



2025

Atonement Lutheran Church

WEEKLY WORSHIP:

Wednesdays: 6:30pm

Sundays: 9am

OFFICE HOURS:

Monday-Friday: 8am-4:30pm

Welcome, Worship, and Serve in the name of Christ

PRAYER LIST AT ATONEMENT



Diane Wisniewski-Grzybowski
Pat and Brian Robinson
Carly and Jesse J.
Dale and Donna Thompson
Angie Faundeen
Loren Krueger

Barbara Downing
Mark Allen
Keshun White
Gregg
Jerome S.

Lainey Matuska
Patsy Mader
Jean R.
Christopher
Jodi

Lenten services, including Ash Wednesday, will be at 12 noon (with soup served afterwards) and 6:30pm (with pizza etc served prior) starting March 5th.

DID YOU KNOW...

Atonement's Council meets at 7pm on the 4th Thursday of each month; this month that is March 27th. Minutes of council meetings and monthly financial reports are posted on the bulletin board by the Fellowship Hall.

ARE YOU CALLED TO JOIN THE FUN?

Committees generally meet on the 2nd Thursday of each month. The following committees will meet on March 13th at 7pm at church: Children/Youth Ministry, Evangelism, Adult Education. Property and Worship Committees will meet on the 13th at 2pm. Mission Committee will meet on March 11th at 10:30am. Finance Committee meets by zoom. You do not need to be a member of a committee to join the conversation of any committee.

WORSHIP ENVIRONMENT

It is time to "Think Spring" and get ready for the Lent/Easter season. Ash Wednesday is March 5th and Easter Sunday is April 20th. As in the past, we will be enhancing the worship space with flowers for this season. There will be an opportunity to purchase spring flowers - to be used in the sanctuary - in honor of or in memory of special people in your lives. Look for the forms to help with the flowers in early March. They will be on the usher's table and in the office.

CAPITAL CAMPAIGN

Mortgage was \$363,405.92; Now \$110,063.93 as of 01/31/2025.

Total pledged: over \$353,000
Cash received so far: \$232,415.26



FAITH FORMATION

** YOUTH HAPPENINGS **

MARCH FORMATION CONTENT:

Grades 1-5:

- March 5 – Lent
- March 12 - Jesus' sacrifice.
- March 19 - How God used Paul.
- March 26 - Being God's servant.



Confirmation Class:

Confirmation students will meet with mentors. They don't have curriculum as they would during the rest of the program year. Pastors will provide some guidance for conversations, but mostly ask that they get to know each other and that they talk about faith, using the Lenten midweek series as a springboard.

FIRST COMMUNION



First Communion class for children 1st grade and older are invited to attend a class talking about Communion. Communion is a gift from God, and we will learn why it is important. Class is April 12th, 9am – 11:30am. Parents are welcome to join us at 10:30am to help make Communion bread. Students will receive their 1st Communion Maundy Thursday, April 17th at the 6:30pm service. Please RSVP by April 4th to the church office 320-252-6203 ext 115 or talk with Mata Carlson.

SUMMER CAMPS

Don't forget to register for summer camp at Luther Crest. There is a \$50 to \$100.00 (depending on age) nonrefundable deposit upon registering. If the overall cost is a concern, please talk with Pastor John or Pastor Tim. There is no fee for high school students! The summer camps fill up fast so to have more date options, plan NOW! Online: <https://luthercrest.org> or call 320-846-2431.



HIGH SCHOOL RETREAT

Senior High Youth Gathering will be held April 4-5, 2025 at Gloria Dei in Redwood Falls for 9-12th graders. See pastors for registration. More information will be posted at <https://swmnelca.org/event/sryg/>.

SENIOR QUILTS

Attention all High School seniors and parents! We would like to give you a quilt in May made by quilters at Atonement. Please contact Mata Carlson if you would like to receive one.

CARD MINISTRY

PLEASE HELP! Join us at **11am, March 20th** to send cards to Youth of Atonement and at **1pm**, we will be sending cards to members who will have birthdays in March.

