



February 16, 2021

Dear Colleagues in the Presbytery of South Dakota,

Within this packet is the pre-mailing for the upcoming presbytery meeting. Please read through each report ahead of the meeting since there will be minimal time for reports that do not include action items.

Meeting Held Via Zoom Video Conference

We will once again be meeting via Zoom Video Conference due to COVID-19. The following details will allow you to connect to the meeting using the Zoom app or at Zoom.us where you can also download the app:

Meeting ID: 986 2138 8387

Password: 573902

By Phone: 312 626 6799

I will have the meeting active 15 minutes in advance so you may join early to test your system.

Registration Required for Commissioners

Without the ability for a physical registration process we ask *all* commissioners to register by calling the Presbytery Office or filling out the online registration form on our website under Events / Presbytery Meetings. ***Your vote will not be counted without registering in advance of the meeting.*** This is the simplest way for us to take record of those in attendance and the role they have at the meeting.

Guidelines for Debate

Because of the online format we will be following the same debate protocols that were utilized by General Assembly during their recent plenaries. Each person will be given 2 minutes to speak and may not speak more than twice per motion, and they will only be allowed to speak a 2nd time once everyone else has had a chance to speak first. This will maintain order and allow for the greatest number of voices to be heard.

If you have questions about any of this please let me know!

Many blessings,

Kevin Veldhuisen
Mission Coordinator and Stated Clerk

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STATED MEETING OF THE PRESBYTERY OF SOUTH DAKOTA
Friday, February 26, 2021
9:00 AM CT / 8:00 MT

9:00 a.m. CT GATHERING IN THE NAME OF CHRIST

Welcome and Opening Prayer: Moderator Paula Zavitz

Opening Hymn: Margaret Ellefson

INTRODUCTORY BUSINESS

Determination of the presence of a quorum by the Moderator

Presentation of Agenda for adoption

Approval of Minutes from October 16, 2020

Announcements of Moderator and Stated Clerk

Introductions of Teaching Elders attending for the first time

Introductions of Ruling Elders attending for the first time

Seating of Corresponding Members

Initial Report of Ministry Resource – Lisa Danielson

REPORTS OF PRESBYTERY OFFICERS & STAFF

Moderator – Paula Zavitz

Index A1

Mission Coordinator and SC - Kevin Veldhuisen

Index A2

Treasurer – Tami McGuire

Index A3

SHARING OF JOYS AND CONCERNS

Presbyterian Historical Society - David Staniunis

PROCLAMATION OF THE WORD – Pastor Rachel Byrum

5-Minute BREAK

10:00 a.m. OUR RESPONSE TO CHRIST'S CALL

Administration & Coordination – Jane Hohm

Ministry Development & Education (MDE) – Bob Jacobs

Camping and Faith Formation – Denise Lutkemeier

Congregational and Pastoral Care – Nathan Esser

Hope Co-op – Chad Ensz

Coaching & Visioning Team – Carolyn Visser

Synod Report – Janice Palmer

PW Report – Mary Jenner

CRE Commission – Jerry Bertelson

Ministry Resource – Lisa Danielson

NEW BUSINESS

MISCELLANEOUS & UNFINISHED BUSINESS

Yankton Church update

Approve sale of the property.

Approve dissolution of the congregation.

Approve the formation of a closing commission by Moderator Paula Zavitz

11:00 a.m. BREAK

11:15 a.m. Program – Rev. Bob Jacobs
“Meetings in the Context of Worship”

Installation of Vice Moderator, Rev. Brian Jones – by Paula Zavitz

Announcements

Next Stated Presbytery Meeting: Friday June 25, 2021, Lemmon, S.D.

PRAYER AND BENEDICTION

12:00 noon Adjournment

ANNUAL MEETING OF THE PRESBYTERY OF SOUTH DAKOTA**Zoom Video Conference****October 16, 2020**

The Presbytery of South Dakota of the Presbyterian Church (U.S.A.) held its Fall Annual Meeting via Zoom Video Conference on Friday, October 16, 2020.

CONVENING THE PRESBYTERY

The Presbytery was called to order by Presbytery Moderator, Jane Hohm, at 9:02 A.M. and opened the meeting with prayer.

ROLL

The roll for this meeting of the Presbytery was constituted by registration with the enrollment clerk.

The following Teaching Elders and Ruling Elders were enrolled and present as commissioners:

Teaching Elders: Kennen Barber-Ensz, Jerry Bertelson, Marcus Brooks, Donald Buck, Andrew Crandall, Lisa Danielson, Chad Ensz, Sarah Hagen, David Halleen, Paul Henschen, Kristi Holler, Bob Jacobs, Brian Jones, Rolly Kemink, Yeongsik Nam, Janice Palmer, John Pehrson, Kathy Saxbury, Kevin Veldhuisen, Carolyn Visser, Steven Voris, Barbara West.

Commissioned Ruling Elders: Gayle Janzen, Steven Johnson, Jerry Lutkemeier, Gary Pribyl, Shirley Scotter, Ann Spitzenberger.

Commissioners: Marsha Kurtenbach-Bemis Holland, Lynn Hall-Bison, David Peterson-Brookings, Diane Clayton-Huron, Martha Gesick-Marion, Donald Larson-Martin, Richard Palmer-Miller, Heidi Norgaard-Mitchell, Doug Marsh-Onida, Duane Jenner-Pierre, Jane Alberda-Platte, Lois Huisman-Rapid City First, Kate Hruby-Sioux Falls First, Deb Hout-Sioux Falls Westminster, Judith Symens-Sisseton, Holly Butrum-Veblen, Lonnie Greenfield-Watertown.

Other Voting Members: Jane Hohm-Moderator, Mary Jenner, Denise Lutkemeier, Jeff Nelson, Paula Zavitz-Vice Moderator.

Others Present: Eleanor Harle, Jil Jennewein, David Larson, Tami McGuire, Jason Wiedrich

Teaching Elders: 22

Commissioned Ruling Elders: 6

Commissioners: 17

Other Members of Presbytery: 5

VOTING MEMBERS PRESENT: 50

AGENDA

A motion was made to approve the Presbytery Agenda as amended. **Agenda adopted.**

REPORTS FROM PRESBYTERY OFFICERS AND STAFF**MODERATOR'S REPORT**

What a whirlwind year this has been! In spite of our limited opportunities for fellowship, it seems the Holy Spirit has stirred up plenty of opportunities to be faithful. In Genesis 1:1-2, we are reminded that in the beginning the earth was formless and empty with a darkness over the surface; nonetheless, the Spirit of God was hovering over the waters. The darkness of our world today presents itself in many ways . . . Coronavirus, civil

and political turmoil, as well as struggles in our personal lives and communities of worship. We can find hope from the words in Isaiah 61:1, “The Spirit of the Sovereign Lord is on me, because the Lord has anointed me to proclaim good news to the poor. He has sent me to bind up the brokenhearted, to proclaim freedom for the captives, and release from darkness the prisoners.” We do not walk alone; we are empowered by the stirrings of the Holy Spirit. Psalm 45:7 states that those who have loved righteousness and hated wickedness have been anointed by God.

The people of the Presbytery of South Dakota are indeed anointed, charged with the responsibility of carrying out God’s ways. We are blessed with many gifted people who generously share their time and talent. I am thankful for each and every one of you for answering the call to serve this year; you are counted among my blessings.

My first Presbytery meeting of 2020 in Willow Lake can best be described as the calm before the storm, one of the best days of my life! What a joy to meet Presbytery attendees and people who knew my grandparents personally. Little did I know there was a “storm” brewing (COVID-19) that would change life as we knew it indefinitely! Sessions throughout the Presbytery were tasked with evaluating their circumstances to make decisions about in-person worship services. A combination of unemployment and online worship impacted tithes and offerings. The Presbytery and many of our churches continue to experience elevated financial crises. The need to make agonizing decisions has become a reality, including the vote to sell Pioneer Camp.

Over the course of the pandemic, I sent communications to pastors and churches with information from the Board of Pensions, loan opportunities, suggestions for procedural precautions, and an invitation to share ideas and strategies with each other. Quarantine posed challenges, but it did not shut us down. Zoom no longer conjures up an image of something passing by quickly, but rather, a video/audio meeting online! And so it is that my work as moderator continued with business as “somewhat” usual in committee attendance, stated and called meetings, and moderator calls. I don’t believe any of us are willing to accept this as the “new normal” though; already there is talk of a desire to hold a “hybrid” Presbytery meeting in 2021 with a combination of in-person and Zoom attendance.

Beyond committee involvement, written communications, and moderating meetings, I made appointments to three commissions in 2020. These appointees have worked tirelessly on behalf of the POSD and deserve our sincere appreciation for doing so:

1. Salem Church Commission: Jeff Nelson, Rolly Kemink, Gayle Janzen
2. Pioneer Camp Sale Commission: Benton Visser, Denise Lutkemeier, Donald Buck
3. Moderator of CRE Commission: Jerry Bertelson

As I come to the close of my term, I thank you for the privilege of serving as Moderator of the POSD. I encourage each of you to believe that you are anointed, empowered by the Holy Spirit to make a difference! In Judges 6, we receive the message, “Go with the strength you have; the Lord is with you.” Collectively we are mighty warriors and can do great things that bring God glory! Blessings!

MISSION COORDINATOR AND STATED CLERK REPORT

It has certainly been a busy end of Summer and entrance into Fall! We continue to be in a very turbulent time within our country and within the Church, but I continue to have confidence in God’s power to lead us through the muck and to sustain us while we wait for the storm clouds to clear. I continue to work with our congregations and ministry teams on a daily basis and I feel so blessed to have such an amazing team of people to work with.

