



BETHEL  
LUTHERAN CHURCH

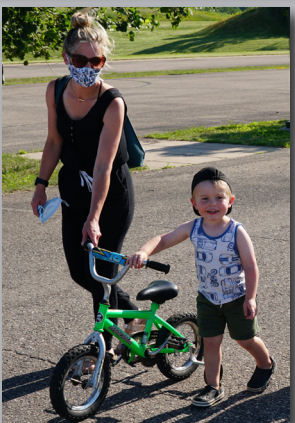
2020  
ANNUAL REPORT



“  
YOU NEVER STOPPED  
CONNECTING WITH PEOPLE  
GROWING IN YOUR LOVE FOR GOD  
OR SERVING YOUR NEIGHBORS

... BECAUSE OF YOU, EVEN IN THE  
MIDST OF A TUMULTUOUS YEAR,  
BETHEL'S MISSION NEVER FALTERED

*Thank you!*







# TABLE OF CONTENTS

## MINUTES

2019 (Last Year's) Annual Celebration **Minutes**

## MISSION

Connect, Grow, Serve **At a Glance**

## ANNUAL REPORTS

Pastor John Lestock **A Look Back at 2020**

Bethel Highlands Preschool **2020 Report**

Music & Worship **2020 Report**

Women of Bethel **2020 Report**

Endowment Fund **2020 Report**

Columbarium **2020 Report**

Mission & Justice Committee **2020 Report**

H.O.M.E. Meals **2020 Report**

Property Committee **2020 Report**

Pastor Bob Bipes **Visitation 2020 Report**

Construction Progress **2020 Report**

Pastor Kris Kurzejeski  
**Adult Education 2020 Report**

Outreach Committee **2020 Report**

Pastor Ladd Sonnenberg  
**Children/Youth/Family Ministries 2020 Report**

## CONGREGATIONAL STATS

Worship, Pastoral and Membership **Stats**

## FINANCIALS

2020 **Treasurer's Report**

2020 **Income Statement by Fund**

2020 **Balance Sheet by Fund**

2020 **Yearly Comparison General Fund  
Proposed 2021 Budget**

2020 **Benevolence**

2021 **Budgeted Spending by Ministry**

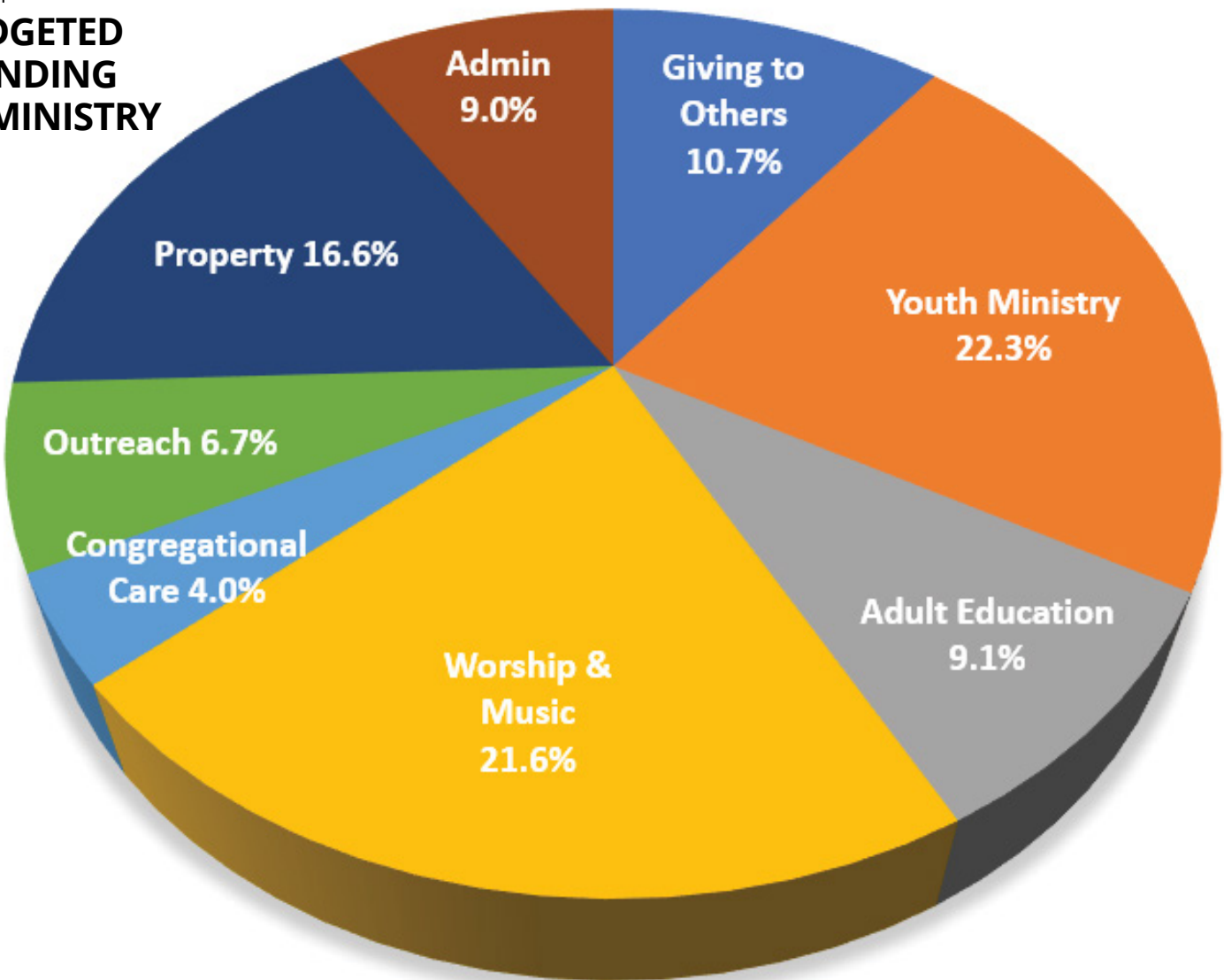
## 2020 BENEVOLENCE

Benevolence gifts are made from the General, Memorial and Women of Bethel Funds. In addition, many Bethel volunteers provide their time, talent and private financial resources to these and other organizations.

### Recipient

|                                     |        |                                     |         |