MARCH 1, SATURDAY

10am NA Anonymous
6:30pm NA Anonymous

MARCH 2, SUNDAY**9am Worship**

10am Coffee & Conversation
10am Adult Ed: YMCA
10am Unity Spiritual Center
3:30pm Por Su Gracia Worship
5pm NA Anonymous
5pm Gamblers Anonymous

MARCH 3, MONDAY

1pm Bible Study with Pastors

MARCH 4, TUESDAY

10am Men's Group
11:30am TOPS
6:30pm Bell Choir Practice
6:30pm NA Anonymous
6:30pm Stamp Club

MARCH 5, WEDNESDAY

8am Bible Online-Men
9am Quilters

Noon Worship

12:30pm Soup Lunch
Noon Al Anon
5:15pm Pizza
5:45pm 3 yr old-5th grade

6:30pm Worship**MARCH 6, THURSDAY**

9:45am Bible Online-Men
12pm Bible Study-Women
1pm Pieces of Love Quilters
3-5pm Fare for All

MARCH 7, FRIDAY

6pm Bible Study (Por Su Gracia)

MARCH 8, SATURDAY

10am NA Anonymous
6:30pm NA Anonymous

MARCH 9, SUNDAY**9am Worship**

10am Coffee & Conversation
10am Adult Ed: Pastors
10am Unity Spiritual Center
3:30pm Por Su Gracia Worship
5pm NA Anonymous
5pm Gamblers Anonymous

MARCH 10, MONDAY

1pm Bible Study with Pastors

MARCH 11, TUESDAY

9:30am Men's Group
11:30am TOPS
6:30pm Bell Choir Practice
6:30pm NA Anonymous

MARCH 12, WEDNESDAY

8am Bible Online-Men
9am Quilters

Noon Worship

12:30pm Soup Lunch
Noon Al Anon
2pm Knitters, etc
5:15pm Pizza
5:45pm 3 yr old-5th grade

6:30pm Worship

7pm Confirmation Class
7:15pm Choir Rehearsal

MARCH 13, THURSDAY

9:45am Bible Online-Men
12pm Bible Study-Women
1pm Pieces of Love Quilters
2pm Worship Committee
2pm Property Committee
7pm Council Committees

MARCH 14, FRIDAY

1pm Prayer Beads
6pm Bible Study (Por Su Gracia)

MARCH 15, SATURDAY

10am NA Anonymous
6:30pm NA Anonymous

MARCH 16, SUNDAY**9am Worship**

10am Coffee & Conversation
10am Adult Ed: Thank you
10am Unity Spiritual Center
3:30pm Por Su Gracia Worship
5pm NA Anonymous
5pm Gamblers Anonymous

MARCH 17, MONDAY

11am Service at The Sanctuary
1pm Bible Study with Pastors
5:30pm Book Club

MARCH 18, TUESDAY

10am Men's Group
11:30am TOPS
6:30pm Bell Choir Practice
6:30pm NA Anonymous
6:30pm Stamp Club

MARCH 19, WEDNESDAY

8am Bible Online-Men
9am Quilters

9:30am Elizabeth Circle

Noon Worship

12:30pm Soup Lunch
Noon Al Anon
5:15pm Pizza
5:45pm 3 yr old-5th grade

6:30pm Worship

7pm Packing Project
7:15pm Choir Rehearsal

MARCH 20, THURSDAY

9:45am Bible Online-Men
11am Youth Card Ministry
12pm Bible Study-Women
1pm Birthday Card Ministry
1pm Pieces of Love Quilters

MARCH 21, FRIDAY

6pm Bible Study (Por Su Gracia)

MARCH 22, SATURDAY

10am NA Anonymous
6:30pm NA Anonymous

MARCH 23, SUNDAY**9am Worship**

10am Coffee & Conversation
10am Adult Ed: Please forgive me
10am Unity Spiritual Center
3:30pm Por Su Gracia Worship
5pm NA Anonymous
5pm Gamblers Anonymous

MARCH 24, MONDAY

1pm Bible Study with Pastors

MARCH 25, TUESDAY

9:30am Naomi Circle
10am Men's Group
11:30am TOPS
6:30pm Bell Choir Practice
6:30pm NA Anonymous

