55			

* Your interest period was 08/16/24 - 09/15/24. z

Endnotes For Your Account

- * You authorize Schwab to debit your account to pay investment management fees per the authorization you granted in your Account Application. Schwab does not review or monitor these fee payments. Contact your Investment Manager if you have questions.
- X Bank Sweep deposits are held at FDIC-insured Program Banks, which are listed in the Cash Features Disclosure Statement.

- Z For the Bank Sweep and Bank Sweep for Benefit Plans features, interest is paid for a period that differs from the Statement Period. Balances include interest paid as indicated on your statement by Schwab or one or more of its Program Banks. These balances do not include interest that may have accrued during the Statement Period after interest is paid. The interest paid may include interest that accrued in the prior Statement Period.



Schwab One® Account of
ST LUKES EPISCOPAL CHURCH

Account Number
1903-7201

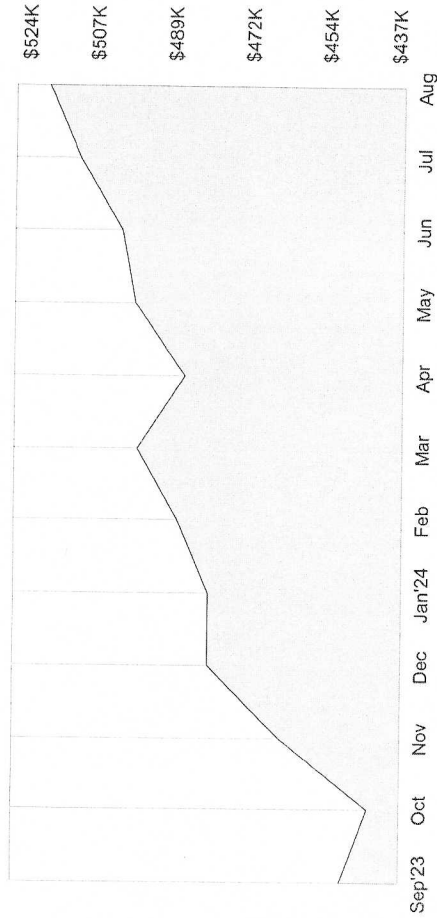
Statement Period
August 1-31, 2024

Nicolet
WEALTH MANAGEMENT

Account Summary

Ending Account Value as of 08/31
\$517,465.71

Beginning Account Value as of 08/01
\$510,436.71



Your Independent Investment Manager and/or Advisor

NICOLET WEALTH MANAGEMENT
111 N WASHINGTON ST
GREEN BAY WI 54301
1 (920) 617-5361

The custodian of your brokerage account is:
Charles Schwab & Co., Inc. Member SIPC. Your
independent investment Advisor is not affiliated
with or an agent of Schwab and Schwab does not
supervise or endorse your Advisor.

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08/30-83153-AC1063302-144840

	Sep'23	Oct	Nov	Dec	Jan'24	Feb	Mar	Apr	May	Jun	Jul	Aug	Previous Statement
Beginning Value													\$500,860.40
Deposits											0.00		0.00
Withdrawals											0.00		0.00
Dividends and Interest											359.26		386.38
Transfer of Securities											0.00		0.00
Market Appreciation/(Depreciation)											6,884.13		9,398.83
Expenses											(214.39)		(208.90)
Ending Value											\$517,465.71		\$510,436.71

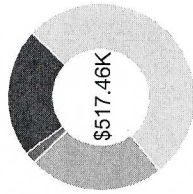
Account Ending Value reflects the market value of your cash and investments. It does not include pending transactions, unpriced securities or assets held outside Schwab's custody.