Here to Help

Please know that I am here for you all and I am eager to help during these difficult times in any way that I can. If you need assistance navigating these times, please let me know. I am here to help!

Pioneer Sale

The sale of Pioneer Camp required a fair amount of work by a number of dedicated people. Together we all formed a solid and capable team that led to a very successful sale. I still have some paperwork that needs to be sorted out, but I hope to have it all transacted within 30 days of the sale date.

Year End Reports

All year end reports that are due to the Office of General Assembly have been completed and submitted prior to their deadlines.

Annual Reports for Congregations

Annual reports for congregations will be sent out in early January once we've passed the busy holiday season. Anyone wishing to receive their reports earlier will be granted that ability upon request.

Proof of Insurance

Our insurance for the presbytery is up to date and I will be meeting with our insurance agent to discuss any adjustments that may need to be made for 2021. Administration and Coordination will review these suggestions at their upcoming meeting.

Presbytery of SD Membership

Total membership of active members, based on 2019 statistics of the 48 churches that reported in (out of 61), within the Presbytery of South Dakota is 5,919. We gained 149 members, lost 117 to death or certificate transfer, and 258 listed as "deleted" losses. The last category represents churches cleaning their rolls. With that in mind, the difference in actual membership may more accurately be presented as positive gain of 32 members *in the year 2019*.

TREASURER'S REPORT**Financials**

Year to date income \$409,394.60 and year to date expenses \$382,273.37 through October 11, 2020. This figure contains the \$32,900.00 we received in PPP Funds. Without these funds we would be at a deficit.

We are at 75% of our budget for Per Capita, and 64% of budget for shared Mission.

Our investments are doing quite well, with Seacrest at approximately \$308,000.00 and New Convenent at approximately \$306,000.00. We have not taken any distributions from these accounts this year.

Treasurer Tami McGuire also presented the proposed 2021 budget. (Appendix A)

Tami has been working on the PPP Forgiveness Application and will keep the presbytery informed on its progress moving forward.

PROCLAMATION OF THE WORD

Sermon: Rev. Brian Jones, Message: "Neighbors!"

Scripture: Romans 13:8-14

NECROLOGY REPORT

The Necrology Report was read aloud by Vice Moderator Paula Zavitz in honor of the leaders who passed in 2019. Appendix B.

ADMINISTRATION AND COORDINATION MINISTRY

The following actions of A & C Ministry are taken from the minutes of the August 3, August 18, and September 11, 2020 meetings.

For Presbytery Information**Clarification of Responsibilities**

A motion was made to clarify that the Camping and Faith Formation Commission will determine the items that will be moved to Rimrock and the items that will be placed on the sale. The Pioneer sale commission will then determine the best means for its sale.

Personal Items Donated to Pioneer

A motion was made to ask the Camping and Faith Formation Commission to be in contact with anyone who may have donated key items to Pioneer. The camping commission will thank each donor for their gift(s) and ask their desires for those items (move to Rimrock, return to donor, or sold on auction).

Terms of Sale for Pioneer Property

A motion was made to concur with the Pioneer Sale Commission to contract Wieman Land & Auction of Marion, SD and Bradeen Auction of Custer, SD. The auctioneers' fees will be 4% of the sale price of the land and a 1% broker commission will be offered to any realtor that brings the winning bidder for the land sale to the auction. Wieman Auction has agreed to sell the equipment and other personal items at 0% commission fee. A \$200,000 non-refundable down payment, due on the day of the sale, would be required from the winning bidder for the land sale, to be held at the title company of presbytery's choosing. A marketing budget of no more than \$20,000 will be assessed from the final sale proceeds. Auction date and reserve price will be determined by the Pioneer Sale Commission.

Boundary Survey

In the instance that a boundary survey cannot be located, a motion was made to approve the contracting of a professional survey company to determine the legal boundaries of the Pioneer property. The cost of this survey would be fronted by the Emerging Needs Fund and reimbursed from the land sale proceeds.

Emerging Needs Fund

A motion was made to provide the Pioneer Sale Commission and the Camping and Faith Formation commission with advance funds for expenses related to the sale of the property and the moving of items and cabins to Rimrock, including expenditures for the site preparations related to cabin relocations. All expenses will be reimbursed using proceeds from the auction.

Salary Support for Jason Wiedrich

A motion was made to pay Jason's full salary package through the end of the 2020 year. The funds would be allocated from the Emerging Needs Fund. Camping and Faith Formation will repay this allocation as funds become available.

Camp Pioneer Auction Date

The Sale Commission for Camp Pioneer proposed an auction date of October 5, 2020 for the sale of Pioneer. No opposition was expressed with this date.

Special Called Meeting of Presbytery

A motion was made to hold a special called meeting of the Presbytery of South Dakota at 5:00 PM CT / 4:00 MT, held via Zoom.

Per Capita Letter

A reminder of 2020 per capita payments will be sent out with a deadline of December 11, 2020 in order for apportionments to be credited to this year. A letter will accompany the reminder thanking those who have already paid and reminding others of the importance of giving to per capita.

October 16, 2020 Presbytery Meeting

A discussion regarding in-person vs Zoom for the October 16 presbytery meeting. A motion was made to have the meeting held via Zoom Video Conference. The meeting will be held from 9:00 AM – 1:00 PM CT / 8:00 – Noon MT.

Pioneer Property Sale

It was requested that the specifics regarding the sale price for Pioneer should be transmitted to the presbytery as quickly as possible after the auction for the property has ended. This will provide commissioners as much time as possible to consider the specifics prior to the special called meeting of presbytery at 5:00 PM CT / 4:00 MT on the day of the auction.

Pioneer Cabins

After considerable discussion, a motion was made to affirm the current development plans of the Camping and Faith Formation commission, including the move of all 3 cabins from Pioneer to Rimrock, as a manner of enhancing our outdoor ministries.

Task Force

On August 27, 2020 I appointed a task force to look at long range staffing goals for the POSD staff. Members of the task force are: Martha Gesich, Carolyn Visser, Jerry Luktemeier, Rolly Kemink, and Diane Janssen Hemmen. I appointed Diane Janssen Hemmen to moderate the task force meetings. Other non-voting members are: Jane Hohm, Tami McGuire, and Kevin Veldhuizen.

For Presbytery Action

The proposed 2021 budget was presented for approval (Appendix A). **Budget approved.**

MINISTRY DEVELOPMENT AND EDUCATION

MDE received a report from CRE liaison Jerry Bertelson, who shared that due to Covid-19, the CRE program will wait until after the New Year before accepting new candidates into the CRE program. There is a training event scheduled for October 24th for current CREs on Family Systems and Healthy Congregations, which will be held online. There is also a CRE Education Event tentatively scheduled for April 24th with the location TBD.

MDE approved \$960 in financial support from the Leadership Development Fund 3630 to support Jerry Bertelson's participation in the KC Center for Family Systems post-graduate program.

MDE agreed not to sign on to the PCUSA's Matthew 25 Initiative as a presbytery, as many of their aims are implicit in our own existing emphases. Congregations may avail themselves of Matthew 25 resources at www.pcusa.org/matthew25.

Due to the uncertainty around the Covid-19 pandemic, POSD will not be coordinating a presbytery-wide mission trip for February 2021, as previously planned.

There was favorable discussion concerning a presbytery-wide event on Faith Formation in late April (possibly in conjunction with the CRE event slated for April 24th). Depending on the pandemic, we hope to have more detailed information to share soon.

Please pray for our sister Eleanor Harle, who is moving through our seminary/ordination process, even as she struggles physically with fighting cancer.

MDE approved the underwriting of ministry coaching by Chad Ensz. MDE will pay \$25 for each hour of coaching provided (to be matched by leaders/congregations who contract with him). Please call Chad to learn more about this opportunity.

CAMPING AND FAITH FORMATION

Camping Report

Although our camping season looked considerably different, 2020's virtual camp, "Connection Shift" did see 3 brand new campers this year as well as many returning campers. We particularly celebrate the team who came out to Rimrock to put together the online materials. We had a wide-spread influence from people viewing the content from all over the nation. We are excited to explore the opportunity to continue some of these online components into the future, even when in-person camps can resume.

Camp Schedule for 2021 has been tabled until January 2021 in hopes that the COVID pandemic status is better defined. The Commission did establish a sub-committee to work on programmatic ideas or options. The team will be made of Jason, Abigail, and Andrew, who will present their ideas to the full commission, to hopefully make a decision by February 1, 2021.

Financial Report

With limited campers and users of the properties this summer due to the COVID pandemic, we had corresponding limited income and expenses. The groups that did use the facilities were extra generous in their rental fees.

A Synod Pandemic Support grant for \$10,000 was awarded to the Camping Commission in August. \$5,000 was designated for staff bonuses at the end of the camping season with the remainder to be deposited into the general camping checking account to reimburse for food expense and general expenses.

Rimrock Redevelopment

After the sale of Camp Pioneer property and fixtures is complete and the amount of proceeds known, the Commission will begin to formalize a proposal for the redevelopment of Camp Rimrock and would look to give further detail at the February Presbytery meeting.

It is anticipated that the 3 cabins and decks from Camp Pioneer will be moved to a temporary location at Rimrock until a permanent site can be prepped.

Study Leave for Director

The Camping commission has approved a 2 month study leave for director, Jason Wiedrich. His leave will begin November 1, 2020 and he will return January 2, 2021.

CONGREGATIONAL AND PASTORAL CARE MINISTRY TEAM

Board of Pensions Update

During the team's most recent meeting, Ken Green, a representative from the Board of Pensions, shared updates regarding new offerings, including a new benefits package for ministers and new disability plans for all church workers.