MARCH 26, WEDNESDAY

8am Bread Makers
8am Bible Online-Men
9am Quilters

Noon Worship

12:30pm Soup Lunch
Noon Al Anon
2pm Knitters, etc
5:15pm Pizza
5:45pm 3 yr old-5th grade

6:30pm Worship

7pm Confirmation Class

MARCH 27, THURSDAY

9:45am Bible Online-Men
12pm Bible Study-Women
1pm Pieces of Love Quilters
6:30pm Executive Committee
7pm Council Meeting

MARCH 28, FRIDAY

6pm Bible Study (Por Su Gracia)

MARCH 29, SATURDAY

10am NA Anonymous
6:30pm NA Anonymous

MARCH 30, SUNDAY

9am Worship

10am Coffee & Conversation
10am Adult Ed: I forgive you
10am Unity Spiritual Center
3:30pm Por Su Gracia Worship
5pm NA Anonymous
5pm Gamblers Anonymous

MARCH 31, MONDAY

1pm Bible Study with Pastors

CELEBRATE!

Pastor John's 12th ordination anniversary is March 9th.
Marcia Handahl's birthday is March 15th.

ADULT EDUCATION

ADULT EDUCATION: Following 9 am Sunday Worship

We will begin the month with an update from Greg Gack, the Executive Director of the YMCA. For the remaining Sundays in March, join Pastors Tim and John for "Five Conversations toward making and finding Peace," a Lenten series that will complement our mid-week worship series "Making Peace with the Past".

Join us in the southeast corner of the Fellowship Hall after worship. Coffee and treats will be waiting for you at the session so please come right in. Please join us!

March 2nd The St Cloud YMCA

Greg Gack, Executive Director of the St. Cloud YMCA, since 2009 will share his unique perspective on the mission and work of the YMCA. How has collaboration with the City of St. Cloud and CentraCare made the St. Cloud YMCA one of the leading YMCAs in Minnesota? What's new at the Y and what's the update on a future Outdoor Water Park?



March 9th Introduction to the Lenten Series

You may have heard it said that "Time heals all wounds," but if you've lived on this earth any amount of time, you also know that time isn't always enough. This session we will introduce five crucial conversations that can help us make and find peace: "Thank you; Please forgive me; I forgive you; I love you; Goodbye"

March 16th "Thank you" Gratitude is good for the soul. Everything we have comes first from God and usually does not reach us without passing through the hands of others. Take stock of all the reasons you have for gratitude and explore how and to whom you would like to give thanks for the many blessings you have received.



March 23rd "Please forgive me." The Apostle Paul wrote that "all have sinned and fall short of the glory of God" (Rom. 3:23) but admitting that this is true of us - of ourselves in particular - can be really hard. And even if we can admit and own our fault, asking for forgiveness can seem nearly impossible. Isn't it better for everyone to just let sleeping dogs lie?

March 30th "I forgive you." Who benefits most from forgiveness? Is there a difference between forgiveness and permission? What do I do when someone wronged me and won't take responsibility/apologize? Am I required to forgive? How can I forgive something that can never be made right?

The last two sessions of the "Five Conversations toward making and finding Peace," will meet in April.

LETTER FROM YOUR PASTORS

On March 5th we celebrate Ash Wednesday, which marks the beginning of Lent. On Ash Wednesday we receive ash on our foreheads as a reminder of our own deaths, the ash is accompanied by the words, "Remember that you are dust, and to dust you shall return." These words appear in Genesis when God tells Adam and Eve to leave the Garden of Eden after "the fall."



The ash is a reminder of our mortality and failings, a reminder that we are born into a fallen world, and an invitation to confess our brokenness and turn to God. In the early church, Ash Wednesday was a day for the expulsion of penitents from the church, the beginning of a time of temporary excommunication during which people were re-taught the gospel message. It also was a beginning time of preparation of candidates for Baptism at an Easter Vigil service.



Ash Wednesday marks the beginning of a penitential discipline which climaxes in the absolution and peace of the Maundy Thursday liturgy. Lent lasts 40 days, and Sundays are not counted toward the penitential discipline and are considered days of celebration. The mood of penitence and reflection on the quality of our faith and life is the goal of Lent. Our focus on the mystery of redemption is intended to strengthen us by bringing us anew to the gift of our Baptism.