ST LUKES EPISCOPAL CHURCH
2336 CANTERBURY LN
SISTER BAY WI 54234



Schwab One® Account of
ST LUKES EPISCOPAL CHURCH

Asset Allocation



	This Period	Current Allocation
Cash and Cash Investments	8,655.84	2%
Fixed Income	116,305.31	22%
Mutual Funds	271,221.18	52%
Exchange Traded Funds	121,283.38	23%
Total	\$517,465.71	100%

Top Account Holdings This Period

SYMBOL CUSIP	Description	Market Value	% of Accounts
912828YM6	US TREASUR NT	116,305.31	22%
DODIX	DODGE & COX INCOME I	80,184.51	15%
BAGIX	BAIRD AGGREGATE BOND INST...	55,805.33	11%
SPYV	SPDR S&P 500 VALUE ETF	54,883.08	11%
SPYG	SPDR S&P 500 GROWTH ETF	45,220.00	9%

Gain or (Loss) Summary

	Short-Term (\$T)		Long-Term (LT)			
	Gain	(Loss)	Net	Gain	(Loss)	Net
This Period	0.00	0.00	0.00	580.52	0.00	580.52
YTD	279.18	0.00	279.18	1,148.68	0.00	1,148.68
Unrealized	\$46,477.70					

Values may not reflect all of your gains/losses and may be rounded up to the nearest dollar; Schwab has provided accurate gain and loss information wherever possible for most investments. Cost basis may be incomplete or unavailable for some of your holdings and may change or be adjusted in certain cases. Please login to your account at Schwab.com for real-time gain/loss information. Statement information should not be used for tax preparation, instead refer to official tax documents. For additional information refer to Terms and Conditions.

Statement Period
August 1-31, 2024



Income Summary

Federal Tax Status	This Period		YTD	
	Tax-Exempt	Taxable	Tax-Exempt	Taxable
Bank Sweep Interest	0.00	1.53	0.00	39.16
Cash Dividends	0.00	357.73	0.00	5,443.43
Treasury Bond Interest	0.00	0.00	0.00	1,312.50
Total Income	\$0.00	\$359.26	\$0.00	\$6,795.09
Accrued Interest Paid ⁴	0.00	0.00	0.00	(385.71)

⁴ Certain accrued interest paid on taxable bonds may be deductible; consult your tax advisor



Schwab One® Account of
ST LUKES EPISCOPAL CHURCH

Statement Period
August 1-31, 2024

Nicolet
WEALTH MANAGEMENT

Positions - Summary

Beginning Value as of 08/01	+	Transfer of Securities(In/Out)	+	Dividends Reinvested	+	Cash Activity	+	Change in Market Value	=	Ending Value as of 08/31	Cost Basis	Unrealized Gain/(Loss)
\$510,436.71		\$0.00		\$0.00		\$144.87		\$6,884.13		\$517,465.71	\$462,332.17	\$46,477.70

Values may not reflect all of your gains/losses; Schwab has provided accurate gain and loss information wherever possible for most investments. Cost basis may be incomplete or unavailable for some of your holdings and may change or be adjusted in certain cases. Statement information should not be used for tax preparation, instead refer to official tax documents. For additional information refer to Terms and Conditions.

Cash and Cash Investments

Type	Symbol	Description	Quantity	Price(\$)	Beginning Balance(\$)	Ending Balance(\$)	Change in Period Balance(\$)	Pending/Unsettled Cash(\$)	Interest/ Yield Rate	% of Acct
Cash					142.60	129.72	(12.88)	122.30		<1%
Bank Sweep		TD BANK NA ^{x.z}			4,063.10	2,740.41	(1,322.69)		0.45%	<1%
Money Fund (Non-Sweep)	SNVXX	SCHWAB GOVERNMENT MONEY	5,785.7100	1.0000	5,785.71	5,785.71	0.00			1%
Total Cash and Cash Investments					\$9,991.41	\$8,655.84	(\$1,335.57)			2%

Positions - Fixed Income

Symbol/ CUSIP	Description	Coupon	Maturity Date	Quantity/Par	Price(\$)	Market Value(\$)	Adj Cost Basis/ Orig Cost Basis(\$)	Unrealized Gain/(Loss)(\$)	Yield to Maturity	Est. Annual Income(\$)	Accrued Income(\$)	% of Acct
912828YM6	US TREASUR NT	1.5%	10/31/24	117,000.0000	99.40625	116,305.31	113,941.46 113,941.46	2,363.85	4.95%	1,755.00	591.36	22%
Total Fixed Income					117,000.0000	\$116,305.31		\$2,363.85		\$1,755.00	\$591.36	22%

Accrued Income represents the interest that would be received if the fixed income investment was sold prior to the coupon payment.
Yield to Maturity is the annualized rate of return earned if held until maturity date.