Pulpit Supply List

We continue to review and maintain a pulpit supply list for the Presbytery.

Continued Call Process Support

Additionally, we continue to work with several churches who are in various stages in the call process.

PRESBYTERIAN WOMEN

PRESBYTERIAN WOMEN in the PRESBYTERY of SD (PWPSD) postponed the Faithful Women Fall Retreat, and is making plans to hold a combination gathering and retreat, on January 16, via Zoom.

The PWPSD CT (Coordinating Team) authorized the purchase of a Zoom account, and held a meeting of the team on August 1st, 2020.

The team accepted the nominations from the Search Committee for the class of 2023. Names given were: Linda Poppen- Vice Moderator (Term 1), Judy Rops-Secretary/Historian (Term 1), and Vicky Wahl-Search (Term 2).

Pledge forms and other info were sent to each PW, usually to the moderator. Forms need to be returned to the PWP Moderator by Nov. 15.

COMMISSION ON COMMISSIONED RULING ELDERS

The CRE Commission met on September 1, 2020. As of that date, there was no one in the CRE Training, but one application was received prior to that date. It was decided to wait until next Spring to discuss further action on beginning a new CRE class.

An online CRE Continuing Education event is scheduled for Saturday, October 24th from

9 am – 4 pm. Rev. Jerry Bertelson will be facilitating the event and the topic will be on Bowen Systems Theory and Healthy Congregations. A Spring continuing education event is being planned.

The following ruling elders were trained and commissioned at the July Presbytery meeting:

Robert Brooks, Huron
Louise Van Poll, Huron
Robert Flint, Brookings
Donna Flint, Brookings

Elizabeth Fox, Brookings
Marshall Edelman, Willow Lake
Tracy Bultena, Sioux Falls
Lance Griese, Britton

MINISTRY RESOURCE

The Ministry Resource Committee submits the following **bold face** nominations for the positions and classes indicated. **Docket of nominations approved.**

Administration & Coordination (A & C)

RE – class of 2023 - Martha Gesick (*2nd term*)
RE – class of 2023 - Jerry Lutkemeier (*2nd term*)

Camping and Faith Formation

RE – class of 2023 - Michele Loobey
RE- class of 2023 - Denise Lutkemeier (*2nd term*)
RE – class of 2021 - Linden Hiller

Congregational Pastoral Care Commission

RE-class of 2023 - Don Larson

Synod Commissioners

TE-class of 2023 - Janice Palmer
RE-class of 2023 - Jerry Lutkemeier (*2nd term*)

Permanent Judicial Commission (9)

RE-class of 2026 - Tacey Braithwaite (*clerk*)
RE-class of 2026 - Meleta DeJong
TE-class of 2022 - John Pehrson

Ministry Development & Education (12)

RE – class of 2023 - Jane Alberdo
RE - class of 2023 - Larry Froistad (*2nd term*)
TE – class of 2023 - Bob Jacobs (*2nd term*)
TE – class of 2023 - Andrew Crandall (*2nd term*)
RE-class of 2023 - *Diane Larson (2nd term)*
RE-class of 2023 - Kay (Boots) Johnson (*2nd term*)
TE – class of 2022 - Val Putnam

Presbytery Moderator

Moderator 10/21-10/22
RE - Paula Zavitz

Presbytery Stated Clerk

Moderator 10/20-10/23
TE – Kevin Veldhuisen

Administrative Commission for Salem United Departure

In July Moderator Jane Hohm reactivated the Salem United Commission with a charge to bring to closure to the 'dismissal' by the Presbytery of SD of the joint Presbyterian/Methodist Salem United Church.

The Salem United Church conducted a joint Methodist/Presbyterian ministry in Salem, SD for several decades. The ministry was guided by a Plan of Union which was originally approved by the Methodist Dakotas Conference and the Presbytery of SD. On June 1, 2016 the Salem United Church congregation voted to dissolve the Salem United Church and recharter as the Unite Church affiliated with the Embrace Church as part of the Methodist denomination.

That action triggered a petition by the Methodist Dakotas Conference to POSD to dissolve per the Plan of Union. In its July 2016 meeting held in the Britton Presbyterian Church POSD approved the requested dissolution pending final administrative compliance with the Plan of Union. At that time a three person Commission was appointed to meet with Methodist counterparts to complete that work.

In early 2018 the first Commission ceased active efforts after an impasse was reached with the Methodists. In August 2020 Moderator Jane Hohm reconstituted a new Salem Commission with Jeff Nelson appointed as Moderator and Rolly Kemink and Gayle Janzen as Commission members.

Since then discussions with the Methodists Dakotas Conference have restarted with a goal to reach closure of this matter by the end of this year. The primary question to be resolved is how to appropriately divide the assets of the Salem United Church. This division of assets is prescribed by the Plan of Union in event the joint church ceases to exist.

The Unite Church currently has an active ministry using the assets of the former Salem United Church, namely the church building and a manse. A profile of the Unite Church can be found on their website.

The current POSD Commission is being guided by a desire to balance the competing challenges of sustaining the mission of the current Embrace church (Unite Church) in its ministry while at the same time recognizing Unite Church/Methodist Dakotas Conference responsibility to honor the Plan of Union through a reasonable division the assets of the former Salem United Church.

The current Salem Commission and its Methodist counterparts are engaged in active discussion with the goal to reach closure by the end of this year.

PROGRAM

Rev. Jerry Bertelson gave a presentation on "Healthy Congregations: A Systems Perspective".

INSTALLATION OF PRESBYTERY MODERATOR

Moderator Hohm led a service of installation to install CRE Paula Zavitz as Moderator of the Presbytery of South Dakota.

NEXT MEETING

Newly-elected Moderator Paula Zavitz announced the next stated meeting of presbytery is Friday, February 26, 2021. Location is tentatively set for Oahe Presbyterian Church in Pierre.

ADJOURNMENT

Moderator Paula Zavitz **adjourned** presbytery with prayer and a benediction at 11:44 AM.

Respectfully Submitted:

Kevin Veldhuisen

Mission Coordinator and Stated Clerk

APPENDIX A

Presbytery of South Dakota Projected 2021 Budget**Presbytery Income**

4001.01 Per Capita	\$185,000.00
4010.01 Presbytery Shared Mission	\$ 85,000.00
4050.00 Synod Support	\$ 10,000.00
4801.01 Gains Presbyterian Foundation	\$ 12,500.00
4820.01 Unrealized Gains Investment Accounts	\$ 20,000.00
Estimated Income Presbytery:	\$312,500.00

Camping Income

4700.00 Designated Giving Camping	\$ 2,000.00
4701.00 Undesignated Giving Camping	\$ 20,000.00
4702.00 User Fees Camping	\$ 5,500.00
4703.00 Camper Fees Day Camps	\$ 2,000.00
4708.00 Canteen Income	\$ 500.00
4721.00 User Donations	\$ 7,500.00
Estimated Income Camping:	\$ 37,500.00
Total Income:	\$350,000.00

EXPENSES 2021**ADMINISTRATION**

5001.01 Per Capita Apportionment GA	\$ 53,152.62
5002.01 Per Capita Apportionment Synod	\$ 32,554.50
5110.01 Presbytery Meetings	\$ 2,000.00
5120.01 Presbytery Moderator	\$ 1,500.00
5125.01 Moderator Conference	\$ 1,000.00
5220.01 Financial Review	\$ 500.00
5240.01 Insurance Camps/Presbytery/Workmen's Comp	\$ 15,000.00
Total:	\$110,207.12

STAFFING

7210.01 Stated Clerk Salary	\$ 49,980.00
7215.01 Stated Clerk SSI	\$ 3,823.47
7217.01 Stated Clerk Pension/Insurance	\$ 18,492.60
7220.01 Stated Clerk Travel	\$ 7,500.00
7225.01 Stated Clerk Professional Exp	\$ 2,000.00
7230.01 Stated Clerk Continuing Ed	\$ 2,000.00
7710.01 Administrative Assistant Salary	\$ 25,350.99
7715.01 Administrative Assistant SSI	\$ 1,939.35
7750.01 Communicator	\$ 5,200.00
7751.01 Communicator SSI	\$ 379.92
7771.01 Payroll Expense	\$ 500.00

2020 POSD MINUTES

Annual Meeting October 16, 2020

7780.01 Treasurer	\$ 5,304.00
7781.00 Treasurer SSI	\$ 405.75
7411 Camping Director	\$ 49,368.80
7414 Camping Director SSI	\$ 3,486.24
Total for Staffing:	\$175,731.12

OFFICE

7810.00 Supplies	\$ 2,500.00
7820.01 Postage	\$ 2,500.00
7830.01 Telephone	\$ 3,000.00
7840.01 Media Website (includes new comp Kevin)	\$ 2,500.00
7845.01 Background Checks	\$ 500.00
7870.01 Rent	\$ 9,552.00
7880.01 Software Aplos	\$ 2,148.00
7882.01 Bank Charges	\$ 240.00
Total:	\$ 22,940.00

CONGREGATIONAL CARE

5320.01 Session Record Review	\$ 500.00
5410.01 CPC Ops	\$ 750.00
5450.01 Pastors Retreat	\$ 1,000.00
Total:	\$ 2,250.00

DEVELOPMENT AND EDUCATION

5510.00 CRE Meetings and Ops	\$ 1,000.00
5530.01 CRE Training	\$ 5,000.00
5610.01 Nominating	\$ 250.00
6141.00 MDE	\$ 2,000.00
6140.00 MDE Meetings and Ops	\$ 2,000.00
Total:	\$ 10,250.00

