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# ANNUAL REPORT



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2020

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## Congregational Annual Meeting Agenda

Sunday, February 7, 2021

Call to Order

Opening Prayer

Determine Quorum

Agenda Review

Approval of 2019 Annual Meeting Minutes

President's remarks and Introduction of Council – Emily Zempel

Alicia Mages – Secretary and Education

Lana Weber – Inreach

Jennifer Thorsten – Personnel

Kurt Zimmerman – Property

Eric Falk – Outreach

Brian Ulrich – Finance

Jana Johnson – Worship and Music

Rachel Wocken - Congregational Life

Nicole Agre – Youth Rep

Nick Tapio – Treasurer

Pastor Comments – Pastor Todd

Presentation of 2020 proposed Budget for Congregational approval – Brian Ulrich

Interim Pastor Candidate Introduction

Interim Pastor Call – Vote

Council candidate presentation for election

3-year terms: Outreach, Education, Property

2-year term: Finance

1-year term: Youth

Election of Synod Assembly Delegates (Virtual assembly June 11 & 12, 2021. Includes Bishop election)

Election of SIX Conference Assembly Delegates (Virtual conference, Feb 21 at 2:00 pm)

Announcements and closing

Adjournment

Closing Prayer

## Annual Meeting Minutes from February 2, 2020

**Present:** Bryn Muehlbauer, Nick Tapio, Kurt Zimmerman, Emily Zempel, Curt Gullickson, Steve Anderson, Alicia Mages, Pastor Todd Mattson, Pastor Denise Hanson, Lana Weber, Anneka Meinke, Jana Johnson

**Absent:** Rachel Wocken

Total Members Present: 91

Meeting called to order at 9:40 am

**Prayer-** Pastor Denise Hanson

Approval of Agenda- Motion to approve the agenda Mara Jahnke/Kurt Zimmerman m/s/p

Approval of 2019 Minutes- Motion to approve the 2019 minutes Stephanie Foster/Carolyn Neubauer m/s/p

**President's Report-**

None

**Pastor's Report**

Review the pastors' annual report. Please contact either pastor with any questions.

Thank you to outgoing council members Bryn Muehlbauer, Steve Anderson, Curt Gullickson and Anneka Meinke

Constitution

Thank you to Curt Gullickson for all of his work reviewing the constitution line by line and breaking it down for the council members.

Motion to approve the updated constitution Mark Weis/Mara Jahnke m/s/p

Endowment Fund (John Lindholm)

The council asked John Lindholm to explore the possibility of creating an endowment fund.

Below are some notes from John's presentation

You can give money to the endowment fund at any time in your life, not just at death

Endowment money is not used for the general fund or mortgage fund. The money is invested and then used to fund ministry and the fund grows through new gifts that are donated.

The church will need to create an endowment committee with a minimum of 6 members and a max of 9 members.

The committee would review all donation proposals. Jon presented a draft of bylaws that the committee would use to govern their decisions.

John also discussed a financial planning form that will be posted on our website or you can email Patti for a copy of this form.

Motion: move the LWLC congregation adopt the Endowment Fund bylaws born February 2, 2020, to include authorizing an Endowment Committee to organize as defined in the bylaws.  
Curt Gullickson/Joyce Zimmerman m/s/p

Budget (Steve Anderson)

Motion: to approve the 2020 budget as presented Bruce Neubauer/Jon Lindholm m/s/p

Election of New Council Members

Jennifer Thorsten – personnel

Nicole Agre – youth representative

Eric Falk – Outreach

Finance – no nominations – council will appoint someone at a council meeting until a nomination is made

Motion: Approve the slate of candidates presented Kurt Zimmerman/Carolyn Neubauer m/s/p

Synod Assembly and Conference Volunteers

Synod Assembly – June 12<sup>th</sup> & 13<sup>th</sup> in St Peter – 3 people needed

1. Mara Jahnke

2. Amy

3. 1 male will be needed – please tell Pastor Todd or Pastor Denise if you are interested

Conference – Feb 23<sup>rd</sup> 2 pm at Celebration Church

1. Jeff Moon

2. Kay Moon

Announcements & Closing

No Announcements

Motion: to adjourn at 10:24 am Tim Carlson/Yvonne Crandall m/s/p

**Closing Prayer**

Prepared By: Alicia Mages, Secretary

# Congregational Membership Report

Baptized membership at the end of 2016		1154
Baptized membership at the end of 2017		1141
Baptized membership at the end of 2018		1149
Baptized membership at the end of 2019		1130
Baptized membership at the end of 2020		1140
MEMBERS RECEIVED IN 2020		
A. By Baptism: children (15 years and younger)	9	
B. By Baptism: adults (16 years and older)	0	
C. By transfer	17	
TOTAL MEMBERS RECEIVED IN 2020		26
MEMBERS REMOVED IN 2020		
A. By death	2	
B. By transfer (includes moving out of area)	8	
C. By statistical adjustment		
TOTAL MEMBERS REMOVED IN 2020		-10
Number of households on 1/1/2016	355	
Number of households on 1/1/2017	361	
Number of households on 1/1/2018	371	
Number of households on 1/1/2019	386	
Number of households on 1/1/2020	364	
Number of households on 1/1/2021	370	



## PASTOR TODD'S REPORT

*We are confident that God is able to orchestrate everything to work toward something good and beautiful when we love Him and accept His invitation to live according to his plan.*

ROMANS 8:28

There have been a number of occasions I have thought of that verse from Romans following challenging times in my life. I am a stubborn and certain believer that God is *NOT* the giver of challenging times. The death of my parents, a run-in with cancer, a childhood of being bullied...the sort of periodic hardships that everyone experiences in life. And with each one, good things have come from it. Again, let me be clear on this. God did not cause these hardships in my life so that good things could come. God simply brings good out of bad... light out of darkness. That is just the sort of God we have.