Positions - Mutual Funds

Symbol	Description	Quantity	Price(\$)	Market Value(\$)	Cost Basis(\$)	Unrealized Gain/(Loss)(\$)	% of Acct
BAGIX	BAIRD AGGREGATE BOND INS T	5,602.9450	9.96000	55,805.33	54,346.71	1,458.62	11%
CEPRX	COLUMBIA INCOME OPPORTUN ITIES INST2	2,252.3120	8.87000	19,978.01	18,899.53	1,078.48	4%
DODIX	DODGE & COX INCOME I	6,220.6760	12.89000	80,184.51	77,553.28	2,631.23	15%



Schwab One® Account of

ST LUKES EPISCOPAL CHURCH

Statement Period
August 1-31, 2024

Nicolet
WEALTH MANAGEMENT

Positions - Mutual Funds (continued)

Symbol	Description	Quantity	Price(\$)	Market Value(\$)	Cost Basis(\$)	Unrealized Gain/(Loss)(\$)	% of Acct
GEACX	GMO RESOURCES I	424.4060	21.20000	8,997.41	9,967.06	(969.65)	2%
GSMX	GOLDMAN SACHS GQG PTNRS INTL OPPS INSTL	706.4330	23.68000	16,728.33	12,994.38	3,733.95	3%
GICIX	GOLDMAN SACHS INTL SM CP INSGHTS INSTL	285.3060	13.65000	3,894.43	3,308.58	585.85	<1%
ODVYX	INVECO DEVELOPING MARKE TS Y	93.0710	40.05000	3,727.49	3,610.62	116.87	<1%
GLIFX	LAZARD GLOBAL LISTED INF RASTRUCTURE INST	811.9250	16.33000	13,258.74	12,058.42	1,200.32	3%
MIEIX	MFS INTERNATIONAL EQUITY R6	487.6140	36.81000	17,949.07	15,544.63	2,404.44	3%
OTCIX	MFS MID CAP GROWTH I	506.8580	31.90000	16,168.77	13,305.76	2,863.01	3%
VEVIX	VICTORY SYCAMORE ESTABL SHED VALUE I	312.1090	51.98000	16,223.43	14,189.79	2,033.64	3%
VSOIX	VICTORY SYCAMORE SMALL C OMPANY OPP I	142.4050	50.99000	7,261.23	6,697.17	564.06	1%
WCMEX	WCM FOCUSED EMERGING MAR KETS INSTL	269.3860	14.24000	3,836.06	3,511.75	324.31	<1%
WBSIX	WILLIAM BLAIR SMALL CAP GROWTH I	193.9820	37.16000	7,208.37	6,075.30	1,133.07	1%
Total Mutual Funds				\$271,221.18	\$252,062.98	\$19,158.20	52%

Positions - Exchange Traded Funds

Symbol	Description	Quantity	Price(\$)	Market Value(\$)	Cost Basis(\$)	Unrealized Gain/(Loss)(\$)	Est. Yield	Est. Annual Income(\$)	% of Acct
AMJB	ALERIAN MLP INDEX ETN	277.0000	28.57070	7,914.08	6,199.26	1,714.82	6.34%	502.48	2%
AVRE	AVANTIS REAL ESTATE ETF	87.0000	46.30000	4,028.10	3,483.75	544.35	3.06%	123.61	<1%
TLH	ISHARES 10-20 YEAR TSURY	86.0000	107.42000	9,238.12	8,666.22	571.90	3.92%	362.31	2%
SPYG	SPDR S&P 500 GROWTH ETF	560.0000	80.75000	45,220.00	33,687.54	11,532.46	0.61%	278.15	9%



Schwab One® Account of

ST LUKES EPISCOPAL CHURCH

Statement Period
August 1-31, 2024

Nicolet
WEALTH MANAGEMENT

Positions - Exchange Traded Funds (continued)