|-------------------------------------|--------|-------------------------------------|---------|
| NW Synod of WI                      | 61,100 | Luther Point                        | 2,640   |
| Operation Help                      | 14,715 | Grace Place                         | 2,365   |
| Tanzania Scholarships               | 14,400 | Raider Network at Hudson High       | 2,100   |
| Direct Emergency Assistance         | 8,656  | Dorothy Day                         | 2,098   |
| Lake Wapogasset Lutheran Bible Camp | 7,040  | Global Health Ministry 5 Alive      | 1,187   |
| Seminary                            | 5,500  | Habitat for Humanity                | 1,100   |
| World Hunger                        | 5,150  | Student Mission Support             | 1,100   |
| Nat'l Fire & Storm Relief           | 5,000  | H.O.M.E.                            | 1,025   |
| Lutheran World Relief               | 4,962  | International Clinic                | 1,000   |
| Pine Ridge                          | 4,665  | Exodus House - Luth Social Serv     | 875     |
| Backpack Program                    | 4,550  | Internal Gifts to Bethel            | 400     |
| Twin Cities Food Relief Expense     | 3,625  | ELCA Int'l Women Scholar Initiative | 300     |
| Our Neighbor's Place                | 3,500  | Bridge for Community Life           | 300     |
| Turning Point                       | 3,250  | Quilting Mission                    | 272     |
| Lutheran Social Services            | 2,680  | Miscellaneous Benevolence           | 1,084   |
| Hudson Food Shelf                   | 2,675  | Total MISSION & BENEVOLENCE         | 169,314 |