This last year for Living Waters could easily be a case study for this verse from Romans. Like all churches, Living Waters experienced the repercussions of dealing with a pandemic. How do we worship together and serve together if we can't be together? How do we share our faith and grow as a community if we have to "be church" at a distance? How do we remain financially viable if we can't fundraise or receive weekly offerings as we normally have? Without question, this last year created challenges for our family of faith like we've never before experienced. And yet...true to God's-self, God has not only helped Living Waters survive these challenging times, but good has come out of these trials; we are better...we have gained insight and we have created new ways of doing ministry that will continue to serve us well long after this present challenge subsides.

Perhaps most notable of our "good out of bad" is our online presence. With creativity out of necessity, we have learned how to bring worship into our homes, on our phones and devices,



anywhere the people of God happen to be. I SO applaud the many musicians, technical help, readers and, particularly, Patti, who have learned how to keep Living Waters worshipping together through all of this. A special shout out to our drummer, Max Fortner and bass player, Paul Martinson who faithfully show up week after week and volunteer their time and talent. Out of this unfortunate necessity of worshipping online, we have made connections with people we otherwise might not have met, people across this country and even around the globe. Every now and then we receive a donation from someone, some distance away who tuned in and appreciated our "presence." Our online worship ever remains a work in progress, but I am so grateful for Chris Kiewel



This naturally formed ice cross found on our church door on Christmas Eve

who has allowed us the use of his camera system as well as Brenda and Tim Wright who weekly come and work the sound and cameras. I have personally loved the creative stretching we've been able to do, offering messages from unique locations (I'm still itching from my cornfield sermon!) What fun to have had the most charming children's Christmas program offered through a Zoom presentation, and I am so very thankful that we were able to offer our Christmas Eve in the Barn as an online service *from* the barn. Of course, it will be so good to be back together in person next Christmas, but there were a number of people who "tuned in," grateful for the opportunity to see their first barn service. Hello...God bringing good out of bad!



In addition to online worship, I was thrilled to have so many of our members and friends offer DAILY CHECK-INS on our Living Waters Facebook page. We went several months, right up to our back-to-in-person-worship in September, with a check-in most every day, offered by so many of you! Members and friends of Living Waters sharing their faith, talking about how they are handling the challenges of the pandemic or racial injustices...that is so awesome! Talk about a dramatic example that we are in this together and we learn from one another! It's too bad it took a pandemic to get so many people sharing their thoughts. Let's keep it going! (...not the pandemic though!)

Our creativity was pushed into hyper-drive when we pulled off a parking lot Easter morning service complete with a goose-bump producing "honk-alleluia" from the outpouring of cars that filled our lots. We later learned from some of our neighbors how meaningful hearing that honking was for them, announcing Jesus' victory over the grave! And as a fitting bookend to the "high holy holidays," our outdoor living nativity and drive-in candlelight (app. on your phone) mini-service at a windchill of -20, will be long remembered! Even confirmation Sunday was made into a wonderful outdoor service; this pandemic did not stop the rhythm of congregational life for us at Living Waters!

Another Living Water ministry that has really blossomed for the better through the pandemic has been our food shelf to the community. 2020 saw us serving 6-8 people/week at the start of the



year, to 30-40 people/week by year's end. For a while there, we were purchasing some \$300-\$500 of groceries and supplies each week. By October, it was evident that this ministry was not sustainable without further help. A plea was sent out to the congregation, and a Black Friday food shelf drop off was organized. Letters went out to area churches and an article featuring our food shelf appeared



in the local paper. Within weeks, our bare shelves became overflowing with donations and our food shelf funds went from practically nothing to nearly \$10,000. The community responded. You responded. A big thank you to our newly appointed food shelf coordinators Scott Sylvester and Terry Sylvester as well as the many faithful volunteers who buy the groceries and work the food shelf hours week after week. A big thank you to the many of you who have donated food and funds to this vital ministry for our community.

I'd like to mention a couple of other bright spots for me in this complicated year. I appreciate the formation of our Racial Justice Taskforce, born in response to George Floyd's death and the many protests for racial justice. I appreciate the many Living Waters members who have participated on this taskforce with a special thank you to Warren Christie who chairs it. Again, out of something awful, we are hoping to bring about a positive change in our culture and community. This taskforce is ever and always open for anyone to participate, with plans for more opportunities in the coming year to continue this important conversation. Another taskforce, created this last year, one that I hope will *not* be around too long, is our Covid Preparedness Taskforce that met several times over the summer, putting together guidelines and a plan to keep the Living Waters community as safe as possible during this pandemic. Thank you to all those who served our congregation in this way. Your plan has worked thus far!