Symbol	Description	Quantity	Price(\$)	Market Value(\$)	Cost Basis(\$)	Unrealized Gain/(Loss)(\$)	Est. Yield	Est. Annual Income(\$)	% of Acct
SPYV	SPDR S&P 500 VALUE ETF	1,044.0000	52.57000	54,883.08	44,290.96	10,592.12	2.18%	1,201.66	11%
Total Exchange Traded Funds				\$121,283.38	\$96,327.73	\$24,955.65		\$2,468.21	23%

Estimated Annual Income ("EAI") and Estimated Yield ("EY") calculations are for informational purposes only. The actual income and yield might be lower or higher than the estimated amounts. EY is based upon EAI and the current price of the security and will fluctuate. For certain types of securities, the calculations could include a return of principal or capital gains in which case EAI and EY would be overstated. EY and EAI are not promptly updated to reflect when an issuer has missed a regular payment or announced changes to future payments, in which case EAI and EY will continue to display at a prior rate.

Transactions - Summary

Beginning Cash* as of 08/01	+	Deposits	+	Withdrawals	+	Purchases	+	Sales/Redemptions	+	Dividends/Interest	+	Expenses	=	Ending Cash* as of 08/31
\$4,205.70		\$0.00		\$0.00		(\$11,965.39)		\$10,484.95		\$359.26		(\$214.39)		\$2,870.13

Other Activity \$0.00

Other activity includes transactions which don't affect the cash balance such as stock transfers, splits, etc.

*Cash (includes any cash debit balance) held in your account plus the value of any cash invested in a sweep money fund.

Transaction Details

Date	Category	Action	Symbol/ CUSIP	Description	Quantity	Price/Rate per Share(\$)	Charges/ Interest(\$)	Amount(\$)	Realized Gain/(Loss)(\$)
08/06	Dividend	Cash Dividend	TLH	ISHARES 10-20 YEAR TSURY				30.19	
	Expense	Advisor Fee *		MGMTFEE TO ADVISOR				(214.39)	
08/15	Dividend	Cash Dividend	SNVXX	SCHWAB GOVERNMENT MONEY				24.64	
08/16	Interest	Bank Interest X.Z		BANK INT 071624-081524				1.53	
08/22	Sale		CEPRX	COLUMBIA INCOME OPPORTUN ITIES INST2	(1,184.7400)	8.8500		10,484.95	580.52 (LT)
	Purchase		BAGIX	BAIRD AGGREGATE BOND INS T	472.0970	10.0400		(4,739.85)	
	Purchase		DODIX	DODGE & COX INCOME I	557.5260	12.9600		(7,225.54)	
08/26	Dividend	Cash Dividend	BAGIX	BAIRD AGGREGATE BOND INS				173.18	
08/30	Dividend	Cash Dividend	CEPRX	COLUMBIA INCOME OPPORTUN				129.72	
Total Transactions									\$580.52

Date column represents the Settlement/Process date for each transaction.



Schwab One® Account of
ST LUKES EPISCOPAL CHURCH

Statement Period
August 1-31, 2024

Nicolet
WEALTH MANAGEMENT

Bank Sweep Activity

Date	Description	Amount	Date	Description	Amount
08/01	Beginning Balance ^{x,z}	\$4,063.10	08/16	BANK CREDIT FROM BROKERAGE ^x	24.64
08/01	BANK CREDIT FROM BROKERAGE ^x	142.60	08/22	BANK TRANSFER TO BROKERAGE	(1,480.44)
08/06	BANK CREDIT FROM BROKERAGE ^x	30.19	08/27	BANK CREDIT FROM BROKERAGE ^x	173.18
08/07	BANK TRANSFER TO BROKERAGE	(214.39)	08/31	Ending Balance ^{x,z}	\$2,740.41
08/15	BANK INTEREST - TD BANK NA ^{x,z}	1.53	08/30	Interest Rate ^{*z}	0.45%

* Your interest period was 07/16/24 - 08/15/24. ^z

Pending / Open Activity

Activity Type	Date	Action	Symbol/ CUSIP	Description	Quantity	Market Price/ Rate per Share(\$)	Limit Price(\$)	Settle/ Payable Date	Expiration Date	Amount(\$)
Pending	08/28	Non-Qualified Div	AMJB	ALERIAN MLP INDEX ETN	277.0000	0.4415		09/06		122.30
Total Pending Transactions										\$122.30

Pending transactions are not included in account value.