## 2021 BUDGETED SPENDING BY MINISTRY





# YEARLY COMPARISON GENERAL FUND PROPOSED 2021 BUDGET

| Category  |              |              |              | % Change                       | % Change     |                               |
|---|--------------|--------------|--------------|--------------------------------|--------------|-------------------------------|
|   | 2019 Actual  | 2020 Budget  | 2020 Actual  | 2020 Actual vs<br>2019 Actuals | 2021 Budget  | 2021 Budget vs<br>2020 Actual |
| INCOME  |              |              |              |                                |              |                               |
| All Weekly Offering                             | \$ 1,460,397 | \$ 1,506,142 | \$ 1,424,533 | -5.4%                          | \$ 1,489,000 | 4.5%                          |
| All Other Program Income                        | 167,477      | 175,792      | 91,240       | -48.1%                         | 134,300      | 47.2%                         |
| Recognized PPP Income                           |              |              | 203,517      |                                |              |                               |
| Income Total                                    | 1,627,874    | 1,681,934    | 1,719,290    | 2.2%                           | 1,623,300    | -5.6%                         |
| EXPENSE   |              |              |              |                                |              |                               |
| Missions/Benevolence                            | \$ 111,973   | \$ 114,221   | \$ 132,032   | 15.6%                          | \$ 132,000   | 0.0%                          |
| Pastoral Ministry                               | 347,534      | 386,710      | 379,398      | -1.9%                          | 403,000      | 6.2%                          |
| Staff Compensation                              | 680,585      | 695,039      | 683,030      | -1.7%                          | 663,500      | -2.9%                         |
| Worship & Office Supplies                       | 58,182       | 60,086       | 60,552       | 0.8%                           | 60,000       | -0.9%                         |
| Utilities                                       | 54,188       | 56,356       | 43,270       | -23.2%                         | 52,500       | 21.3%                         |
| Facility Supplies                               | 104,191      | 85,530       | 70,155       | -18.0%                         | 65,500       | -6.6%                         |
| Insurance & Miscellaneous                       | 22,340       | 22,787       | 26,601       | 16.7%                          | 27,000       | 1.5%                          |
| Youth Ministry                                  | 122,954      | 130,632      | 45,910       | -64.9%                         | 102,500      | 123.3%                        |
| Adult Events                                    | 16,325       | 16,325       | 12,243       | -25.0%                         | 12,000       | -2.0%                         |
| Adult Education                                 | 25,718       | 27,537       | 10,337       | -62.5%                         | 24,000       | 132.2%                        |
| Property/Capital Repairs                        | 10,928       | 15,008       | 44,119       | 194.0%                         | -            | -100.0%                       |
| Communications                                  | 5,361        | 5,635        | 7,876        | 39.8%                          | 7,700        | -2.2%                         |
| IT, Network & Phones                            | 52,099       | 42,382       | 41,681       | -1.7%                          | 42,000       | 0.8%                          |
| Music   | 16,239       | 16,860       | 11,339       | -32.7%                         | 18,500       | 63.2%                         |
| Continuing Education                            | 10,509       | 10,787       | 9,561        | -11.4%                         | 9,700        | 1.5%                          |
| Bus & Van                                       | 4,046        | 3,908        | 1,028        | -73.7%                         | 3,400        | 230.7%                        |
| Expense Total                                   | \$ 1,643,172 | \$ 1,689,803 | \$ 1,579,132 | -6.5%                          | \$ 1,623,300 | 2.8%                          |
| Less: Transfer to Emergency<br>/Project Reserve |              |              | 135,000      |                                |              |                               |
| NET INCOME or (LOSS)                            | \$ (15,298)  | \$ (7,869)   | \$ 5,158     |                                | Zero Balance |                               |

| 12/31/2019       | Cash Balances    | 12/31/2020        |
|------------------|------------------|-------------------|
| \$296,880        | General Fund     | \$ 481,866        |
| 121,874          | Capital Fund     | 22,655            |
| 122,022          | Memorial Fund    | 157,990           |
| 132,798          | Preschool Fund   | 155,662           |
| 23,304           | Columbarium Fund | 26,378            |
| 35,984           | WOB Fund         | 29,510            |
| <b>\$732,862</b> | <b>Total</b>     | <b>\$ 874,061</b> |



## ANNUAL CELEBRATION MINUTES

From last year’s meeting on January 26, 2020

- Gathering Music – New Song
- Call to Order – Council President, Kelly Carrier
- Strengths, Positive Trends, and Devotional – Pastor John Lestock
- Approval of 2019 Annual Meeting Minutes – So moved by Wayne Hanson, seconded by Janet Wilson. Motion passed.