I absolutely LOVED the Philippians Project we launched this summer, inviting people to send in pictures of God at work in our world; light shining in darkness. We started the first Sunday with 4 pictures and ended the project with our walls covered in tributes to God's goodness. How powerful to see such a witness to God's presence in our world. I also appreciated the summer book



read many of us participated in by reading and discussing Rob Bell's, *What is the Bible?* I was sorry to have had to cancel our *New Wine* performances and tour, but was thankful for the 40 students who were involved and offered *NEW WINE SUNDAY* back in early February. And what a hoot we had with our online fall auction and take-out lutefisk and meatball dinner, both raising nearly \$7000! A BIG thank you to the many people who donated, cooked, bid, ate and served these fundraisers. While covid may have hampered our usual fundraising efforts, the Living Waters community persevered with creative ways to support the budget for our ministry.

I am so grateful for the Living Waters staff and the faithful work they have done in this challenging year. I appreciate Linda Becker and her important work with our finances, Bruce Neubauer, caring for our facility, keeping things sanitized and safe, Steve Minkler and Janet Anderson, adapting without a problem to our online worship reality, and, of course, Patti Goke

who really is the heartbeat behind our social media presence and online worship...along with *everything else* she normally takes care of for us. All these people are *SUCH* gifts to this congregation...and definitely, gifts to me. I also want to extend a huge cheer and hats off to our outgoing council president, Emily Zempel, whose calm and caring leadership has been *just* what we needed in this challenging year.

And then, as if there weren't enough challenges and unfortunate things happening in 2020, my favorite-est pastoral colleague of all times had to go and leave us at the beginning of December. Pastor Denise Hanson, who has been such an important presence of leadership and caring and a lot of warmth and laughter for over 13 years at Living Waters, is sorely missed by so many including me. I know and trust that God will once again work good from this loss for us, but I'm not seeing that quite yet. It will come though. It always does. Afterall, this last year is the poster child of God's ultimate care for God's church, leading us to do things and be things for others that are for the greater good and the growth of God's Kingdom.



Praise be to God for *ALL* the blessings of 2020. I can't wait to see what God has in store for us in 2021!

Shine on!

Pastor Todd Mattson



“The light shines in the darkness, and the darkness has not overcome it.” John 1:5

Never in my lifetime have John’s words rung so true as they have this year. In the midst of this Covid life we are living, in the midst of a chaotic and sometimes violent political season, in the midst of the George Floyd murder and resulting unrest, in the midst of all the trials and tribulations of life this year, the light most assuredly has shined in the darkness, and the darkness has not overcome it! Praise be to God!

And in the midst of all of this upheaval and unrest, my own personal life has also been in a time of unrest and discernment as I have continued to listen for the whisper of God, and to follow that Voice. I have felt for several years now that God has been calling me to leave Living Waters, but it has been challenging to discern to what He is calling me. Having completed my training as a spiritual director, I knew that I wanted to move in that direction, but didn’t really know how to do that and still earn an income.

It finally became clear when someone in the bishop’s office mentioned the possibility of doing interim ministry. I initially blew it off, because I’d already accepted another job working at a group home. But in the days and weeks after that, it kept coming back to me....What would it be like to be an interim pastor? When I met with my spiritual direction small group who I’ve been meeting with every month for 2 ½ years, they helped me recognize that interim ministry is really like doing spiritual direction, except for congregations instead of individuals. And suddenly I realized that this might be what God has had in mind for me!

This has been one of the hardest decisions of my life, because of how much I love the people of Living Waters, as well as working with Pastor Todd, Patti, and our amazing staff. We have had an incredible run together! It was 13 years ago that I took the half time job of running our Sunday School program. Two years later, I became a pastor here at Living Waters, and I have worked with Todd and Patti for the past 10 years! I really don’t know who will rap with me anymore! And who will tease me and make me laugh every single day J At a difficult transition time in our congregation’s life, God sent us Pastor Todd, who could not have been a more perfect fit for this church and for our staff. I am forever grateful!

I will leave the year in review to Todd in his annual report. It’s been an interesting one for sure! We have gotten creative; we’ve responded to the changing landscape; we’ve learned more technology than we ever wanted to! Patti has knocked our socks off in her ability to learn new technology at an incredibly rapid rate! We’ve learned again and again that the church is not the building; it’s the people of God living out their faith in their homes, neighborhoods, schools, and places of employment. We’ve responded to the need around us with a food shelf that has served more and more families each week. Your generosity has been amazing! Thank you for the ways you always step up and respond to the needs around us!

I am blessed and lucky to have been a part of this incredible church, and I feel nothing but gratitude as I sign off and head into a new call. Thank you, thank you, thank you, people of Living Waters!