Endnotes For Your Account

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- X Bank Sweep deposits are held at FDIC-insured Program Banks, which are listed in the Cash Features Disclosure Statement.

Z

For the Bank Sweep and Bank Sweep for Benefit Plans features, interest is paid for a period that differs from the Statement Period. Balances include interest paid as indicated on your statement by Schwab or one or more of its Program Banks. These balances do not include interest that may have accrued during the Statement Period after interest is paid. The interest paid may include interest that accrued in the prior Statement Period.

Terms and Conditions

GENERAL INFORMATION AND KEY TERMS: This Account statement is furnished solely by Charles Schwab & Co., Inc. ("Schwab") for your Account at Schwab ("Account"). Unless otherwise defined herein, capitalized terms have the same meanings as in your Account Agreement. If you receive any other communication from any source other than Schwab which purports to represent your holdings at Schwab (including balances held at a Depository Institution) you should verify its content with this statement. **Accrued Income:** Accrued Income is the sum of the total accrued interest and/or accrued dividends on positions held in your Account, but the interest and/or dividends have not been received into your Account. Schwab makes no representation that the amounts shown (or any other amount) will be received. Accrued

amounts are not covered by SIPC account protection until actually received and held in the Account. **AIP (Automatic Investment Plan) Customers:** Schwab receives remuneration in connection with certain transactions effected through Schwab. If you participate in a systematic investment program through Schwab, the additional information normally detailed on a trade confirmation will be provided upon request. **Average Daily Balance:** Average daily composite of all cash balances that earn interest and all loans from Schwab that are charged interest. **Bank Sweep and Bank Sweep for Benefit Plans Features:** Schwab acts as your agent and custodian in establishing and maintaining your Deposit Account(s) as a feature of your brokerage Account(s). Deposit accounts held through these bank sweep features constitute direct

9/1/2024

St. Lukes Monthly Statements

Nicolet Advisory Service

	Cash	% Change	Exchange Traded Fund	% Change	Fixed Income	% Change	Mutual funds	% Change	Equities	% Change
January 1st	\$13,214.07		\$107,365.35		\$116,000.00		\$244,448.40			
February 1st	\$15,410.40	16.6%	\$108,634.62	1.2%	\$114,075.00	-1.7%	\$242,897.62	-0.6%		
March 1 th	\$7,973.61	-48.3%	\$110,527.07	1.7%	\$114,166.40	0.1%	\$255,458.06	5.2%		
April 1st	\$9,462.08	18.7%	\$113,871.07	3.0%	\$114,495.46	0.3%	\$259,474.01	1.6%		
May 1st	\$10,467.42	10.6%	\$101,389.42	-11.0%	\$114,787.96	0.3%	\$252,064.56	-2.9%	\$7,750.46	
June 1st	\$10,617.72	1.4%	\$113,559.74	12.0%	\$115,208.44	0.4%	\$258,375.56	2.5%		
July 1st	\$9,813.93	-7.6%	\$116,192.08	2.3%	\$115,500.04	0.3%	\$259,353.45	0.4%		
August 1st	\$9,991.41	1.8%	\$118,475.25	2.0%	\$115,903.13	0.3%	\$266,066.92	2.6%		
September 1st	\$8,655.84	-13.4%	\$121,283.38	2.4%	\$116,305.31	0.3%	\$271,221.14	1.9%		
October 1st										
November 1st										
December 1st										
January 1st										

Diocesan Common Trust

1-Jan-24

1-Apr-24

1-Jul-24

1-Oct-24

1-Jan-25

Total

1-Jan-24

1-Apr-24

1-Jul-24

1-Oct-24

1-Jan-25

Ending Value	Change	% Change
\$481,027.82		
\$481,017.64	-\$10.18	0.0%
\$488,125.14	\$7,107.50	1.5%
\$497,302.62	\$9,177.48	1.9%
\$486,459.82	-\$10,842.80	-2.2%
\$497,761.46	\$11,301.64	2.3%
\$500,859.50	\$3,098.04	0.6%
\$510,436.71	\$9,577.21	1.9%
\$517,465.67	\$7,028.96	1.4%