**STATE OF THE CHURCH**  
 State of the church summarization by Council President, Kelly Carrier, and Senior Pastor, John Lestock.  
 Introduction of new staff members by Pastor John: Elise Gerhart, administrative assistant; Matt Aubert, Facilities Manager; Craig Koehnen, Contemporary Music Director and both Pastor Kris and Carole DeJardin moving from 3/4 to full time.  
 Pastor John pointed to the positive attendance trends at special, as well as weekly services. He also noted the use of the Downtown sanctuary by families from the area’s Hmong community.  
 Bobbe Henderson introduced three new Council members nominated for election: Tim Rutten, Linda Williams-Tuenge and Andrea Herzan. Ballots were completed by those in attendance and the three new members were elected.  
 Pastor Ladd & Jake Summerville shared a video from thier Montana ski trip highlighting Bethel’s youth ministry.

- Members provided several fund and activity updates, inculding:
  - Bethel Endowment Fund – Jean Johnson
  - Bethel’s Benevolence - Lacey Nolan
  - History and report on Bethel’s relationship with the Pine Ridge Reservation - Tim Reams
  - Facilities Task Force - Ron Wolfram

Review of the proposed 2020 budget, fielding of budget questions, and motion for budget approval - Ralph VanKeulen. Bobbe Henderson seconded the motion, which was approved by ballot.  
 In place of Bethel Highlands Preschool Director, Kari Jo Fore, BHP board member, Cindy Snegosky gave a review of this important ministry including the hiring of two new preshcool teachers. BHP remains financially successful, and the 4K program remains a highly rated and very desirable early education option for the Hudson community.  
 Ian Isakson as incoming Council president recognized outgoing council members Kelly Carrier, Bobbe Henderson and Rick Wilson for their service.

Pastor John had Ralph Van Keulen step forward and announced that, over the next few months, Ralph will end his 6 1/2 years as Bethel’s Business Administrator. While his replacement is being sought, Ralph will continue to serve, after which he will remain an active member and volunteer at Bethel.  
 The meeting closed with a prayer by Ian Isakson. Wayne Hanson moved for adjournment which was seconded by Rick Wilson.  
 Respectfully submitted by Rick Wilson, 27 January 2020



# CONNECT

## WORSHIP

### Weekly Worship

- Saturday | 5pm
- Sunday | 8am, 9:30am, 11am
- Youth Led Worship
- Radio Broadcasts
- Cable TV Broadcast
- Livestreaming of the 8am and 9:30am services on Bethel's Facebook page, YouTube Channel and Website
- Hump Day Messages

### Special Worship

- CCH Worship
- Lenten Services
- Holy Week Services Livestream

# GROW

## YOUTH

- Bethel Highlands Preschool
- Faith Milestones
- Sunday School
- 6th & 7th Grade Faith Formation
- 8th & 9th Grade Confirmation
- High School Youth Group (grades 9-12)
- High School Bible Study
- Vacation Bible School
- Christmas Program via Zoom
- Boy Scouts

# SERVE

## CHURCH

- Helping Hands
- Worship Support Volunteer
- Altar Care
- Decorating Team
- Congregational Life
- Bethel Chorale
- Handbells
- New Song Band
- Bethel Youth / Adult Musicians
- Visiting Guest Musicians
- Drama Participants
- College Care Packages
- Hospital Visits
- Pastor Visits

### Special Worship (continued)

- Easter Services Livestream
- Blessing of the Backpacks
- Blessing of the Pets
- Blessing of the Wheels
- All Saints Cemetery Service
- Thanksgiving Eve Livestream and Zoom gathering
- Christmas Eve Livestreams
- Christmas Day Livestream
- Youth Vespers
- New Year's Eve Livestream

### EVENTS

- Christmas Caroling
- Senior Adult Luncheons
- Fall Kick Off

- Sunday Childcare
- Montana Ski Trip
- Middle School Ski Trip
- Mission Trip alternative GO LOCAL
- College Aged Ministry
- Great Geocaching Adventure