With love, Pastor Denise Hanson

## 2020 President's Report

While many things changed or stopped in 2020, Living Waters kept flowing as we found ways to Reach, Teach & Care for our community. Through the creativity of our pastors, church staff and congregation members, we had access to services online, outdoors and safely indoors. Video coffee hours, daily check-ins, plus study and learning groups kept us connected. Individual talents have been shared and improved with technology, music and finding ways to get our work done in new ways. Fundraisers were kept alive by adapting to an online auction, lutefisk in takeout boxes, filling the food shelf with donations and reverse shopping on Black Friday, and Christmas Stockings getting generous support and still finding their way to families in need. We have all grieved losses of some kind. We sadly said goodbye to some people, including Intern Pastor Sarah Larson and Pastor Denise.

We will continue to find ways to accomplish the things we want to do as a congregation. When we call, you answer. Thank you to the newly formed COVID Planning Committee for creating the LWLC COVID-19 Preparedness Plan to help the church navigate the pandemic and Racial Justice Taskforce to talk through racial tensions and conflict. Thanks to the Interim Team exploring options for replacing our vacant pastor position. Thank you to all of the Council team representatives and to everyone else who has helped organize and lead us through this year. Thank you for sharing your gifts, providing support through prayer and financially, and shining God's light all around. I am very proud to be part of a congregation who cares for each other and those around us. We can do all things through Christ who strengthens us!

Keep Serving,  
Emily Zempel





With Pastor Denise's departure back in December, the Living Waters church council has been working on finding an interim pastor to step in and take on some of her duties as well as lead the congregation through a study to determine the best staffing configuration for Living Waters as we continue to move forward and grow. A HUGE thank you to Pastor Bobbi Bell and Lori Dingman who have stepped in since the first of the year and helped with our education and pastoral needs while we wait for our interim pastor to arrive.

The church council would like to invite ANN BJORKLUND to serve as our interim pastor. Ann offers a little information about herself below. Typically, interim pastors aren't officially *called* by a congregation, but Ann is in need of being ordained, which requires being called to a congregation. So we will be officially *calling* Ann for a 6 **MONTH TERM CALL**, pending congregational approval. This makes for kind of a win-win situation: Ann gets to be ordained and we get to have her work as an interim pastor. If there is still need of Ann's work after 6 months, the call can be extended month by month.

***PLEASE attend the annual meeting to vote on this important matter.***

# MEET ANN BJORKLUND

January 2021

To the People of Living Waters Lutheran Church...

Another year has passed, giving you opportunities to reflect and grow. As you consider the ways God is moving in and among you and the community, I'm excited about the prospect of journeying with you and helping you discern what that might look like. I've had the opportunity to be part of that process with others in various ways.

I had the pleasure of serving as a Chaplain Resident at the St Cloud VA for 2 years, working primarily in mental health. I worked with a team of doctors, nurses, social workers, nurse practitioners, Veteran Service Officers, and others as we sought to assist Veterans in addressing issues they had and provide support in a variety of ways. In addition to leading worship services and devotions, I taught and led groups on Self-Forgiveness, Grief & Loss, and Inner Conflict. I also met with Veterans individually, gaining insight into many of the challenges they faced while serving in the military, how it still affects them now, and the ways others are also affected in their interpersonal relationships with Veterans.

While serving as the Interim at one congregation, in addition to serving as head of staff, preaching, teaching, visiting, and general pastoral care, I accompanied the congregation in their grief due to a long-time pastor taking another call and another leaving unexpectedly after 6 months.

In my current Interim position, I serve 4 congregations. I've helped them create an online presence and have been working with them to update their contact information in order to provide online worship services to as many people as possible. The parish has since purchased a copyright license and has approved the purchase of upgraded video recording equipment including camera, computer, and needed accessories.

My ability to follow my call to ministry is possible because God has gifted me with my supportive wife of 8 ½ years, Theresa. Our dog, Journey, has been with us for 8 of those years. We enjoy hunting, fishing, photography, and being in nature. Theresa has a passion for caring for individuals with disabilities and has a newfound love for horses, so we now have two of them: Bebe and Scratch. Theresa has been an active and integral part of preparing, recording, and editing worship services in my current position and is in the process of assisting one of the congregations in acquiring the needed equipment for the approved upgrades and getting it set up. I enjoy curing & smoking meat and smoking various other foods, including cheeses. I enjoy painting and drawing, a good cup of coffee with French Vanilla creamer, and visiting with people. We care deeply about others and family and friends are important to us.

We would welcome the opportunity to join you as we work to bring about the kingdom of God in this time and place.

Blessings+

Ann Bjorklund





## A MESSAGE FROM ELCA PRESIDING BISHOP ELIZABETH EATON

Dear friends in Christ,

This year has been a challenging one! The COVID-19 pandemic has changed the church and society. We have had to shift the ways we engage in ministry from a focus on in-person worship and meetings to livestream worship, virtual meetings and gatherings in the parking lot. We have had to shift to teaching children at home and working from home. We have not been able to travel to see friends or relatives or to celebrate life events. This has also been a time to address economic and social justice issues, to shift our thinking and our way of life.