\$647,448.59		
\$675,241.75	\$27,793.16	4.3%
\$675,913.91	\$672.16	0.1%

\$1,128,476.41		
\$1,172,544.37	\$44,067.96	3.9%
\$1,176,773.41	\$4,229.04	0.4%
\$0.00		
\$0.00		*

Junior Warden Report

submitted by Ross Holton - to be presented at

Vestry Meeting

Monday – October 7th, 2024 at 5:30 PM

St. Luke's Episcopal Church – Sister Bay, WI

Building Improvement Projects for remodeling of the second floor continue on schedule. Mother Brit has moved into her new office, new deck, stairs to ground & door installed, new floor in middle classroom installed and painting in 2nd floor areas completed. Future work includes installation of new HVAC System, attic insulation, bathroom cabinets & fixtures and lattice covering around deck & stairs. Ross submitted a revised Renovation Schedule for completion in mid-November. Fall Fest Parking fundraiser planning is completed. Sign-up sheet posted in lobby. Dates: October 18-20th, 2024

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Stan Hoffert <shoffertose@gmail.com>

OOOPPPSSS

1 message

Paul Neuman <neumanpj@yahoo.com>

Sat, Sep 14, 2024 at 12:37 PM

To: Brit Bjurstrom Frazier <Brit.B.Frazier@gmail.com>, Ross Holton <rossholton10@gmail.com>, julie.hubbard56@gmail.com, Trudy Jischke <tjischke@gmail.com>, patsymaymoo@gmail.com, Carol Ann & Ray Osinski <rcosinski@gmail.com>, Chris Roedl <Croedl@hatchdistilling.com>, Norma Bramsen <nabramsen@aol.com>, Karen Malzahn <malzahnl@yahoo.com>

Cc: Ralph Blankenburg <ralphkathyb@gmail.com>, Stan Hoffert <shoffertose@gmail.com>

There is an error in my August Investment Committee Report. The second sentence should read: Our balance was \$517,465.71 as of August 31.

Sorry about that.

Paul

On Sep 14, 2024, at 10:33 AM, Paul Neuman <neumanpj@yahoo.com> wrote:

Hi all,

I thought I should send this August report out now, even though our next vestry meeting is October 7.

By then we'll have some September results.

Paul

2 attachments

 **St Lukes Investments 2024.xlsx**
15K

 **Investment Committee Report for 8:24.pdf**
20K

From: matthew@diowis.org
Sent: Tuesday, October 1, 2024 10:43 PM
To: ralphkathyb@gmail.com
Subject: New TFE account paperwork from DCT accounts
Attachments: TFE New Client Contact Info.pdf; TFE Direct Deposit.pdf; TFE Initial Purchase Application - Sister Bay.pdf

Grace and Peace,

You informed us your congregation would move Diocesan Common Trust accounts into the Trustees of Funds and Endowments, Inc. This email details the process to make that change. At the end of September, DCT assets were converted to cash and transferred to an interest bearing TFE account. When your new TFE accounts are established, the cash will be transferred into it and then invested appropriately. The value of each account was calculated on the day of conversion to cash.

Attached are forms for conversion to TFE. **All forms need to be return to me.**

1. Initial Purchase Application with one form for each DCT account.
 - a. Prefilled with congregation, name of fund and TaxID.
 - b. The fund value is prefilled and noted for TFE internal transfer once established.
 - c. Select which pool to invest in. The default is Long-Term Investment Pool. If you are considering another pool, please call me to discuss.
 - d. Select how to handle income – reinvest, distribute quarterly/annually, accumulate in a money market fund.
 - e. Sign.
2. New Client Contact Information. Complete and return.
3. Direct Deposit Form. Complete and return ONLY if you want to have distributions.

After forms are returned to me and reviewed, they are forwarded to Jim Wenzler, Executive Director of TFE. Learn more about Jim [here](#). He reach out to you to confirm receipt and your relationship with TFE begins.

It has been a joy to work with you. I am available for any questions or concerns through the end of the year. God bless.

Mr. Matthew P. Payne, Transition Consultant
Episcopal Diocese of Wisconsin | PO Box 137, Oshkosh WI 54903
Cell (920) 279-6267