This year, our Lenten journey will focus on "Making Peace with Our Past." Each week during Lent at the Wednesday noon and 6:30pm worship, we will consider events from our shared past at Atonement. We'll talk about

things that were difficult, painful, and even hurtful. It will be difficult, yet your pastors consider pain the price we pay for the privilege of loving and being loved. While it doesn't make the hurt less painful when it comes, it does give us an opportunity to work together with the Holy Spirit and make peace with our past.

In our journey toward peace this Lenten season, we trust in the presence of the Holy Spirit. We enter Lent on Ash Wednesday condemned to death and walk with Jesus toward the cross. During the journey we will be challenged by the sins of our past and hopefully change in a way that allows us to forgive, as we have been forgiven. Our journey toward peace will culminate in Holy Week when we are humbled by Christ's mandate, "to love one another as Christ has loved us." Then, in a twist that surprises us each year, we come face to face with the ugliness of the cross - a reminder of death and sin, and separation. In our search for peace as we face the cross, we remember, it's Friday...but Easter Sunday's coming!

ATONEMENT'S



OF THE MONTH

March Mission of the Month: Catholic Charities Food Shelf

Catholic Charities Emergency Services Food Shelf provides nutritious food and essential personal care necessities, instilling hope to our neighbors in need. They provide a five-to seven-day supply of food once a month to households. Their primary service area is St. Cloud, St. Augusta, Sartell, Sauk Rapids and Waite Park; however, their services are available to anyone who needs them, regardless of where you live. Emergency requests occurring more than once per calendar month require approval.



Catholic Charities Food Shelf accepts online appointments for in-store shopping. While making an appointment is preferred, they are able to accommodate walk-ins on a first come, first served basis, depending on availability. Households receive a monthly food serve. If you need assistance making an appointment, call 320-229-4567 and be sure to leave your name and phone number when leaving a message.

The **Hunger Doesn't Wait food delivery program** provides a pre-packed serve to individuals who may be homebound or in specific situations. Contact Emergency Services at 320-229-4560 and press option 4 for eligibility and coordination.

The **Mobile Food Shelf** provides a monthly food service to individuals with transportation challenges and who have limited access to healthy food. Every month, the Mobile Food Shelf transports food to nine housing locations in the St. Cloud area. Individuals experiencing food insecurity, and who are residents or neighbors of these locations, have access to the Mobile Food Shelf.

Being a senior today looks very different than it did just a decade ago. Two things though, remain unchanged: seniors want to be healthy, and seniors want to lead independent lives. **Catholic Charities Senior Dining Program** provides nutritious noon-hour meals at various sites or delivered in some areas for persons age 60 and older.

Direct donations of food and clothing help them offer a respectable selection for clients to choose from, though monetary donations go the furthest. For a list of needed and acceptable items, see the lists at <https://www.ccstcloud.org/donate#donateessentials>. Volunteers are also needed.

MISSION AND YOUTH

The once-a-month Youth Packing Projects have been a huge success in educating the youth and participating adults about needs in our community. Financial support for these projects would be greatly appreciated.

- March 19th – Cookie delivery to front line workers.
- April 23rd – Pockets of Hope – backpacks for children ages 12 to 18 at the Child Advocacy Group.
- Summer break – projects will resume in September.



DONATION CENTER

Please donate only items requested. Otherwise, talk to someone on the Mission Committee if you have any questions. Thank you!

FEED THE HOMELESS

On March 16th, homeless guests will gather for a meal at St. Augustine's Church Hall. Volunteers will be needed for serving, greeting, etc. Set up starts at 10am, meal at noon-1pm, cleanup to follow and finally bingo. Everyone is welcome to help or make a financial donation. Please visit with Kris Boyle if you are able to help.



LUTHERAN WORLD RELIEF

The California fires have devastated so many families. LWR has been on the ground providing hot meals, essential household supplies and quilts. The greatest need at this time is financial. Please consider donating online at lwr.org/fires or by mail to Lutheran World Relief, PO Box 17061, Baltimore, MD 21297-1061 (write Fires in the memo).