In times such as this, our baptism in Christ makes a difference and makes us different. Like Christians before us, we recall that God is faithful to God's promises and God's people. We see that God enables us to connect with one another even when we are separated. Shifts in the world invite us to be innovative in how we do God's work and reach out to all ages in making disciples. We see that God is at work not only in our buildings but beyond them as well. We have found new ways to serve our neighbors and reach those in need.

As we experience this time of uncertainty, we sense something new emerging. In many places there are new strategies and renewed energy for ministry, often generated by emerging leaders. We have developed a framework to build on, and now is the time to engage in hard work together. As you do in your congregation, we want our collaborative efforts to be both faithfully thoughtful and sustainable. We want to build up the body of Christ today and for the future.

Looking across the church, I am grateful for your generous giving of time, talents and resources. Yes, God does continue to bless us! God will provide both relief from life's struggles and hope for a stronger church, God's church. We do not need to know how the future will unfold. As members in the body of Christ, we need only trust that God is with us and will provide.

Building up the body of Christ together,

The Rev. Elizabeth A. Eaton  
Presiding Bishop  
Evangelical Lutheran Church in America

*"The gifts he gave were that some would be apostles, some prophets, some evangelists, some pastors and teachers, to equip the saints for the work of ministry, for building up the body of Christ, until all of us come to the unity of the faith and of the knowledge of the Son of God, to maturity, to the measure of the full stature of Christ. We must no longer be children, tossed to and fro and blown about by every wind of doctrine, by people's trickery, by their craftiness in deceitful scheming. But speaking the truth in love, we must grow up in every way into him who is the head, into Christ, from whom the whole body, joined and knit together by every ligament with which it is equipped, as each part is working properly, promotes the body's growth in building itself up in love." —Ephesians 4:11-16*

I have to confess that when I accepted the invitation to serve as the Chair of the Finance Team at Living Waters this year, I did so expecting a rather quiet, uneventful term ahead of me. Well, that was a BIG OOPS!

There's much that can be said about the year 2020 but certainly one of the most important is how blessed we were as staff worked hard to hold down our expenses while, at the same time, members stepped up their giving during such a trying time financially for so many.

One thing about the 2021 Budget numbers that I feel compelled to point out to the Congregation is that we are using a General Offering number of \$300,000 to meet the Budgeted Expenses. As you can see from one of the Budget Sheets, our General Offering for the past 5 years has averaged around \$260,000. This represents a Budgeted Increase of \$40,000 for the General Offering in 2021 compared to the 5 -year average. It's encouraging that the Pledge Cards this year reflect an intentional increase in giving of around \$20,000. There are also a few areas of Expense where savings of around \$10,000 or more could potentially be realized.

I want to personally say thank you to all of the members who provided significant ongoing support of the Finance Team this year including our Treasurer Nick Tapio, past Finance Team Chair Steve Anderson, John Lindholm, Bruce Neubauer, Pastor Todd and Council President Emily Zempel. I want to also recognize and thank Linda Becker and Dee Carlson for the very important roles that they each serve in helping to manage the finances of Living Waters and the money counters for their time and talents.

We look forward to our new year of 2021 with optimism and hope.

Yours truly,

Brian Ulrich



## Living Waters Lutheran

Statement of Financial Position For All Funds as of 12/31/2020

### Assets

#### Bank

Checking - Building Fund	34,510.03
Checking - General Fund	8,740.29
Checking - Mortgage Fund	19,423.83
Checking - New Wine Fund	4,140.34
Checking - Restricted Fund	35,526.92
Checking - Savings Fund	17,494.01
Checking - Womens Fund	1,872.78
Checking - Youth Fund	7,385.34
Petty Cash	150.00

**Total Bank** **129,243.54**

#### Fixed Assets

Buildings	1,213,075.65
Equipment	76,797.73
Land	251,408.65
Land Improvements	36,367.32
Accumulated Depreciation	
Buildings	-511,381.00
Equipment	-56,785.00
Land Improvements	-36,368.00

**Total Accumulated Depreciation** **-604,534.00**

**Total Fixed Assets** **973,115.35**

**Total Assets** **1,102,358.89**

### Liabilities

#### Current Liabilities

Accounts Payable	354.31
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**Total Current Liabilities** **354.31**

#### Other Current Liabilities

Payroll Withholding & Taxes	
403(B) optional Pension	-65.00
Federal Withholding Tax Payable	330.35
FICA Tax Withholding-Employee	254.85
FSA Healthcare	-64.33
Medicare Tax Withholding-Employee	51.48
Pretax Retirement Pay	-296.78
State Withholding Tax Payable	479.99
Supplemental Term Life Insurance	110.05