### PERSONAL GROWTH

- New Disciples Classes
- Adult Education
- Financial Peace University
- Global Leadership Summit

- Sunday School & Wednesday Night Small Group and Large Group Leaders
- Adult Education Leaders and Small Group Leaders
- Cookie Callers

### LOCAL

- Columbarium
- H.O.M.E. Meal
- Dorothy Day
- Grace Place
- Operation Help
- Giving Tree
- Hudson Backpack Program
- Habitat for Humanity

## MUSIC & DRAMA

- MLK Services
- Drama Ministry for Lent

### PRAYER

- Lenten Devotional
- Weekly Prayer Group

### CLUBS/GATHERINGS

- Young at Hearts
- Book Club
- Quilting
- Hardanger
- Embroidery
- Men's Fellowship Breakfast
- Bethel, Brews and Bros.
- Women of Bethel
- Pastries with Parents

### BIBLE STUDIES

- Pastor Bible Studies
- Sunday Adult Bible Study
- Men's Saturday Bible Study
- Women's Gatherings

### SACRAMENTS

- First Communion Teaching
- First Communion Services
- Baptisms

- Food Shelf
- Red Cross Blood Drives
- Endowment Fund Grant Disbursement
- Hudson Star Observer
- Pastor's Viewpoint Articles

### GLOBAL

- Mission Trips (Tanzania, Haiti Pine Ridge Indian Reservation)
- High School Mission Trips
- Feed My Starving Children
- LWR Health Kits
- LWR Quilting
- LWR / LDR Giving
- School Supply Collections

# 2020 BALANCE SHEET BY FUND

|                                     | General Fund | Capital Fund | Memorial Fund | Preschool Fund | Columbarium Fund | Women of Bethel Fund | Total All Bethel Funds |
|-------------------------------------|--------------|--------------|---------------|----------------|------------------|----------------------|------------------------|
| ASSETS                              |              |              |               |                |                  |                      |                        |
| Operating Cash, Hiawatha Nat'l Bank | 25,326       | 22,655       | 157,990       | 155,662        | 26,378           | 29,510               | 417,521                |
| Short-Term Investments:             |              |              |               |                |                  |                      |                        |
| Royal Credit Union Holding          | 200,354      |              |               |                |                  |                      | 200,354                |
| Westconsin Credit Union Holding     | 250,536      |              |               |                |                  |                      | 250,536                |
| Prepaid Expenses                    | 5,650        |              |               |                |                  |                      | 5,650                  |
| Total Assets                        | 481,866      | 22,655       | 157,990       | 155,662        | 26,378           | 29,510               | 874,061                |
| LIABILITIES & EQUITY                |              |              |               |                |                  |                      |                        |
| LIABILITIES                         |              |              |               |                |                  |                      |                        |
| Current Liabilities                 | 11,113       |              |               | 72             |                  |                      | 11,185                 |
| Prepaid Pledge Reserve              | 31,357       |              |               |                |                  |                      | 31,357                 |
| Accrued Liabilities                 | 18,096       |              |               | 5,384          |                  |                      | 23,480                 |
| Endowment Gifts to Bethel Reserve   | 5,500        |              | 4,250         |                |                  |                      | 9,750                  |
| WOB Gifts to Bethel Reserve         | 1,750        |              | 1,308         |                |                  |                      | 3,058                  |
| Emergency Reserve                   | 146,749      |              |               |                |                  |                      | 146,749                |
| Emergency Reserve (new)             | 135,000      |              |               |                |                  |                      | 135,000                |
| Backpack Program Reserve            | 100          |              |               |                |                  |                      | 100                    |