LINCOLN CENTER

Thank you for your generosity in January for Mission of the Month. \$1,823.00 was collected with another amount expected to bring the total to \$2,100. That total will pay for the wages of the 2 staff accompanying those needing for overnight sheltering.

Our church van transports individuals from Lincoln Center to the overnight location in the evening and returns them in the morning. Drivers are needed and can sign up on the Lincoln Center website. A brief training on driving the van will be needed and can be scheduled through the church office. <https://homelesshelpinghomeless.org/lincoln-center/>

MEN OF ATONEMENT

The Men of Atonement are sponsoring the remodel of a room at the Place of Hope west location. They are painting, installing flooring, bathroom fixtures and vanity, beds, linens, etc. Your donations would be so appreciated! Checks can be made payable to Atonement. Please indicate this is for POH West Remodel. Thanks for considering this! Questions - contact Mark Huseh or Bob Defries.

2025 MISSION OF THE MONTH (MOM)

January - Lincoln Center/Homeless Helping Homeless

February - Camperships for Luther Crest

March - MN Food Share

April - Habitat for Humanity

May - HELPS International

June & July - Madison and North schools

August - To be determined

September - Place of Hope

October - Anna Marie's Alliance

November - Homeless Youth Agencies (SHY, 180, Pathways4Youth)

December - God's Global Barnyard (ELCA)



NEW PROGRAM! FARE FOR ALL

FARE FOR ALL from The Food Group in New Hope, MN is coming to Atonement. You may be familiar with this once-a-month pop-up grocery at Salem and Resurrection. It is an affordable way to acquire meat and produce. Kathy Matthies and Jan Keaveny will co-chair our 4-month pilot run which we plan to start on **Thursday, March 6th from 3:00pm - 5:00pm**. Atonement is collaborating with Together as One, Latter Day Saints and Unity. Volunteers will be needed for set-up, check-in, cart duty and clean up. Please say yes to helping out!



2024 MISSION COMMITTEE REPORT

Please see the Mission 2024 Annual Report on the Mission bulletin board. It was omitted from the annual report.

DID YOU KNOW?

The Spanish speaking congregation sharing Atonement's space was using the name of their parent church, Casa De Oracion. They have now taken their own Por Su Gracia-UPCI which translates to For His Grace.

FELLOWSHIP

WEDNESDAY MEALS

During the school year, there is pizza, fruit, veggies, etc provided on **Wednesday nights at 5:15pm**. ALL ARE WELCOME TO COME! Thank you to Patti Gabrielson for providing and preparing everything but the pizza.

During the **Wednesdays in Lent**, we offer soups at noon following the service. Soups are provided by individuals or groups. Usually there are a variety of soups offered each week. Thank you to Delores Dengerud for providing bread for the lunches. Below are the groups that have committed to a week. Please contact any of them if you would like to assist.

March 5: Property Committee

March 12: Elizabeth Circle

March 19: Choir

March 26: Evangelism and Mission Committees

April 2: Pieces of Love Quilters

April 9: Book Club

SUMMER WILL COME: ROX GAME

Atonement has reserved seats at the Thursday, June 26th, 6:30pm game.

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WANT TO CHANGE THE AMOUNT OF YOUR GIVING?

If you are on the Simply Giving Program (the "older" system), request an authorization form from the office, OR you can switch to the newer Realm system which is more secure and allows you to have more control to change or add donations. If changing over to Realm, please email office to close the Simply Given.



If you signed up online in Realm, on the Atonement website, click on "Electronic Giving" and follow directions.

For a one time donation, text **Atonement50** to 73256 or donate online in Realm.

For giving directly from your investments, contact your investment company and they will assist with the process. By having contributions sent directly to Atonement, you avoid having to pay tax on the amount. You can designate amounts, frequency, and how they should be used: General Fund, Capital Campaign, Mission of the Month, etc.

BEGINNING EXPERIENCE OF CENTRAL MINNESOTA

A weekend away for a lifetime of change

The upcoming Beginning Experience weekend retreats are:

March 28th - 30th, 2025

October 10th - 12th, 2025

The loss of a loved one through separation, divorce or death is one of life's most traumatic



Beginning Experience
listen.accompany.heal

experiences. Beginning Experience is an international program that helps facilitate the grief resolution process for those who have suffered such a loss and frees them to again love themselves, others and God. This is accomplished by offering time-tested grief resolution programs presented by trained peers. Founded by a Catholic nun and rooted in the Christian tradition, the ministry's open, ecumenical spirit serves those of all faiths. Beginning Experience of Central Minnesota is just one of over sixty teams serving communities across the United States.