**Total Payroll Withholding & Taxes** **800.61**

Current Portion of Long Term Debt	75,478.18
Deferred Revenue	10,860.00

## Living Waters Lutheran

Statement of Financial Position For All Funds as of 12/31/2020

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<b>Total Other Current Liabilities</b>	<b>87,138.79</b>
<b>Long Term Liabilities</b>	
Mortgage Payable	346,671.92
Current Portion of Long Term Debt	-75,478.18
<b>Total Long Term Liabilities</b>	<b>271,193.74</b>
<b>Total Liabilities</b>	<b>358,686.84</b>
<b>Net Assets</b>	
<b>Unrestricted</b>	
Building Fund	49,838.71
General Fund	-41,265.38
Mortgage Fund	654,814.10
New Wine Fund	7,211.53
Savings Fund	17,494.01
Womens Fund	2,047.70
Youth Fund	12,333.47
<b>Total Unrestricted</b>	<b>702,474.14</b>
<b>Restricted</b>	
Restricted Fund	41,197.91
<b>Total Restricted</b>	<b>41,197.91</b>
<b>Total Net Assets</b>	<b>743,672.05</b>
<b>Total Liabilities + Net Assets</b>	<b>1,102,358.89</b>



## Living Waters Lutheran

Budget Comparison w/Variance for General Fund

Account	Current Month (December)			Year To Date (December FY 2020)			Last Year		
	Actual	Budget	Variance	Actual	Budget	Variance	Actual	Budget	Last Year
<b>Summary</b>									
<b>Total Revenues</b>	23,424.58	29,182.00	-5,757.42	316,082.32	368,149.00	-52,066.68	347,599.72		
<b>Total Expenditures</b>	24,610.55	30,446.00	-5,835.45	314,640.72	365,626.00	-50,985.28	357,023.79		
<b>Total Other Revenues</b>	0.00	166.00	-166.00	20.11	2,000.00	-1,979.89	3,282.82		
<b>Total Other Expenditures</b>	2,121.00	2,021.00	100.00	25,512.00	24,262.00	1,250.00	34,380.60		
<b>Total Other Financial Sources-Uses</b>	0.00	0.00	0.00	0.00	0.00	0.00	-3,946.23		
<b>Balance</b>	-3,306.97	-3,119.00	-187.97	-24,050.29	-19,739.00	-4,311.29	-44,468.08		



## Living Waters Lutheran

Budget Comparison w/Variance for Mortgage Fund

Account	Current Month (December)			Year To Date (December FY 2020)			Last Year
	Actual	Budget	Variance	Actual	Budget	Variance	Last Year
<b>Revenues</b>							
Offering	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Mortgage	5,341.00	5,135.00	206.00	66,404.71	61,620.00	4,784.71	57,656.25
Mortgage - Vanco	1,470.00	2,066.00	-596.00	17,932.50	24,800.00	-6,867.50	20,070.50
SubTotal Offering	6,811.00	7,201.00	-390.00	84,337.21	86,420.00	-2,082.79	77,726.75
<b>Total Revenues</b>	<b>6,811.00</b>	<b>7,201.00</b>	<b>-390.00</b>	<b>84,337.21</b>	<b>86,420.00</b>	<b>-2,082.79</b>	<b>77,726.75</b>
<b>Other Revenues</b>							
Bank Interest	0.00	0.00	0.00	9.63	0.00	9.63	14.91
<b>Total Other Revenues</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>9.63</b>	<b>0.00</b>	<b>9.63</b>	<b>14.91</b>
<b>Other Expenditures</b>							
Interest	1,030.09	1,030.00	0.09	13,534.29	13,535.00	-0.71	16,037.60
<b>Total Other Expenditures</b>	<b>1,030.09</b>	<b>1,030.00</b>	<b>0.09</b>	<b>13,534.29</b>	<b>13,535.00</b>	<b>-0.71</b>	<b>16,037.60</b>
<b>Summary</b>							
<b>Total Revenues</b>	<b>6,811.00</b>	<b>7,201.00</b>	<b>-390.00</b>	<b>84,337.21</b>	<b>86,420.00</b>	<b>-2,082.79</b>	<b>77,726.75</b>
<b>Total Other Revenues</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>9.63</b>	<b>0.00</b>	<b>9.63</b>	<b>14.91</b>
<b>Total Other Expenditures</b>	<b>1,030.09</b>	<b>1,030.00</b>	<b>0.09</b>	<b>13,534.29</b>	<b>13,535.00</b>	<b>-0.71</b>	<b>16,037.60</b>
<b>Balance</b>	<b>5,780.91</b>	<b>6,171.00</b>	<b>-390.09</b>	<b>70,812.55</b>	<b>72,885.00</b>	<b>-2,072.45</b>	<b>61,704.06</b>