| Guest Speaker Reserve               |              |              | 4,000         |                |                  |                      | 4,000                  |
| Women's Retreat Reserve             | 3,824        |              |               |                |                  |                      | 3,824                  |
| Willow Creek Reserve                | 1,000        |              |               |                |                  |                      | 1,000                  |
| Parish Nurse Reserve                |              |              | 4,196         |                |                  |                      | 4,196                  |
| Total Continuing Education Reserve  | 7,871        |              | 1,711         |                |                  |                      | 9,582                  |
| Bus & Van Reserve                   |              |              | 50,762        |                |                  |                      | 50,762                 |
| Youth Assistance Reserve            |              |              | 12,422        |                |                  |                      | 12,422                 |
| Pastor Projects MF Reserve          |              |              | 23,038        |                |                  |                      | 23,038                 |
| To Be Designated Reserve            |              |              | 33,129        |                |                  |                      | 33,129                 |
| Bells & Chimes Reserve              |              |              | 188           |                |                  |                      | 188                    |
| Choir Reserve                       | 260          |              |               |                |                  |                      | 260                    |
| Nursery Reserve                     |              |              | 325           |                |                  |                      | 325                    |
| Flowers Reserve                     | 326          |              |               |                |                  |                      | 326                    |
| Missions Reserve                    | 22,351       |              | 20,869        |                |                  |                      | 43,220                 |
| Women of Bethel Circle Reserves     |              |              |               |                |                  | 6,730                | 6,730                  |
| Event Reserve                       | 1,500        |              |               |                |                  |                      | 1,500                  |
| Student Accounts Reserve            | 9,398        |              |               |                |                  |                      | 9,402                  |
| Payroll Accruals                    | 25,895       |              |               |                |                  |                      | 25,895                 |
| Deferred Revenue-Niche Engrave      |              |              |               |                | 10,395           |                      | 10,395                 |
| Total Liabilities                   | 422,090      |              | 156,198       | 5,456          | 10,395           | 6,730                | 600,869                |
| EQUITY                              |              |              |               |                |                  |                      |                        |
| Opening Balance Equity              | (855)        | 212,486      |               | 80,618         | 6,346            | 19,945               | 318,540                |
| Retained Earnings                   | 55,473       | (180,933)    | 245           | 49,179         | 6,563            | 6,966                | (62,507)               |
| Net Income                          | 5,158        | (8,898)      | 1,548         | 20,409         | 3,074            | (4,132)              | 17,159                 |
| Total Equity                        | 59,776       | 22,655       | 1,793         | 150,206        | 15,983           | 22,779               | 273,192                |
| TOTAL LIABILITIES AND EQUITY        | 481,866      | 22,655       | 157,991       | 155,662        | 26,378           | 29,509               | 874,061                |





