

St. John's Lutheran Church
Fred & Dorothy Zinser Charitable Donation
Funds Management and Use Policy
Originally Adopted by Council March 13, 2019,
Revisions Adopted by Council April 23, 2026

This document was originally written to provide policy for the management and use of funds donated by Fred & Dorothy Zinser through their 10-year, million-dollar pledge. It was to guide the leaders of the congregation in meeting their responsibility for investing funds and for choosing ministry projects to be funded by the donation which are congruent both with the Fred & Dorothy Zinser's intentions for the funds and with the mission and ministry of St. John's Lutheran Church. The original pledge period was to end on January 1, 2029. In 2022, the pledge was fully funded, thereby ending the donation period. On November 5, 2025, Carol Zinser (representing the Zinser family), Pastor Shannon Mullen and Congregation Council President, Kris Cianci (representing St. John's), signed an amendment to the Donation Pledge Agreement. This amendment satisfies the Pledge Agreement, stipulating that any unused funds after the donation period ends shall be distributed to the General Fund of St. John's with no restrictions on the use of the Donated Funds.

Article I. POLICY PURPOSE

The purpose of this Policy is to provide guidance to the St. John's Lutheran Church congregation in the management and use of funds referred to as The Fred & Dorothy Zinser Charitable Gift ("Zinser Gift"), as outlined in The Fred and Dorothy Zinser Charitable Donation Pledge Agreement ("Pledge Agreement") and updated in the amendment 2 of 2 ("Amendment") signed on November 5, 2025. It is to be a guide to the leaders of the congregation in meeting their responsibility for managing these funds and for choosing ministries to be funded by them which are congruent both with Fred & Dorothy Zinser's intentions for the funds and with the mission and ministry of St. John's Lutheran Church.

Article II. AUTHORITY AND DESIGNATION OF RESPONSIBILITIES

This document is intended to provide policies which are consistent with the Pledge Agreement and subsequent Amendment. If at any time there is disagreement or confusion about the management or use of Zinser Gift funds which arises from any apparent disagreement between these two documents, it must be understood that the Amendment document is the document which the congregation is legally obligated to follow, and which should be used to resolve any debate.

Responsibility and authority for the management of Zinser Gift funds shall be designated in a similar way to that used for regular congregation funds:

- The approval of ministries/projects/programs to be funded by the Zinser Gift will be the responsibility of the Congregation Council.
- The receiving, consideration, evaluation, and submission to the Council of possible ministries/projects/programs to be funded by the Zinser Gift will be the responsibility of the Congregation Tables. The Congregation Council may also consider possible ministries/projects/programs that arise as part of their work and responsibility to the Congregation.
- The ongoing administration, investment, and management of Zinser Gift funds will be designated to the St. John's Finance Team, with the oversight of the Congregation Council.
- The movement, disbursement, and recording of movement and disbursement of Zinser Gift funds shall be designated to the Congregation Treasurer, with the oversight of the Congregation Council.
- The Congregation Council is responsible for ensuring that there is a Growing God's Mission Team, Long Range Planning Team, or equivalent group designated with the continuous task of leading the congregation in the ongoing and active development and expression of a clear vision for mission.
- Various persons are responsible for communicating about and making reports of activities related to the Zinser gift, as described in Article VI., below.

Article III. PURPOSE OF THE ZINSER GIFT FUND

The full details of the purpose of the Zinser gift fund are outlined in the Pledge Agreement and the Amendment.

In summary, the original Pledge Agreement stated:

Funds ARE to be used for:

- Initiation of new programs – for example, youth ministries or community outreach
- Construction to support new programs
- Expenses related to the creation of new programs
- Furnishings necessary to initially outfit new construction or programs
- Major repairs or emergency repairs necessary as a result of weather disasters such as floods, tornadoes, hurricanes, earthquakes, sink holes or fires
- Major or emergency repairs necessary as a result of accidental events such as fire, vehicle accidents to the structures, collapses
- Other reasonable expenses or programs which are not in the nature of routine recurring expenses

Funds ARE NOT to be used for:

- Routine expenses
- Utility bills
- Normal maintenance expenses
- Personnel salaries or expenses for positions which pre-existed the Zinser gift
- Clothing
- Furniture for preexisting facilities
- Food, food service, or utensils for existing facilities
- Other routine recurring expenses not expressly approved by Carol A. Zinser

The Amendment states:

“The funds are to further the mission of the church as is stated: *“Sharing God’s Grace, Serving Through Love.”* The church also pledges that the Donated Funds will be used to further the Church’s core values of spreading the Good News of God’s love in worship and scripture, welcoming and valuing all people, with no exceptions; Serving and helping our neighbors, community and those in need; Loving, caring for, nourishing and supporting each other; Being boldly generous with time, talents, space and resources.