Living Waters											
01.23.21											
2021 Line Item Budget Worksheet			Trailing			2021					
		5 Year	2020	2021	% of						
1	Revenues:	Average	Actual	Budget	Total			Revenues:			
2	General offering	257,485	259,897	300,000	78.6%						
	General offering - pledged (___ cards)			0	0.0%						
	General offering - non-pledged			0	0.0%				General	% of	
	General offering - new			0	0.0%	0.0%			Offering	Total	
	Rent	39,025	38,918	39,500	10.4%			2016	246,492	74%	
	Fundraising	17,546	8,748	18,000	4.7%			2017	261,842	74%	
	Fees	11,034	2,860	13,300	3.5%			2018	265,167	75%	
	Miscellaneous	4,637	1,338	4,500	1.2%			2019	254,026	73%	
	Intern Support	2,775	100	0	0.0%			2020	259,897	82%	
	Thrivent Choice	3,256	3,242	3,500	0.9%				1,287,424	76%	
	Offering Other	3,371	979	2,000	0.5%			Years	5		
	Youth Programs	485	0	600	0.2%			Avg	257,485	76%	
	Offering Special Envelope	454	0	100	0.0%						
	IRS Health Insurance Tax Credit	0	0	0	0.0%	21.4%		2021	300,000		
	Total Revenues	340,068	316,082	381,500	100.0%			Var to avg.	17%		
	Year over year change		-31,518	65,418							
	Year over year change		-9%	20.7%							
	Expenditures:										
	Compensation and Benefits	238,594	246,859	266,785	69.8%						
	Property	26,350	24,326	39,147	10.2%						
	Administrative	27,073	21,296	30,100	7.9%	87.9%					
	Education	12,410	3,569	14,000	3.7%						
	Mission Support	12,174	5,091	12,000	3.1%						
	Worship	4,933	4,392	6,200	1.6%						
	Payroll Taxes	4,368	4,405	5,060	1.3%						
	Youth Team	3,317	1,107	2,500	0.7%						
	Fundraising	3,154	716	2,000	0.5%						
	Pass Through	2,727	508	2,000	0.5%						
	Conference & Assemblies	1,421	1,411	1,500	0.4%						
	Congregational Life Team	79	0	300	0.1%						
	Parish Nurse Ministry Program	112	0	250	0.1%						
	Gifts	212	310	200	0.1%						
	Inreach Team	85	0	200	0.1%						
	Outreach Team	128	0	100	0.0%						
	Worship & Music Team	20	0	0	0.0%						
	Misc	1,296	651	0	0.0%	12.1%		2021			
	Total Expenditures	338,453	314,641	382,342							
	Year over year change		-11%	21.5%							
		Variance to revenue			(842)						
					-0.2%						

## Inreach Team

2020 was a very interesting year, to say the least. I am so proud of the work the Shepherds did thru sending out cards and making phone calls. I want to personally say "Thank You" to those who stepped up and stayed in contact with members. I know, your work was truly appreciated. You are the light in dark times. We may not have been together in a building but we were together.

There are positives to the year: Families became closer, People reached out to those they may have not spoken to in a while, we sought to help each other. We also welcomed 8 new families to LWLC.

I would have to say the most positive about this past year is, we talked to God more. Whether it was in Pain, Sorrow, Fear, Happiness or Thankfulness. Whatever the reason... We talked to God.

"But it is good for me to draw near to God: I have put my trust in the Lord God, that I may declare all thy works." Psalm 73:28

In God peace,

Lana Weber

"Is anything too hard for the Lord?" Genesis 18:14

## 2020 Property Team Report

The Property Team here at LWLC is in charge of keeping the church grounds groomed and maintained along with keeping the building complex in working order. We also maintain the driveway, fence line, well house and surrounding areas. Although 2020 was and continues to be a crazy year for all of us, the property team continued to do the great work for our church family as did each and every team and their members.

Most of the work done here at the church is done by a wonderful group of talented volunteers who donate their time to keep the church looking good and in working order. Most things are done in house, but there are times when an expert is needed.

In addition to the routine lawn mowing, tree trimming, fence line up keep, some other things that have taken place this year are:

The team purchased a new (used) lawn mower which makes all the difference in the world.

The new fence was installed for the Montessori School

The raised gardens were and are great producers

Some things that are on the list to be completed in 2021 are:

1. Add a handicap ramp to the well house
2. Possibly add another raised garden.

I will close by saying THANK YOU to all members of the Property Team, my 3 year term will come to a close in 2021, and I would like say thanks to everyone for all your support, it was a pleasure serving with all of you, and I know with all your hard work, talents and dedication, I am certain you will have another successful year. Thanks to all and I appreciate each and every one of you.

God's peace to all!

Kurt Zimmerman.



## Outreach Ministry Report – 2020

OUTREACH is dependent upon the prayerful, mission-based, generosity of its Christ-centered members. Congregations are encouraged to focus their attention and resources on ways to serve their communities while cultivating what it is that makes them unique, sustainable and socially relevant. The church must care for its members to maintain a viable community presence and inspire spiritual growth, but it must also look beyond its walls to provide welcoming opportunities for the unchurched and meaningful opportunities for those who want to make a difference in the world around them.

Throughout 2020, while highly unusual, our members and staff participated in a wide variety of activities that have enriched the lives of others, which included: God's Work – Our Hands (road clean-up, preparing frozen meals for distribution through our food shelf, filling Advent boxes with food items for the food shelf, assembling and packaging meals for youth and rolling bandages for Tanzania), the Teddy Bear Ministry, Prayer Shawl Ministry, the Christmas Stocking project which was through gift cards this year, and more. Though some of our programs were unable to be done, i.e. meal delivery through CentraCare and Habitat for Humanity, we are confident we will get back into those opportunities as soon as they are possible.

Our building is host to a Montessori School and has been made available to programs such as AA/NA for meetings and special events when possible this year and had meetings outside when weather allowed. Much of our activities were virtual this year but there was plenty of can do attitude throughout the congregation.