COACHING AND VISIONING

7300 Coaching and Visioning Meetings/Supplies	\$ 5,000.00
Total:	\$ 5,000.00

CAMPING

5913.01 Triennium	\$ 1,500.00
5914.01 Youth Rally	\$ 2,000.00
7400 Add Replace Equipment	\$ 2,000.00
7401 Canteen Expense	\$ 1,000.00
7403 Cleaning Supplies	\$ 1,000.00
7404 Food for Camp	\$ 3,000.00
7407 Camp Meetings	\$ 1,000.00
7408 Office Supplies	\$ 1,000.00
7409 Online Receipts/expenses Ultra Camp	\$ 2,800.00

7410 Payroll Expense	\$ 1,000.00
7420 Repairs Maintenance Operation	\$ 5,000.00
7430 PCCCA	\$ 250.00
7435 Program and Materials	\$ 4,000.00
7445 Publicity	\$ 2,600.00
7446 Staff shirts/material	\$ 250.00
Total:	\$28,400.00
TOTAL PROJECTED INCOME	\$ 350,00.00
TOTAL PROJECTED EXPENSES	\$ 354,778.24
TOTAL PROJECTED PROFIT/LOSS	\$ -4,778.24

APPENDIX B

2019 Necrology Report

<u>Church</u>	<u>Name</u>	<u>Date of Passing</u>	<u>Comments</u>
Presbytery of SD	Rev. Don Barbalace	November 26, 2019	Minister of Word and Sacrament
Presbytery of SD	Rev. Sylvan Williams	May 13, 2019	Minister of Word and Sacrament
Bison, First	Jerry Poseley	January 21, 2019	Elder since January 2008
	Joseph Hoff	February 14, 2019	Husband of CRE Florence Hoff
Bonilla Presbyterian, Bonilla	Harriet Binger	January 16, 2019	Elder since 1965
	Alice Hamilton	July 22, 2018	Elder since 1974
Brookings, First	Priscilla Eitel	June 10, 2019	Elder since 2010
Emery, St. Paul's	Bernita Tammen	April 15, 2019	
	Marvin Willaredt	March 24, 2019	
Fedora, Endeavor	Marion Lambert	April 15, 2019	Elder since 1997
Flandreau, Second	Everett Milne	March 31, 2019	Elder since 1996
	Walter Adolph	June 30, 2019	
	Dorothy McFarland	December 28, 2019	
Hurley, Harmony	Meredith Larson	May 4, 2019	
	Karla Parsons	December 29, 2019	
Huron, First	Joyce Peterson	September 23, 2019	Deacon
Lake Andes, First	Dollie Rolston	April 2, 2019	Elder since 1979
	Helen Benner	February 1, 2019	

Spencer Memorial, Lemmon	Wilbur Hintz	July 7, 2019	Elder since 1971
	Frances Merriman	March 25, 2019	Elder since 1972
Madison, First	Shirley Piper	August 27, 2019	Elder since 1998
Marion, Emmanuel	Richard J. Tschetter	January 7, 2019	
Martin, Lindsey Memorial	Luella Cozan	April 17, 2019	Elder since 1989
	JoAnn Pauly	September 14, 2019	Elder since 1995
Miller, First	Georgia Mae Cook		
	Soper	January 24, 2019	Elder since 1992
	Edith Croll Herman	August 7, 2019	Elder since 1978
	Margaret Graham	June 15, 2019	
	Eric Johnson	April/May 2019	
	Dorothy Stevens	July 6, 2019	
Mitchell, First	Bev Wire	December 12, 2019	Dedicated member
Onida, First	Helen Trumble	March 20, 2019	Elder since 1996
Platte, SD	Patricia M. Nachtigal	June 20, 2019	Elder since 1990
Rapid City, First	Glenn Barber	May 9, 2019	Elder since 1979
	Kathy Berry	September 9, 2019	Deacon
Sioux Falls, First	Ronald Severtson	December 10, 2019	Deacon
	Doris Haber	January 16, 2019	Very involved & active since 1989
	Harold Waite	July 21, 2019	Very involved & active since 1963
Sioux Falls, Westminster	Darlene (Baron) Grotewold	January 7, 2019	Charter member and Deacon
Sioux Falls, Wild Flower	Larry Anderson	March 4, 2019	Clerk of Session, Elder since 1997
	Rev. Donald Barbalace	November 26, 2019	Served as Moderator
Sisseton, First	Leon Palmer	July 18, 2019	Elder since 1978
Tuthill Community	Dean O'Neill	October 17, 2019	Elder since 1998
	Leota Frandsen	June 4, 2019	
Whitewood, First	William "Ron" McCormick	November 4, 2019	Ordained at Kadoka
	James Schrader	January 16, 2019	

Moderator's Report to Presbytery, February 26, 2021

After being installed as moderator on Friday, October 16, 2020, I attended the Moderators Conference, November 19-21, 2020. Ordinarily, this conference is held in Louisville, KY, but this year of course, it was conducted by Zoom! It was an interesting and worthwhile event.

On January 13, 2021, I participated in a transition meeting (again, by Zoom) with Kevin Velhuisen, Steve Johnson and Jane Hohm.

Since then, I have attended, in person, the meeting of the Camping and Faith Formation Commission meeting held at Camp Rimrock on January 23, 2021, and by Zoom, the meeting of the Ministry Development and Education Committee on February 4, 2021 and the Congregational and Pastoral Care Committee on February 10, 2021.

The monthly Moderator's Call with the moderators of the Ministry Teams will be a daytime meeting starting in February.

I look forward to visiting some congregations in the Presbytery beginning in March.

It is my honor to serve with all of you. One of my favorite things about our denomination is the expression, through the most ordinary things such as committees and meetings, of our belief that God speaks and works best through a diverse group of believers. Thank you, thank you for allowing me to join with you in this!

Respectfully submitted,

Paula Zavitz, Moderator, Presbytery of South Dakota

STATED CLERK AND MISSION COORDINATOR REPORT February 26, 2021

As we continue to be in a very turbulent time within our country and within the Church I continue to have confidence in God's power to lead us through the muck and to sustain us while we wait for the storm clouds to continue clearing. I continue to work with our congregations and ministry teams on a daily basis and I feel so blessed to have such an amazing team of people to work with.

Here to Help

Please know that I am here for you all and I am eager to help during these difficult times in any way that I can. If you need assistance navigating these times, please let me know. I am here to help!

Year End Reports

All year end reports that are due to the Office of General Assembly have been completed and submitted prior to their deadlines.

Annual Report Filed for State of SD

Our Annual Report to the State of SD was filed in December to update our officers with the Secretary of State to maintain our organization.

Annual Reports for Congregations

Annual reports for congregations are continuing to come in to the office and turnout is looking quite good so far.

Minister Transactions

There were no minister transactions between meetings of Presbytery.

Presbytery of SD Membership

Total membership of active members, based on 2019 statistics of the 48 churches that reported in (out of 61), within the Presbytery of South Dakota is 5,919. We gained 149 members, lost 117 to death or certificate transfer, and 258 listed as "deleted" losses. The last category represents churches cleaning their rolls. With that in mind, the difference in actual membership may more accurately be presented as positive gain of 32 members *in the year 2019*.

TREASURERS REPORT

Please find enclosed the year end financial report for 2020. This is a fund based accounting system and please note this is a work in progress.

2020 Net income reflects as \$2,434,305.54. This includes several unique non-recurring deposits. I have also attached the other income section of the report so you can see where the numbers flow from. There are one-time deposits for the camp sale, the personal property, the funds moving from the General account to the Camping account, the liquidation of the Wells Fargo CD, and an overpayment of funds to the Camping account that I had to return to the General Account. If you take the total income, less these deposits of \$1,907,799.79, that would leave us with a net income of \$526,505.75. Our expenses totalled \$537,032.46. This would equate to a net loss of \$10,526.71.

Our regular income consisted of \$166,257.34 for Per Capita and we exceeded our budget.

Our Presbytery Shared Mission Income was \$107,058.36 and that put us at 89% of our estimated \$120,000.00 budget.

I have also included on the next page a list of our investment accounts, and their beginning and ending balances for 2020. Also attached is a list of our endowments at the Presbyterian Foundation that show the year end balance, and specific detail for the use of each and any restrictions.

I worked on issuing the 1099's and learned much from that.

I applied for the PPP Loan forgiveness and that was received so there is no required repayment for this loan.

I have entered the budget for 2021 into the software.

I have completed the Workers Comp Audit.

My goal for 2021 is to work on fine tuning the reports for each department and line item.

Investment and Endowment Accounts

1. Seacrest Wealth Management - beginning balance 1-1-20 was \$385,102.45. Ending balance 12-31-20 \$421,160.26. Net gain \$36,057.81.
2. New Covenant Mutual Funds - beginning balance 1-1-20 was \$288,184.26. Ending balance 12-31-20 \$332,635.36. Net gain \$44,451.10.
3. New Covenant Short Term Funds - beginning balance 12-1-20 was \$1,716,330.63. Ending balance 12-30-20 was \$1,749,670.37. Net gain \$33,339.74.