Article IV. INVESTMENT AND MANAGEMENT

- The Finance team can create banking and/or investment accounts as needed for the funds.
Currently, the bulk of Zinser funds are invested in three separate accounts with Thrivent. A smaller portion of the funds which have already been designated are transferred to the operating account on a regular basis for dispersal.
- A separate, segregated accounting system shall be used for all funds from the Zinser Gift. The Treasurer will record detailed, itemized entries of all expenditures and disbursement from this account. Funds may only be moved into the regular accounting system of the congregation for the final purpose of being spent, and only for expenditures which have been previously approved by the Congregation Council.
As of February 2019, a separate, segregated account has been set up in the Quick Books software currently in use.

Article V. CHOOSING OF MINISTRIES/PROJECTS/PROGRAMS FOR FUNDING

Ministries/projects/programs shall be chosen to be funded by the Zinser Gift in the following way:

- The three congregation Tables (Community Engagement, Congregation Engagement, Church Support) shall propose ministries/projects/programs to be funded by the Zinser gift to the Congregation Council for approval. The Congregation Council may also consider appropriate projects that arise as part of their responsibilities.
- All requests for consideration of funding by any Congregation group, team, task force, or member shall be officially submitted to one of the three tables to be considered for proposal to the council for approval. A form will be provided for this purpose. All submissions must use this form to receive consideration by a Table.
- When considering ministries/projects/programs for recommendation to the Council, Tables should carefully consider the Constitution, the Mission Statement and Core Values of the Congregation, to ensure they are congruent with the vision for mission of the congregation. Tables should also carefully consider the Pledge Agreement, its Amendment, and this Policy to ensure they are congruent with the intentions of the Fund.
- When considering ministries/projects/programs for approval, the Council should carefully consider the Constitution, the Mission Statement and Core Values of the Congregation, to ensure they are congruent with the vision for mission of the congregation. Council should also carefully consider the Pledge Agreement, its Amendment, and this Policy to ensure they are congruent with the intentions of the Fund.
- Careful consideration should be given by Tables and the Council to the question of whether ministries/projects/programs would be better funded through the Plan for Mission (regular/budgeted) giving or solicitation of special giving than by Zinser Gift funds.
- If ministries/projects/programs being considered are to be of a long-term or continuing nature, careful consideration should be given by Tables and the Council to the question of ongoing funding. A plan for gradually rolling the funding of ministries/projects/programs into the Plan for Mission (budget) of the congregation should always be considered, whether ultimately recommended or not.
- Careful consideration should be given by Tables and the Council to the handling of requests in a kind and compassionate manner, so that those who submit proposals feel respected and appreciated, even if their request is ultimately not chosen for funding. Openness, honesty, and careful explanation of decisions is critical to maintaining community. Written comments will be given on the Fred & Dorothy Zinser Fund Project Evaluation Rubric to ensure feedback is given to those who submit proposals.

Article VI. COMMUNICATION AND REPORTING

All activity related to the Zinser Gift must be communicated and reported regularly.

- Those persons tasked with considering, implementing, or leading ministries/projects/programs should make a written or verbal report of the status of their work at each quarterly Table meeting.
- A narrative, written report of all ministries/projects/programs being funded by the Zinser Gift should be provided annually by each Table to the Council and for the published Annual Report of the Congregation. Table Coordinators are responsible for submitting this report. They may prepare this report themselves or direct and ensure that leaders of such ministries/projects/programs prepare the report.
- A basic financial report of Zinser gift funds should be provided by the Treasurer to the Council along with each regular report of congregation finances.
- A detailed financial report of Zinser Gift funds should be provided annually by the Treasurer to the Council and for the published Annual Report of the Congregation.