The largest and most successful Outreach program throughout 2020 was our Food Shelf which was highly needed and highly used. Through the generosity of so many within our congregation as well as the community the Food Shelf reached, and continues to reach many in our area. Tremendous thanks goes out to all who were involved both through donations as well as working through some very trying times.

For those of you who have served the Outreach Mission in one way or another during 2020 – THANK YOU! Thank you for your participation and generosity! We look forward to reaching out again in the coming year.

Submitted by Eric Falk, LWLC Outreach Liaison

## 2020 Personnel Team Report

The church staff and pastors have added to their many talents and workload to keep the Living Waters congregation connected and remind us of God's presence during a year of upheaval. Bruce Neubauer, Custodian, helped us run the building more efficiently while it was closed and kept it clean and safe when it was open. Patti Goke, Office Manager & Jack of all Trades, added technology guru to her list of many talents and was integral in developing the online presence of Living Waters. The pastors were creative and persistent while they kept bringing us back to God for comfort, strength, and guidance. Linda Becker, Financial Secretary, gave extra weekly updates to help us keep updated and informed during a different revenue and expense year. Janet Anderson, Steve Minkler and the worship teams found ways to keep the therapeutic role of music in worship. A huge thank you to the congregation and continued support as we have been able to provide financial stability to our paid team as they continue to support the mission of Living Waters. In continuation of the venture to provide health insurance to our full-time staff, the Personnel Team is recommending an incremental increase to the amount paid by the church. We are caring for each other.

With Gratitude,

Jennifer Thorsten & Emily Zempel

## Worship and Music Annual Report 2020

In a year of so much change and uncertainty, I found it reassuring to always have an option for a chance to worship. Inside or outside, Facebook or YouTube, there have been many options for keeping connected to Living Waters through this pandemic. Todd and Denise and Patti and Bruce, as well as many others worked (and continue to work) so hard behind the scenes to put it all together. A great big thank you and acknowledgement for all their work.

Online worships have offered a chance to explore some different musical options as well as involve many more people. It has been great to have so many people willing to share their talents in this area. Personally, my favorite part of recording worship are the outtakes!

Covid-19 has fostered a wave of creativity that many of us didn't know we had. The creative aspects of the daily check ins on Facebook, the parking lot Easter "honk-a-halleluiaah" service, rearranging the sanctuary to offer indoor services and the drive-in Nativity on Christmas Eve, to name a few; are true testaments to the creative efforts and dedication of our Living Waters family.

One of the goals for music and worship is to offer a meaningful experience for everyone. Please reach out with thoughts and ideas for any style of worship! We are always more than happy to have new members join us on the Worship and Music Team – COME JOIN US! J

-Jana.



**Living Waters Lutheran Church**  
**Youth & Family Ministry Report 2020**  
**Submitted by Alicia Mages, Council Liaison to the Education Team**

This year has been a strange one, and we've had to do some things differently. In mid-March, we had to quit meeting in person. As a result, children's education time on Sunday mornings came to an end, as well as our Wednesday night ministry to 4-9<sup>th</sup> graders.

Although we had held the class for First Communion, we were not able to have the First Communion service on Maundy Thursday like we usually do. We are still waiting to find a way to get our communion chalices from Art As You Like It, which closed due to COVID-19. Once we can get those chalices, we will have a first communion service for our kids as soon as we are able!

As we looked toward the fall and how we might stay connected and growing in faith, we decided that we would follow the Sauk Rapids Rice School District. If they were in person, we would be; if they went online, we would too.

We moved our confirmation Sunday service up from the end of October to September in order to be able to hold that service outside in a safe way for everyone. Twenty-two 10<sup>th</sup> graders affirmed the faith of their baptism this year!

In September, we designed our Wednesday night programming to accommodate social distancing and required mask wearing. We sent out a letter and gave families grace and flexibility in deciding if they wanted to take a year off, or register for Wednesday night classes. To our happy surprise, almost every student from past years signed up to participate in spite of the challenges!

Thank you to Lori Dingmann who led students in stretching and meditation for the first 15 minutes of class! Thank you to Kirsten Stiegel, Sara Underhill, Jen Bomstad, Jen Hanson, Brenda Konietzko, Greg Klinefelter, Alicia Mages, Londa Wagner, Jody Henkemeyer, and Jessica Ostman for teaching classes or leading home huddles this year.

We were able to meet in person until mid-November when we needed to go online again. Our teachers and huddle leaders then agreed to move to short Zoom check ins and prayer time with students. Thank you to Lori Dingmann who created "Make a Splash" online for our parents and kids 6<sup>th</sup> grade and younger! Thank you to Kirsten Stiegel who created a fun BINGO game that engaged kids in staying connected to their faith even when we couldn't be together! We also sent out a "reverse Advent calendar" to our families, as well as a regular Advent calendar.

As of this writing (November 22, 2020), we are still online for the foreseeable future, and will continue to do our best to keep kids and families connected to their faith and to our faith family here at Living Waters. We trust that the Lord is leading and guiding His church, even and especially in these Covid 19 times!