Presbyterian Foundation Accounts

1. Camp Endowment - ending balance 12-30-20 \$31,833.96. Use is to support the camping program as determined by the Presbytery of South Dakota.
2. Cup of Coffee - ending balance 12-30-20 \$74,613.11. Use to support the Presbytery of South Dakota Mission Budget as determined by the Presbytery.
3. Seminary Students Internship Fund- ending balance 12-30-20 \$25,596.41. Used for Seminary Internships for Seminary students working in the Presbyter of South Dakota churches.
4. McMurchie Fund - ending balance 12-30-20 \$134,746.66. To be used by the Presbytery for scholarship aid and assistance to students attending undergrad or graduate school related to the Presbyterian Church (USA). I direct in awarding such scholarships that preference be given to persons who graduated from high school in South Dakota.
5. New Church Development Fund - ending balance 12-30-20 \$6875.33. To be used for church development.
6. Plankinton Fund - ending balance 12-30-20 \$36,675.76. Donor shall have the privilege of withdrawal of principle, provided the principle balance of \$30,000.00 is maintained. Such withdrawal of principle or accumulated income shall be made according to the rules of the Foundation then in effect. Any written requests of for withdrawal must be received by the Foundation at least 10 business days prior to any given month. The donor shall use said withdrawals of income and principle from the fund hereby established to provide scholarships for Seminary students.
7. Reynen Endowment - ending balance \$18,760.42 - no restrictions.
8. Seminary Student Scholarship Fund - ending balance 12-30-20 \$21,146.61. To be used for

Seminary student scholarships under the care of the Presbytery of South Dakota.

9. Transformation Fund - ending balance 12-30-20 \$4687.39. Used to help existing congregations transform or redevelop their mission and ministry.

Presbytery of South Dakota
Income Statement
for the period of 01/01/2020 to 12/31/2020

Account Number	Account Name	Amount
Income		
4001.01	Per Capita Apportionment	\$166,257.34
4010.01	Presbytery Shared Mission	\$107,058.36
4020.01	Presbytery Directed Giving	\$5,050.00
4050.01	Synod Support (CPS)	\$10,000.08
4801.01	Interest/Net Realized Gains Presbyterian Foundation	\$-47,742.39
4900	Other Income	\$1,933,877.01
4901.01	Misc. Donations	\$20.27
4820.01	Unrealized Gain/Loss Investment Accounts	\$95,692.01
4001.03	Camp Rimrock Receipts	\$200.00
4101.01	GA Shared Mission Receipts	\$11,535.86
4102.01	GA Directed Giving Receipts	\$2,800.00
4103.01	GA One Great Hour Receipts	\$18,536.76
4104.01	GA Pentecost Receipts	\$2,029.00
4105.01	GA Peacemaking Receipts	\$3,751.59
4106.01	GA Christmas Joy Receipts	\$14,013.94
4107.01	GA Theological Ed Fund Receipt	\$2,615.00
4108.01	Chad Enz Boar of Pensions	\$1,254.84
4121.01	SYN Shared Mission Receipts	\$19,113.39
4131.01	PPP Loan Proceeds	\$32,950.00
4161.00	Hope Coop Grant	\$1,000.00
4120.05	Church Devel/Redevel Fnd Incom	\$-1,500.00
4700	Benevolence Giving - Designated	\$3,848.34
4701	Benevolence Giving - Undesignated	\$21,392.48
4702	Camper Fees	\$5,443.60
4703	Camper Fees - Day Camps	\$1,911.00
4709	PoSD Contributions	\$11,750.00
4720	User Donations - Pioneer	\$1,174.00
4721	User Donations - Rimrock	\$15,800.00
4990.01	Transfer from Other Funds	\$-5,526.94
Total Income		\$2,434,305.54
Expense		
5001.01	GA Per Capita Apportionment	\$61,740.21
5002.01	Synod Per Capita Apportionment	\$36,833.29
5110.01	Presbytery Meetings	\$638.97
5163.01	Presbytery Commissions	\$2,005.78
5210.01	Ministry Team Meetings	\$407.00
5220.01	Financial Review	\$191.31
5230.01	Legal Services	\$726.87
5240.01	Insurance for Presbytery and Camps	\$13,872.21
7210.01	Stated Clerk Salary	\$54,363.34
7215.01	Stated Clerk Social Security	\$4,158.79
7217.01	Pension and Insurance	\$7,793.56
7220.01	Stated Clerk Travel/Profess Ex	\$4,821.27
7225.01	Stated Clerk Prof Expenses	\$2,796.98

Account Number	Account Name	Amount
7230.01	Stated Clerk Continuing Educ.	\$2,939.00
7710.01	Admin Assistant Salary	\$29,358.96
7715.01	Admin Assistant SSI	\$2,245.97
7750.01	Communicator	\$5,666.56
7751.01	Communicator SSI	\$397.80
7780.01	Treasurer	\$6,737.34
7781.01	Treasurer SSI	\$515.39
7782.01	Treasurer Travel	\$549.45
7783.01	Payroll Fees to Synod	\$45.08
7810.01	Supplies	\$10,889.62
7820.01	Postage	\$2,771.08
7830.01	Telephone	\$3,498.71
7840.01	Media/Website	\$180.00
7845.01	Background Checks	\$32.00
7870.01	Rent	\$9,575.00
7880.01	Misc/Website software renewal	\$3,375.82
7882.01	Bank Charges	\$452.22
5410.01	CPC Ops	\$91.88
5510.01	CRE Meetings	\$1,157.50
5530.01	CRE Training	\$3,884.23
5530.02	CRE Teaching	\$1,200.00
5610.01	Nominating Committee	\$234.00
6140.01	MDE Mileage and Ops	\$444.00
5001.03	Camp Rimrock Receipt Passthrou	\$2,500.00
5020.01	Presbytery Directed Giving	\$5,050.00
5101.01	GA Shared Mission Passthrough	\$23,224.86
5102.01	GA Directed Giving Passthrough	\$2,800.00
5103.01	GA One Great Hour Passthrough	\$18,736.76
5104.01	GA Pentecost Passthrough	\$1,831.00
5105.01	GA Peacemaking Passthrough	\$2,813.69
5106.01	GA Christmas Joy Passthrough	\$14,013.94
5107.01	GA Theological Ed Passthrough	\$2,615.00
5121.01	SYN Shared Mission Passthrough	\$27,891.15
5151	Synod Grant Camp	\$4,999.98
5161.00	Grant Hope Coop	\$1,000.00
5801.01	Chad Enz Board of Pensions	\$1,149.47
5802.00	Yankton Loan Payment	\$14,669.73
5610	Fund Disbursement - Emerging	\$500.00
5630	Fund Disbursement - Leadership	\$960.00
5670	Fund Disbursement - TableGrace	\$24.59
5690	Fund Disbursement - Transform	\$12,014.18
7201	Team Meetings	\$648.93
7300	Team Meetings- Coaching and Visioning	\$2,866.88
7400	Add/Replace Equipment	\$7,286.19
7403	Cleaning Supplies	\$598.99
7404	Food Expenses	\$962.54
7406	Loan repayment	\$20,000.00
7407	Meetings	\$456.28
7408	Office Supplies	\$305.88
7409	Online Receipts Expense (Ultra Camp)	\$3,063.31

Account Number	Account Name	Amount
7410	Payroll Expenses - Fees	\$63,678.03
7420	Repairs and Maintenance	\$5,723.89
7430	PCCCA	\$410.00
7435	Program Material	\$2,717.02
7445	Publicity / Promotion	\$1,102.28
7448	Taxes - Pioneer Property	\$117.46
7449	Transportation	\$507.64
7450	Utilities	\$12,682.47
6870.03	Rimrock Repairs & Maint	\$444.13
6940.03	Pioneer-Repair&Maint	\$75.00
Total Expense		\$537,032.46
Net Income (Loss)		\$1,897,273.08

Presbytery of South Dakota

General Ledger

for the period of 01/01/2020 to 12/31/2020

Name	Transaction Date	Transaction Number	Transaction Type	Contact	Note	Movement	Fund	Debits	Credits	Amount	Balance
Income											
4900 - Other Income	01/02/2020	113281	Invoice	First Presbyterian - Bison	#8425 - Planning Calendars		General Fund				
	01/23/2020	114942	Invoice	Cheryl Jenner	Planning Calendars		General Fund		\$11.00	\$11.00	\$11.00
	01/23/2020	115101	Invoice	First Presbyterian - Onida	#8535 - Books & Planning Calendars		General Fund		\$17.00	\$17.00	\$28.00
	01/29/2020	114940	Invoice	Anonymous	Books & Planning Calendars		General Fund		\$44.00	\$44.00	\$72.00
	02/26/2020	115604	Invoice	First Presbyterian - Miller	#8534 - Planning Calendar		General Fund		\$80.00	\$80.00	\$152.00
	03/05/2020	115714	Invoice	Camp Rimorock	February Payroll		General Fund		\$11.77	\$11.77	\$163.77
	03/05/2020	115715	Invoice	Anonymous	Reimbursement Partial Refund of CRE Book Expenses		CRE Fund		\$4,110.65	\$4,110.65	\$4,274.42
	04/16/2020	119695	Invoice	First Presbyterian - Avon	#8548 - Books & Calendar		General Fund		\$5.84	\$5.84	\$4,280.26
	08/19/2020	133197	Invoice	Wild Flower Presbyterian	Planning Calendars		General Fund		\$20.77	\$20.77	\$4,301.03
	08/19/2020	133198	Invoice	Westminster Presbyterian - Sioux Falls	Planning Calendars		General Fund		\$29.25	\$29.25	\$4,330.28
	08/26/2020	133541	Invoice	Bonilla Presbyterian	Planning Calendars		General Fund		\$58.50	\$58.50	\$4,388.78
	08/26/2020	133542	Invoice	Janice Palmer	Planning Calendars		General Fund		\$32.58	\$32.58	\$4,421.36
	08/26/2020	133543	Invoice	Oahe Presbyterian - Pierre	Planning Calendars		General Fund		\$12.55	\$12.55	\$4,433.91
									\$53.14	\$53.14	\$4,487.05

