

St. Mark's Lutheran Church

302 Norris Avenue
Pender, Nebraska 68047

November 22, 2025

Dear St. Mark's Family,

Over the past several years, our congregation has navigated seasons of challenge, resilience, and renewal together. Through it all, God has been faithful—and so have you. As we continue to steward our resources responsibly and plan for the future, we want to share a transparent and encouraging update on the church's financial journey

During the COVID years, our church received two rounds of PPP funding—approximately **\$18,000 each in 2020 and 2021**—which provided vital support when normal operations were disrupted. In addition, through careful oversight and deliberate fiscal management, we successfully managed the \$3.1 million fire insurance claim, which resulted in **\$120,000 in remaining proceeds** during the fiscal years of 2022 and 2023.

Because of your generosity and our commitment to sound stewardship, the church has maintained a financial foundation that continues to serve us well. Part of that foundation is a certificate of deposit (CD) that we need to keep in place due to the changes in our insurance coverage after the fire. Following the loss, our previous insurer dropped us, and we now face a significantly higher premium along with a much higher deductible. Maintaining a CD with sufficient funds ensures we can cover a future deductible if another major loss were to occur. This protects the church and prevents us from having to scramble for resources in the event of an emergency.

Over the last three years, we have relied on these one-time sources of revenue to help bridge financial gaps. However, giving patterns have shifted, and weekly and annual contributions have steadily declined:

1. **\$227,000 in 2023**
2. **\$191,000 in 2024**
3. **Projected \$165,000 for 2025**

Even with this trend, we want to emphasize something important: **our congregation has a long history of generous and joyful giving.** We have come together time and time again to support the mission and ministries of this church, and we believe wholeheartedly that we can do so again. As we approach the end of the year and look ahead, we invite everyone to prayerfully consider how we can each play a part in strengthening the church's financial foundation—just as we have faithfully done in the past.

Creative Ways to Give

- **Set up automatic weekly or monthly giving**

One of the simplest, most consistent ways to support the church is by arranging recurring payments directly from your bank account. This ensures dependable giving—even when life gets busy or you're unable to attend in person.

- **Grain gifting for our farmers**

For members who farm, another meaningful option is donating a portion of your grain. You can work directly with **Pender Grain** and let them know you'd like to gift some of your crops in the church's name. This can be a tax-efficient way to give while supporting the church's work.

- **Venmo giving — coming soon**

We are exploring the addition of Venmo as a convenient digital giving option, especially for those who prefer mobile payments.

We've always risen to meet challenges together—with faith, unity, and a shared commitment to God's work. We have a strong financial foundation today because of God's provision and your generosity—and with renewed participation from our whole church family, we can continue moving forward with confidence and hope.

Thank you for your continued generosity, your prayers, and your partnership as we enter a new year ready to serve boldly and faithfully.

With gratitude,

St. Mark's Lutheran Church Council