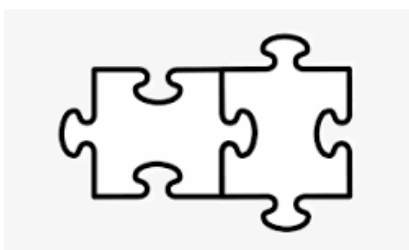
For a weekend in the spring and a weekend in the fall, the Central Minnesota Beginning Experience program is presented by a team of people who have suffered the loss of a loved one and are willing to share their own experience to help others. You choose a spring or fall session.

Team members lead participants through a program of presentations, private reflection, and small group sharing. A sense of community develops in an atmosphere of care and support that is the hallmark of each Beginning Experience weekend.

If you are divorced, widowed or separated and are still suffering from that loss, take a few minutes to explore this site and discover what this program can do for you.

*To receive an application or for more information, call **320-319-8863** or visit Beginningexperiencemn.com*

SOMETHING NEW TO DO!!!



Many people enjoy jigsaw puzzles.... especially on cold winter days. Well, here is something for you. A Puzzle Exchange has been started at Atonement. You will find it in the library at the church...look for the shelf labeled - "Puzzle Exchange". Clean out your cupboards and bring unwanted puzzles to the church. Then feel free to take a puzzle. Keep swapping until you have completed them all!

OPPORTUNITY: OFFICE PHONE VOLUNTEER

Many thanks to the volunteers who have answered phones on Tuesdays 12-3 and Thursdays 9-12. It's been a great way to help Laura, do small tasks for Mata and get to know the pastors. **We need more people.** You would be scheduled only once-a-month and one can always trade with someone else if there is a need. Several of the current roster of volunteers are "snow birds" and are gone January - March, April or May, so we are in need of additional volunteers. If interested, please contact Kay Defries (320-309-6988) or let Laura know.

BIBLE STUDIES

MONDAY 1PM

The Monday 1pm Bible Study with the Pastors is a great way to learn about the Bible and what its relevance is for you today. You will also get to know your pastors and make new friends!

MEN'S WEDNESDAY 8AM

Online only. Contact Pastors if interested.

MEN'S THURSDAY 9:45AM

We would like to invite men from Atonement as well men from other churches to join our Thursday morning Bible Studies. We meet at 9:45am Thursdays in the library. You also have the option of joining us on Zoom. We study from the "Master Builders Bible for Men" which is available for participants at no cost.



If you would like additional information, please contact Willis Jokela 320-393-2039 or email him at wjokela@aol.com. Please consider joining us, and spread the word to friends who you think might be interested.

WOMEN'S THURSDAY 12pm

The group meets in the Library at Atonement, with coffee provided. We are reading through the Bible and are currently reading the book of Job. People can join at any time without any Bible study experience.

NEW MINISTRY

A communion service is being offered at The Sanctuary in southeastern St Cloud on the 3rd Monday of the month at 11am. Pastors Tim and John, Sheila Molde, and Galen and Marcia Sylvester have been involved in planning and leading the service. We hope to expand this ministry to other long-term facilities that Atonement members reside at. If interested in assisting with this ministry, please contact any of the people listed.

A LITTLE LAUGHTER

The orthopedic surgeon I work for was moving to a new office, and his staff was helping transport many of the items. I sat the display skeleton in the front of my car, his bony arm across the back of my seat. I hadn't considered the drive across town. At one traffic light, the stares of the people in the car beside me became obvious, and I looked across and explained, "I'm delivering him to my doctor's office." The other driver leaned out of his window. "I hate to tell you, lady," he said, "but I think it's too late!"

Two kids are talking to each other. One says, "I'm really worried. My dad works twelve hours a day to give me a nice home and good food. My mom spends the whole day cleaning and cooking for me. I'm worried sick!" The other kid says, "What have you got to worry about? Sounds to me like you've got it made!" The first kid says, "What if they try to escape?"