Name	Transaction Date	Transaction Number	Transaction Type	Contact	Note	Movement	Fund	Debits	Credits	Amount	Balance
	08/26/2020	133544	Invoice	First Presbyterian - Raymond	Planning Calendars		General Fund				
	08/26/2020	133545	Invoice	Carolyn Visser	Planning Calendars		General Fund		\$12.55	\$12.55	\$4,499.60
	08/26/2020	133546	Invoice	First Presbyterian - Wentworth	Planning Calendars		General Fund		\$9.75	\$9.75	\$4,509.35
	08/26/2020	133547	Invoice	Lake Gospel Church	Planning Calendars		General Fund		\$22.83	\$22.83	\$4,532.18
	08/27/2020	133648	Invoice	First Presbyterian - Sioux Falls	Planning Calendars		General Fund		\$83.45	\$83.45	\$4,615.63
	08/27/2020	133652	Invoice	Lance Griese	Planning Calendars		General Fund		\$117.00	\$117.00	\$4,732.63
	08/27/2020	133653	Invoice	Shirley Scotter	Planning Calendars		General Fund		\$12.55	\$12.55	\$4,745.18
	08/31/2020	134096	Invoice	Spirit Lake Presbyterian	Planning Calendars		General Fund		\$32.58	\$32.58	\$4,777.76
	08/31/2020	134098	Invoice	First Presbyterian - Lead	Planning Calendars		General Fund		\$29.25	\$29.25	\$4,807.01
	08/31/2020	134099	Invoice	Lindsey Memorial Presbyterian - Martin	Planning Calendars		General Fund		\$12.55	\$12.55	\$4,819.56
	08/31/2020	134100	Invoice	First Presbyterian - Castlewood	Planning Calendars		General Fund		\$53.14	\$53.14	\$4,872.70
	08/31/2020	134101	Invoice	First Presbyterian - Sturgis	Planning Calendars		General Fund		\$22.83	\$22.83	\$4,895.53
	08/31/2020	134103	Invoice	First Presbyterian - Wessington	Planning Calendars		General Fund		\$42.86	\$42.86	\$4,938.39
	09/02/2020	134932	Invoice	First Presbyterian - Whitewood	Planning Calendars		General Fund		\$32.58	\$32.58	\$4,970.97
	09/02/2020	134933	Invoice	First Presbyterian - Bison	Planning Calendars		General Fund		\$22.83	\$22.83	\$4,993.80
	09/02/2020	134934	Invoice	First Presbyterian - Mitchell	Planning Calendars		General Fund		\$12.55	\$12.55	\$5,006.35
									\$32.58	\$32.58	\$5,038.93

Name	Transaction Date	Transaction Number	Transaction Type	Contact	Note	Movement	Fund	Debits	Credits	Amount	Balance
	09/02/2020	134935	Invoice	Olive Presbyterian - Platte	Planning - Calendars		General Fund				
	09/08/2020	135216	Invoice	Big Bend Presbyterian	Planning Calendars		General Fund		\$22.83	\$22.83	\$5,061.76
	09/08/2020	135217	Invoice	First Presbyterian - Britton	Planning Calendars		General Fund		\$12.55	\$12.55	\$5,074.31
	09/10/2020	135556	Invoice	First Presbyterian - Madison	#8533 - Planning Calendars		General Fund		\$204.22	\$204.22	\$5,278.53
	09/10/2020	135557	Invoice	United Churches - Hot Springs	#8462 - Planning Calendars		General Fund		\$29.25	\$29.25	\$5,307.78
	09/10/2020	135558	Invoice	First Presbyterian - Onida	#8535 - Planning Calendars		General Fund		\$53.14	\$53.14	\$5,360.92
	09/14/2020	135965	Invoice	Northern Electric	General Retirement		General Fund		\$22.83	\$22.83	\$5,383.75
	09/14/2020	135968	Invoice	First Presbyterian - McIntosh	#8438 - Planning Calendars		General Fund		\$87.00	\$87.00	\$5,470.75
	09/14/2020	135976	Invoice	Peace Church - Yankton	#11343 - Planning Calendar		General Fund		\$42.86	\$42.86	\$5,513.61
	09/17/2020	136350	Invoice	First Presbyterian - Aberdeen	#8423 - Planning Calendars		General Fund		\$12.55	\$12.55	\$5,526.16
	09/17/2020	136351	Invoice	First Presbyterian - Brookings	#8528 - Planning Calendars		General Fund		\$103.48	\$103.48	\$5,629.64
	09/24/2020	137168	Invoice	Gayle Janzen	Planning Calendars		General Fund		\$53.14	\$53.14	\$5,682.78
	10/01/2020	138353	Invoice	Spencer Memorial Presbyterian	#8436 - Planning Calendars		General Fund		\$20.00	\$20.00	\$5,702.78
	10/08/2020	139423	Invoice	Presbyterian Church of Veblen	#8450 - Planning Calendars		General Fund		\$32.58	\$32.58	\$5,735.36
	10/26/2020	141441	Invoice	Tracy Bultena	Planning Calendars		General Fund		\$22.83	\$22.83	\$5,758.19
	10/29/2020	141905	Invoice	Emmanuel Presbyterian - Marion	#9174 - Planning Calendars		General Fund		\$10.00	\$10.00	\$5,768.19
									\$32.58	\$32.58	\$5,800.77

Name	Transaction Date	Transaction Number	Transaction Type	Contact	Note	Movement Note	Fund	Debits	Credits	Amount	Balance
	11/02/2020	142577	Invoice	Westminster - Presbyterian - Sioux Falls	Installation/ Ordination Service		Seminary Schol. & Intern. Fund				
	11/09/2020	20791154	Deposit	Presbytery of SD	Offering		General Fund		\$193.00	\$193.00	\$5,993.77
	11/13/2020	148199	Invoice	Camping	Camp Sale		General Fund		\$63,056.00	\$63,056.00	\$69,049.77
	11/16/2020	144638	Invoice	First Presbyterian - Wilmot	#8454 - Planning Calendars		General Fund		\$1,716,330.63	\$1,716,330.63	\$1,785,380.40
	11/23/2020	147360	Invoice	Camping	Personal Property		General Fund		\$83.45	\$83.45	\$1,785,463.85
	11/23/2020	147361	Invoice	Camping	Camp Loan Repayment		General Fund		\$68,582.94	\$68,582.94	\$1,854,046.79
	12/01/2020	151800	Invoice	Wells Fargo Bank	Liquidation of CD		General Fund		\$20,000.00	\$20,000.00	\$1,874,046.79
	12/14/2020	151801	Invoice	Camping	Overpayment for personal property		General Fund		\$54,303.28	\$54,303.28	\$1,928,350.07
Total for 4900 - Other Income										\$5,526.94	\$1,933,877.01
										\$1,933,877.01	\$1,933,877.01

- Deposits \$ 1907,799.79
 = Income \$ 526,505.75
 - Expense \$ 537,032.44

 Net - \$ 10,526.71
 Income/loss

ADMINISTRATION AND COORDINATION MINISTRY REPORT

Submitted by A&C Moderator Jane Hohm

FEBRUARY 26, 2021

The following report includes a summary from the minutes of the A&C meeting on January 8, 2021.

Return of Money for Pioneer Cabins:

Motion to return to donor money designated for the building of cabins at Pioneer Camp:
Motion failed.

Dates of Remaining 2021 A&C Meetings:

April 9th, June 4th, August 13th, October 1st, and November 12th

Designated Funds and Investment Strategies:

Budget and Finance has been asked to take a look at our designated funds and our investment strategies moving forward. A&C Moderator will appoint a temporary subcommittee of persons to work with Budget and Finance on this endeavor.

Resignation:

Rolly Kemink resigned from A&C Ministry Team. His resignation was accepted with regret.

Openings for A&C Ministry Team Members:

The Ministry Resource Team will continue to seek nominees interested in serving.

Task Force:

The task force appointed to look at long-range staffing goals for the POSD staff will reconvene after the February Presbytery Meeting.

Greetings from the Camping and Faith Formation Commission.

Camping Report

We are so excited to announce in person camp will happen this summer!!

Camping and Faith Formation Commission has been busy with upcoming planning for the summer camp season. Camp schedule for 2021 has been approved and flyers distributed to church camping contacts and youth directors. We are planning extra training for staff and crew to assure proper COVID precautions are implemented to keep all campers and staff safe.

Camp fees will be transitioning from a tiered system to one price per camp this year. After review of surrounding area camps' pricing, this change is more in line with practice and pricing. It also is more reflective of actual cost to host a camper.

While it was decided to forego an in-person Youth Rally again this year, Camp Director, Jason Wiedrich and the Rally subcommittee are planning a statewide 30 Hour Famine event. Jason and the subcommittee are also exploring multiple options to restructure the Presbytery Youth Council and bolster youth and ministry support to youth leaders across the state.

Financial Report

No proceeds from the Pioneer property sale have been withdrawn from the New Covenant Fund. \$20,000 loan from Presbytery has been repaid.

A review of historical camp documents and financial reports was completed to determine intent of savings account funds. It has been determined the designated purpose of these funds has been fulfilled but transfer of funds to checking had not taken place, therefore savings account monies would be free for current camp purposes.