2020

# INCOME STATEMENT BY FUND

|                                       | General Fund | Capital Fund | Memorial Fund | Preschool Fund | Columbarium Fund | Women of Bethel Fund | Total All Bethel Funds |
|---------------------------------------|--------------|--------------|---------------|----------------|------------------|----------------------|------------------------|
| Income                                |              |              |               |                |                  |                      |                        |
| OFFERINGS                             | \$ 1,424,533 | \$ 215,847   | \$ 11,012     |                |                  |                      | \$ 1,651,392           |
| PROGRAM INCOME                        | 294,757      |              | 2,143         | 77,183         |                  |                      | 374,083                |
| MEMORIAL FUND INCOME                  |              |              | 20,486        |                |                  |                      | 20,486                 |
| WOMEN OF BETHEL INCOME                |              |              |               |                |                  | 3,942                | 3,942                  |
| COLUMBARIUM INCOME                    |              |              |               |                | 3,540            |                      | 3,540                  |
| PRESCHOOL                             |              |              |               | 483,289        |                  |                      | 483,289                |
| Total Income                          | 1,719,290    | 215,847      | 33,641        | 560,472        | 3,540            | 3,942                | 2,536,732              |
| Expense                               |              |              |               |                |                  |                      |                        |
| MISSION & BENEVOLENCE                 | 132,032      |              | 29,490        |                |                  | 7,792                | 169,314                |
| PASTORAL MINISTRY                     | 379,398      |              |               |                |                  |                      | 379,398                |
| STAFF COMPENSATION                    | 683,030      |              |               |                |                  |                      | 683,030                |
| WORSHIP & OFFICE SUPPLIES             | 60,552       |              |               |                |                  |                      | 60,552                 |
| UTILITIES                             | 43,270       |              |               |                |                  |                      | 43,270                 |
| FACILITY                              | 70,155       |              |               |                |                  | 80                   | 70,235                 |
| INSURANCE & MISC                      | 26,601       |              |               |                |                  |                      | 26,601                 |
| YOUTH MINISTRY                        | 45,910       |              |               |                |                  |                      | 45,910                 |
| ADULT EVENTS                          | 12,243       |              | 1,050         |                |                  | 44                   | 13,337                 |
| ADULT EDUCATION                       | 10,337       |              |               |                |                  |                      | 10,337                 |
| PROPERTY                              | 44,119       |              |               |                |                  |                      | 44,119                 |
| COMMUNICATIONS                        | 7,876        |              |               |                |                  |                      | 7,876                  |
| IT, NETWORK & PHONES                  | 41,681       |              |               |                |                  |                      | 41,681                 |
| MUSIC                                 | 11,339       |              | 1,200         |                |                  |                      | 12,539                 |
| CONTINUING EDUCATION                  | 9,561        |              |               |                |                  |                      | 9,561                  |
| BUS & VAN                             | 1,028        |              |               |                |                  |                      | 1,028                  |
| CAPITAL REPAIRS                       |              | 35,616       |               |                |                  |                      | 35,616                 |
| DEBT SERVICE                          |              | 189,129      |               |                |                  |                      | 189,129                |
| COLUMBARIUM EXPENSES                  |              |              | 351           |                | 467              |                      | 818                    |
| WOB SCANDINAVIAN FF EXPENSE           |              |              |               |                |                  | 158                  | 158                    |
| PRESCHOOL SALARIES                    |              |              |               | 421,363        |                  |                      | 421,363                |
| PRESCHOOL ADMINISTRATIVE              |              |              |               | 39,403         |                  |                      | 39,403                 |
| PRESCHOOL CLASSROOM                   |              |              |               | 14,496         |                  |                      | 14,496                 |
| PRESCHOOL OPERATIONAL                 |              |              |               | 64,801         |                  |                      | 64,801                 |
| Total Expense                         | 1,579,132    | 224,745      | 32,091        | 540,063        | 467              | 8,074                | 2,384,572              |
| Transfer to Emergency/Project Reserve | 135,000      |              |               |                |                  |                      | 135,000                |
| Net Income or (Loss)                  | 5,158        | (8,898)      | 1,550         | 20,409         | 3,073            | (4,132)              | 17,160                 |



## PASTOR JOHN LESTOCK 2020 ANNUAL REPORT

2020 will certainly be a year for the history books, and one we will never forget!

This pandemic has brought out some of the very worst in our lives, country and the world.

Yet I would also suggest, it has brought out some of the VERY BEST in humanity, and the Church!

As the first wave of the virus was beginning to spread, and people were going into quarantine, so many of you from Bethel were immediately asking, “How can I help? . . . What can I do to assist and serve others?” People younger and older demonstrated their “true colors” and put their faith into action! It made us so very proud as your pastors!

As difficult as these past months of the covid crisis have been, it has spurred creativity, innovation, and new beginnings here at Bethel. Our staff and leadership discovered new avenues for ministering to people inside, as well as outside our congregation. And though we had to shut down “in person” worship services, by live streaming, we have expanded our worshipping community beyond the river valley to several states around the country, and sometimes into Europe! We launched outdoor services and events while the weather was good, began a weekly Hump Day devotional thought among pastors, and saw people getting involved with ZOOM Bible studies, book studies, as well as meetings. In the midst of it all, our Bethel staff and worship teams have risen to the challenge, and morale has remained high with attitudes positive and encouraging!

Without hundreds of people coming through our doors for worship each week, it has been a challenge funding the ministry. Yet we were fortunate to receive a Government PPP Loan back in the spring, to help not only our Bethel payroll, but also our Bethel Highlands Preschool. In addition, so many of you have been so very intentional and generous in your giving, we have been able to “press on” through this crisis, and we have done well financially. We have also had some wonderful help with our mortgage, and you will hear the news at our Annual Celebration on Sunday, January 31. (Please stay tuned!)