ANNUAL MEETING MINUTES - Draft

Pastors' Reports- Both pastors emphasized that Atonement is rooted in relationships and gave several examples (between members, among staff, in the music programs and with other congregations/ministries).

Pastor Tim shared information on the growing number of Atonement YouTube live stream views in 2024. Views were up 30% over last year. This technology offers an opportunity to minister to those who aren't able to physically attend a worship service. The average in-person attendance on Wednesday evenings increased by 23%. Easter Sunday attendance rose by 7% and Christmas Eve by 11%.4.

A new Atonement logo designed by vo-tech students was presented by Pastor John.



President's Report- Linda Schreiber stated 2024 was a year of many successes and joys. She presented a list of the highlights. The Vision Committee was thanked for their work in establishing new mission and vision statements. Outgoing Council members were thanked for their service. Laura Hillmer and Mata Carlson were thanked for their dedication. Those leading music during worship were thanked for sharing their talents. Jill Abrahamson was thanked for her efforts to re-organize reports after a shift to Clergy Financial. Bob Defries (Property Committee) was called forward to provide an update to the congregation on the replacement of electrical panels in the sacristy. He thanked Steve and Patty Gabrielson for their contribution to that project.

Treasurer's report- Jill Abrahamson presented the 2025 budget. To provide more balance in the checking account, two CDs were not renewed and the money and interest from them were put into the General Fund. A rise in insurance and technology costs necessitated an increase for administrative expenses. In line with the theme of planning to grow, the budgets for Evangelism and Stewardship were each slightly increased. The Discretionary Mission Ministry was reduced but it is hoped through the Mission of the Month program, funds will come in to cover the reduction. Fellowship and Youth Ministry budgets were reduced as their spending in past years has been below previous budgeted amounts. Worship was split into 2 lines: one for music and one for the Worship Committee.

Jill stated the income in the 2025 budget is on the conservative side but Atonement has shown itself to be a generous congregation.

Old Business: None brought forward.

New Business: Linda provided an update on the Capital Campaign. At the start of the campaign, the mortgage balance was \$363,405.92. As of 01/01/25: New mortgage is \$130,990.66. Total amount pledged was over \$353,000. Cash received was \$232,415.26. It is expected that the balance will be paid off by the end of 2025. Any additional monies received after that will go towards future street assessments. Members of the Capital Campaign Committee were thanked.

Pastor John noted the importance of establishing an endowment fund for operating expenses. He plans to meet with the Legacy Committee to discuss opening another account in the Memorial Fund for this purpose.

Change since the Annual Meeting: Tim Schreiber has been selected as the chair and Council representative of the Worship Committee.

Atonement Lutheran Church
1144 29th Avenue North
St. Cloud, MN 56303

Non-Profit Organization
U.S. POSTAGE PAID
St. Cloud, Minnesota
Permit No. 382

Atonement Lutheran Church

1144 29th Avenue North, St. Cloud, MN 56303

Church Office: 320-252-6203

President	Bruce Broman	President@atonementlutheran.org	320-293-3894
Vice President	Debra Niemeyer	VicePres@atonementlutheran.org	
Secretary		Secretary@atonementlutheran.org	
Treasurer	Jill Abrahamson	Treasurer@atonemtnlutheran.org	320-290-0972
Pastor	John Gabrielson	Pastor@atonementlutheran.org	320-252-6203
Pastor	Tim Lindhorst	Pastor@atonementlutheran.org	320-252-6203
Office Administrator	Laura Hillmer	Office@atonementlutheran.org	320-252-6203
Program Administrator	Mata Carlson	Program@atonementlutheran.org	320-252-6203
Director of Music/Organist	Marcia Handahl	Music@atonementlutheran.org	320-761-2779
Associate Director of Music	Eric Vollen	Choir@atonementlutheran.org	
Handbell Choir Director	Jordan Goodwater	Bells@atonementlutheran.org	218-270-7074
Worship Leader	Jason Ploof		
Newsletter Editor	Linda Schreiber	Newsletter@atonementlutheran.org	320-293-3894

www.atonementlutheran.org