Rimrock Redevelopment

Several members of the Commission, Camp Director Wiedrich, Stated Clerk Kevin Veldhuisen, Presbytery moderator Paula Zavitz and Jerry Lutkemeier, member of A&C, were able to meet at Camp Rimrock and do a walk-through of the property. The Pioneer cabins are temporarily sitting in the camp parking lot and options for future placement were discussed, along with other renovation needs. Although no formal decisions have been made, multiple bids for site work, septic work, water lines and tree removal are being reviewed to help determine placement of the cabins. Interior renovations of the cabins were discussed with potentially adding a separate shower and toilet stool rooms with a vanity in between. The current small kitchenette would be relocated to an exterior cabin wall. Each cabin would have capacity to house up to 9 people. These renovations would provide a great self-contained option for families or retreaters. Options to mill the trees removed during site work to be used for interior lodge renovations and new camp gate are being explored. A property and liability insurance review was discussed to help the commission prioritize other renovation plans and best use of funds.

Respectfully submitted

Denise Lutkemeier
Camping and Faith Formation Moderator
Email: denisel@tnics.com
Cell: 605-949-0249

**Congregational and Pastoral Care Report
February 2021**

CPC met February 10, 2021 and addressed the following:

Boundaries Training for Pastors and CREs. The Book of Order gives strong guidance that all Pastors and CREs should go through boundaries training every 3 years. CPC responded to require Pastors and CREs in the South Dakota Presbytery to have this training completed by June 30, 2021. Reimbursement for the training is available.

CPC is actively working with several churches and leaders in the Presbytery to support congregations through pastoral/leadership transitions.

1. Jerry Lutkemeier (CRE) has appointed moderator of Session for First Presbyterian Church in Britton, SD.
2. Rev. Steve Hammer has been appointed moderator of Session for First Presbyterian Church in Parker, SD.

**MDE Report to POSD
February 2021**

The MDE team met via Zoom on Thursday, February 4.

Jerry Bertelson reported that there was a successful CRE ongoing education event on Family Systems Theory on October 19. There is no current ongoing CRE cohort.

The MDE team heard updates on those in the preparation for ministry process.

- Eleanor Harle is doing much better. She will be finishing some coursework from home, and she is interested in pulpit supply within driving distance to Redfield.
- Rachel Byrum is serving Oahe Presbyterian Church in Pierre and is engaged in coursework through Sioux Falls Seminary.
- Tiffany Hofer is coming under care of First Presbyterian Church of Miller.

MDE also discussed several matters regarding preparation for ministry, and clarified a few things:

- Both a psychological evaluation and Clinical Pastoral Education are not strictly required by MDE/POSD, but are strongly recommended.
- Hebrew and Greek do not necessarily have to be taken as separate classes, so long as the candidate is well-prepared for the exegesis ordination exam.

Due to the ongoing pandemic, there will be no Presbytery-wide event on Faith Formation in April of 2021.

MDE decided to create and distribute a list of online educational/equipping resources and events that people in the presbytery may want to avail themselves of. In addition, MDE will plan a general Zoom call in between POSD meetings for people to check in about the joys and challenges of what's happening in local churches, and receive some encouragement. These calls are open to anyone. Please watch your email for a link.

Respectfully submitted,

Bob Jacobs, MDE Chair

**CRE Commission Report
February 2021**

- In October 2020, Rev. Jerry Bertelson hosted a CRE training event on Bowen Family Systems theory and church leadership.
- The commission has met three times since the last Presbytery meeting.
- One individual is receiving training on Reformed theology, PCUSA polity, and the Sacraments.
- A Spring CRE training is being discussed with the MDE commission.

Respectfully Submitted,
Rev. Jerry Bertelson

PWPSD (PRESBYTERIAN WOMEN in the PRESBYTERY of SOUTH DAKOTA)

Presbyterian Women had to cancel the Fall Retreat because of concerns about Covid19. However, communication with members was a concern, so a mini-retreat was held via Zoom, Saturday, January 16, from 10 AM until noon. Twenty-three women participated. Two more were scheduled, but technical difficulties prevented them from joining. Two participants were from Synod (Donna Preston and Sue Kimball).

After prayer, reading of the PW Purpose, and a devotion, Rev. Kristi Holler, of Emmanuel Presbyterian in Marion, led the group in singing, followed by meditation, "Think on these Things", using Philippians 4:8-9. A spirited discussion followed, followed by more singing.

Several books were mentioned during the discussion. Titles that members may want to read are:

American Dirt-by Jeanine Cummins

The Caste-by Isabelle Wilkerson

The Pastor-by Eugene Peterson

The Heartbeat of Wounded Knee-by David Truer

3 books re: Dakota tribe-by Kent Nerburn

Neither Wolf nor Dog

The Wolf at Twilight

The Girl Who Sang to the Buffalo

A video from Marion Medical Mission was shown, highlighting Shallow Wells, PW's mission for 2020-2021. So far, over \$4,000 has been raised, enough for nine wells, which brings clean water to over 200 people in Africa.

Planning for the Spring Gathering is underway. It will be held Saturday, April 24. Whether in person or by Zoom is still to be determined.

Mary Jenner, Moderator, PWPSD

Peace Church
Minutes for Called Congregational Meeting

Date: Feb. 7, 2021 **Time:** 11:00 am via ZOOM/in person meeting

Moderator: Rev. Dr. Steven Voris,

Introductory Business:

Benediction from Worship: Rev. Dr. Steven Voris

Call to Order of Called Congregational Meeting

Clerk Declares a Quorum present – We have a quorum, 11 members present, also present Kevin Veldhuisen, Stated Clerk of Presbytery

Agenda – Sale of Church Property and Future of Peace Church

1. **Sale of Church Property:** Session has received an offer from Prince of Peace Lutheran Church to purchase Peace Church for \$362, 500. This offer would include stove, refrigerators, all attached fixtures, piano, sound system, dark wood pews and 2 side chairs in nave of the church, 8 children's chairs, office desk and 3 industrial shelves in the storage room. It is contingent on Prince of Peace reviewing our inspection and Presbytery approval.

Session feels that this offer is a good offer and has voted to approve the sale. We are making a recommendation to the congregation to approve this sale before it would go on to the Presbytery of SD for final approval.

Rev. Voris asked for any discussion on the recommendation, there being none a vote was taken; there was no objection to the motion and the vote to accept the offer from Prince of Peace Lutheran Church to purchase Peace Church for \$362,500 was unanimous.

2. **Future of Peace Church:** Session has had many discussions regarding the future of Peace Church and have met with Kevin Veldhuisen, Stated Clerk of Presbytery to ask about different options with either closing completely or continuing as a congregation, what the process would be and options for funds from sale. Session realizes it is not an easy decision but:

Session makes a recommendation to the congregation to petition the Presbytery of SD to dissolve Peace Church, Yankton, SD with a date negotiated with Presbytery that would be around the time of the closing date of sale of Peace Church.

There was some discussion regarding dissolving the church and the possibility of becoming a 1001 New Worshipping Community. Hal Somer made a motion to approve the recommendation to petition the Presbytery of SD to dissolve Peace Church, Yankton SD. Rev. Voris asked for a vote, the motion passed unanimously.

Kevin Veldhuisen, Stated Clerk of Presbytery explained that there would be a committee sent to assist with the closing of the congregation and will send information on becoming a 1001 New Worshipping Community if there is interest in pursuing that avenue.

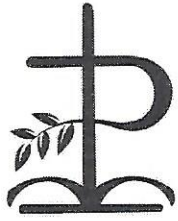
Also discussed were options for gifting the remaining money after the sale of the church, it will be discussed further at a later time but some suggestions included a memorial for Pathways Homeless Shelter in Yankton from Peace Church, and camp scholarships among some ideas.

3. **Adjournment:** Hal Somer made motion to adjourn, Veronica Trezona 2nd, motion passed.

Next Meeting: To be determined

Closing Prayer: Rev. Dr. Steven Voris

Submitted by: Cindy Somer, Clerk of Session



Prince of Peace Lutheran Church
201 E. 25th Street
Yankton, SD 57078

January 19, 2021

Peace Presbyterian Congregation
206 East 31st Street
Yankton, SD 57078

Dear Brothers and Sisters in Christ, members of Peace Presbyterian Church,

We wish to extend our thoughts to you regarding your decision to move from your beloved church. We understand the anguish you are going through as we too were faced with such decisions not many years ago. By God's grace we were able to continue in our church preaching the Word of God.

Our congregation faces the challenge of ministering to our members and their families. Due to limited space for educational and fellowship programs we face a decision to move from our beloved church building to another or to build facilities to meet our needs. A building project would not be possible for a number of years leaving our needs unmet until that time. Our children would be underserved during such a delay.

Prior to seeing the for sale sign on your lawn we had discussed looking for a church building that would meet our needs. Our Lord works in such wonderful ways. As we had toured your church we observed by how you cared for her reflected your love for her. If it's our Lord's will that we continue our ministry in your beloved church we will honor it as a house of worship.

Regardless of the outcome of the decisions our congregations make regarding sale and purchase of your church, members of Prince of Peace Lutheran Church will pray for your members and your congregation.

Yours in our Lord Jesus Christ,

Members of Prince of Peace Lutheran Church

PURCHASE AGREEMENT

THIS IS A LEGALLY BINDING CONTRACT, IF YOU DO NOT UNDERSTAND IT, SEEK LEGAL ADVICE.

1. PARTIES TO THE CONTRACT

Purchaser and Seller acknowledge that Broker is ☒ is not ☐ the limited agent of both parties to this transaction.

Prince of Peace ELC. hereinafter referred to as Purchaser.

Peace Presbyterian Church hereinafter referred to as Seller.

Purchaser offer and agrees to purchase upon the terms and conditions set forth, the property legally described as:

LTS 3 & 4 Gamco's Addition, City and County of Yankton, SD

Also known as: 206 E. 31st. St. Yankton, SD 5707

2. EARNEST MONEY DEPOSIT

Earnest Money in the amount of (\$ 2500) Twenty five hundred and no/100 Dollars shall be deposited into the trust account of the Listing ☒ Selling ☐ Broker and credited at closing. If an accepted Purchase Agreement does not close, regardless of the circumstances, both Purchaser and Seller must agree in writing prior to release of earnest money or in the alternative, pursuant to court order in accordance with SDCL 36-21A-81.

3. FUNDING

☐ **This is a cash offer not contingent upon financing.** The remaining balance due at closing shall be paid by certified check. Verification of funds from _____ will be delivered by _____ (date) or this agreement, at the option of the Seller, without notice to the Purchaser, be voided.

☒ **This offer is contingent upon Purchaser obtaining financing** for a Conventional type of loan. A letter of Purchaser's loan status will be delivered by 1-29-21 (date). Within 5 legal banking days after acceptance of this Purchase Agreement, Purchaser will make written formal application for and diligently and in good faith endeavor to secure a loan, pay all application fees, and to sign all financing documents without delay. Purchaser reserves the right to obtain alternative financing so long as there are no increase costs to Seller.

☐ **Contract for Deed.** See attached addendum.

4. APPRAISAL

This Purchase Agreement is ☒ is not ☐ subject to the property appraising for the at least the purchase price. If the appraisal report reveals any deficiencies that must be corrected, Purchaser and Seller may negotiate in good faith to correct such deficiencies.

5. PROPERTY CONTINGENCY

☒ **This offer is not contingent** upon the sale or close of property owned by the Purchaser. If Purchaser is obtaining financing this must be stated on loan status letter.

☐ **This offer is contingent** upon the sale and close of the Purchaser's property commonly known as: (full address) _____

within time specified for closing Seller Property. Seller shall the right to continue to offer the property for sale and accept any offer subject to the rights of the Purchaser. Should Seller receive another acceptable offer, Seller will give Purchaser written notice of that fact. Purchaser will provide a written waiver of this contingency within _____ hours of receipt of Seller notice or this agreement will terminate without further notice and Earnest Money will be returned according to paragraph 2 of this agreement. Upon waiver of this contingency, Purchaser warrants and will provide written proof that the funds needed for closing will be available and Purchaser's ability to obtain financing is not contingent upon the sale and/or close of any property.

☐ **This offer is contingent** upon the Seller's property purchase and closing.

6. SELLERS PROPERTY DISCLOSURE

☐ **Before signing** this agreement Purchaser acknowledges receipt of Seller's Property Condition Disclosure Statement dated _____ as required by SDCL 43-4-38 through 43-4-43.

☒ **Purchaser acknowledges that no disclosure statement** is required for the following reason

commercial property

INITIALS: PURCHASER

[Signature]

SELLER

[Signature]

7. LEAD-BASED PAINT DISCLOSURE

Purchaser acknowledges receipt of the pamphlet "Protect Your Family From Lead In Your Home" and Seller's Disclosure of Information on Lead-Based Paint and/or Lead-Based Paint Hazards form according to the Residential Lead-Based Hazard Reduction Act of 1992. This applies to properties built prior to 1978.

8. INSPECTION OF PHYSICAL CONDITION OF PROPERTY

Purchaser acknowledges that it is recommended that Purchaser engage, at Purchaser's expense, the service of professionals, acting within the scope of their professional license, to inspect the property. Purchaser and Seller understand the purpose of property inspections is to inform and educate the Purchaser on conditions and future maintenance of the property and is not designed to be a point of re-negotiation of purchase price.

☐ This offer **is not** contingent upon any inspections.

☒ This offer **is** contingent upon Purchaser, at Purchaser's expense, obtaining property inspection report(s).

A. Offer is contingent upon structural, mechanical, or electrical inspection(s).

B. Offer is contingent upon radon, environmental, or geological inspection(s).

C. Offer is contingent upon pest infestation and/or damage inspection(s).

D. Offer is contingent upon lead-based paint inspection(s).

<input checked="" type="checkbox"/>	Yes	<input type="checkbox"/>	Waived
<input type="checkbox"/>	Yes	<input checked="" type="checkbox"/>	Waived
<input type="checkbox"/>	Yes	<input checked="" type="checkbox"/>	Waived
<input type="checkbox"/>	Yes	<input checked="" type="checkbox"/>	Waived

All inspections will be completed and Purchaser shall provide to the Listing Broker a copy of relevant pages of any inspection report(s) and written requests detailing any unsatisfactory components on or before 02/12/2021 (date). The parties will have until midnight on 02/26/2021 (date) to negotiate repairs or terminate this contract. If Purchaser fails to specifically disapprove any inspections and report to the Listing Broker within the specified date, Purchaser shall be deemed to have approved and accepted property in its present condition. All licensee are held harmless with regard to any inspections or inspection periods related to this transaction.

9. SURVEY

Purchaser acknowledges that is recommended that a survey be obtained. Bank financing or Title Insurance Policy's may require a survey. Confirmation of boundaries may be determined by one of the following.

☒ Mortgage Inspection Survey

☐ Boundary/Staked Survey

☐ Purchaser Waives Survey

☐ Other

If required by lender

The cost, if any, shall be paid as follows:

Purchaser 100%

Seller _____

10. TAXES/PRORATIONS

Purchaser is aware that property taxes may or may not be based upon "Owner Occupied Status". Any all Special Assessments are to be paid by Seller unless otherwise specified in this agreement.

Taxes to be ☒ prorated through the date of closing. ☐ prorated through _____ date. ☐ Not to be prorated.

Tax proration amount will be based on ☒ most current county information. ☐ Other _____

Rents, Road Maintenance, Water, Sewer and Homeowner's Association Fees, if any are to be:

☐ prorated through the date of closing. ☐ prorated through _____ date. ☒ Not to be prorated.

11. TITLE

Merchantable title shall be conveyed by Warranty Deed or other sufficient conveyance instrument, acceptable to Purchaser, subject to conditions, zoning, restrictions, and easements of record, if any, which do not interfere with or restrict the existing use of the property. An Owner's Policy of title insurance up to the amount of the purchase price will be furnished with the cost to be paid as follows: Purchaser 50% Seller 50%
Additional coverage shall be paid by Purchaser.

12. PERSONAL PROPERTY

Any personal property, free of any liens and without warranty of condition, shall be transferred to Purchaser by a

separate Bill of Sale. Purchaser will ☐ will not ☐ n/a ☒ compensate Seller for fuel (oil/propane) remaining on date of closing. Proration will be based upon the price of the fuel within 72 hours of closing as quoted by last known provider.

13. CLOSING AND POSSESSION

The Closing date will be on or before 06/04/2021 (date) with possession given to be given to Purchaser at time of closing. Seller agrees to maintain the property in a condition comparable to its present condition and agrees that Purchaser will have the opportunity for a personal inspection prior to closing. Seller agrees to maintain property insurance coverage, in an amount equal to or greater than purchase price, until the time of closing.

The fee charged to close the transaction, if any, shall be paid as follows: Purchaser 50% Seller 50%

INITIALS: PURCHASER

[Signature]

SELLER

[Signature]

14. OTHER PROVISIONS: If none, state none.

1. Offer is contingent on a review of the current property inspection. If the inspection indicates major deficiencies the offer to be renegotiated to reflect cost to repair deficiency's.

2. final offer must be approved by the Presbytery of SD.

15. PROPERTY CONDITION UPON CLOSING

All personal property including refuse, not included in the purchase, shall be removed by the Seller prior to closing. Property shall be left in neat and clean condition. Lawn shall be mowed and snow removed. Purchaser shall have all utilities transferred into their name on or before the day of closing.

16. ADDENDA TO THIS PURCHASE AGREEMENT: If none, state none.

The following documents are addenda to this contract and are attached and become part of this contract by reference.

Personal Property Bill of Sale

17. PURCHASE PRICE

The total purchase price is to be :

Three Hundred sixty two thousand five hundred and no 100 (\$ 362,500) Dollars

After Earnest Money herein is credited, the remaining balance is to be paid by Purchaser at closing.

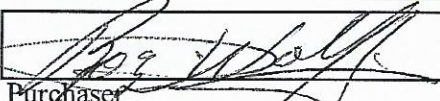
18. EXPIRATION

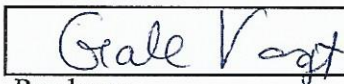
This agreement is void if not accepted by the 15 day of March, 2021 by 5:00 ☐ am ☒ pm

19. THE LAWS OF SOUTH DAKOTA GOVERN THIS TRANSACTION

20. TIME IS OF THE ESSENCE

Dated this 19 day of January, 2021 at 2:00 ☐ am ☒ pm


Purchaser


Purchaser

Address: 201 E. 25th St, Yankton, SD 57078

On this _____ day of _____, _____ at _____ ☐ am ☐ pm the forgoing offer is:

ACCEPTED ☐ ☐

NOT ACCEPTED ☐ ☐

COUNTERED ☐ ☐


Seller


Seller

Address: 200 E. 31st. St. Yankton, SD 57078

THE FOLLOWING IS FOR INFORMATIONAL PURPOSES ONLY

Vision Real Estate
Selling Company

Stacy Schramm
Selling Licensee

Vision Real Estate
Listing Company

Stacy Schramm
Listing Licensee

THIS IS A LEGALLY BINDING CONTRACT, IF YOU DO NOT UNDERSTAND IT, SEEK LEGAL ADVICE

Lewis and Clark MLS