We have seen a few changes in staffing again this year. After years of faithful service, custodians Chuck Lewis and Sharon Sippel retired. Gwen Cossin stepped in as our business administrator for Ralph Van Keulen, who also retired. Tammy Huberty took the place of Elise Gerhart as our Administrative Assistant at the front desk. And as Bill Jenkinson

stepped out of his role as AV Technician, Jake Berg stepped in. Each of these folks have been well-received, and proven themselves more than competent, and are great additions to our team! We are so glad, and blessed, to have them with us!

The uncertainty of our economy has put our building addition and capital campaign on hold temporarily. Yet, our Building Committee has continued to plan, prepare, and pray for our future (along with the help of Station 19, an architecture firm from Minneapolis) and the day when the “time is right” to move ahead. We appreciate the many, many hours these men and women have poured into this important project for Bethel’s future!

The cautions of the pandemic have limited the number of our weddings and baptismal services, as well as New Members classes, for the time being. Yet, they have also fortunately kept our deaths and funeral services to a minimum these past months. (Praise the Lord!)

I really want to commend our staff and leadership at Bethel, for their spirit and resilience, as well as their tenacity in finding new ways to minister to people of all ages under these conditions of life! And I thank so many of YOU who have continued to stay positive, upbeat, hopeful, and to demonstrate “faith at its finest”!

God has certainly been faithful in walking beside us and helping us navigate these troubled times. We all hope and pray the pandemic will come to its end in 2021, but we cannot lose sight of the way it has caused us to learn, grow, expand, mature and work together in some very important ways these past months!

As always, it has been a pleasure, privilege, and wonderful challenge serving you, and serving WITH you as your senior pastor this year! Let’s continue to work together for the good of all God’s people in ways that will make the Lord proud!

In God’s Great Love,  
Pastor John Lestock





BETHEL HIGHLANDS PRESCHOOL 2020 REPORT

As we approached mid-December, I likened the feeling to driving around a corner too fast, sliding sideways (an experience I literally had earlier in the month). We made it around the corner, with in-person preschool, and healthy teachers! But it’s not been an easy journey, with a lot of moments that felt out-of-control.

The challenges AND blessings:

- Registration in early February went very well, with near-full classrooms again and waiting lists in place. Our maximum capacity is 138 children and we registered 115 children within the first two weeks of February (we currently have 117 enrolled, including 9 students who attend virtual 4K).
- The Carnival and Auction, our largest fundraiser of the year, was scheduled for March 14th. A day that had to be cancelled (three days prior) due to COVID-19. Thankfully with the leadership of our board of directors, we were able to conduct a raffle for an ATV, which helped us raise dollars for our programming. We brought our auction to an online format, and conducted that in late May, with successful results. The income did not quite reach the numbers we’ve come to expect from our Carnival, but we were very grateful for the generous support of so many families and church members.
- In mid-March we had to close our doors for in-person preschool and reimagine preschool during a pandemic. Children ages 3-5 are experiential learners and are not built for screen-time learning. Our teachers quickly adjusted to creating group times over Zoom, delivering learning packets to homes, and connecting in innovative ways. In addition to our BHP decisions, we were required to adhere to the changes and expectations of the Hudson 4K program. Our teachers did a fantastic job!
- Although we had to cancel our spring concert, our field trip to Orchestra Hall, and graduation, we were able to have the best Super Hero Car Parade on May 4th! We encouraged students and parents to dress as super heroes and drive through the parking lot so we could wave, connect, and have some time to be “together”. It was an incredible showing of support from families, with signs of appreciation adorning their cars. It was also an opportunity for us to share our appreciation for parents.
- We ended the school year with a “self serve” graduation photo opportunity, and so much hope that we could resume normalcy come September.
- Over the summer our Board of Directors spent many hours meeting, learning, researching, and writing up scenarios and solutions for operating during COVID-19. With plexi-glass table dividers, expanded cleaning protocols, mask requirements, and extra materials on hand, we OPENED as planned on September 1st! The first few days were a bit chaotic, as we quickly learned what wouldn’t be effective for young children. But before long these tiny kids became experts at wearing their masks and bringing in their own water bottles.
- We’ve become quite familiar with the staff at the public health office, due to our many questions. We have learned that due to the nature of preschoolers, a positive case in a classroom would mean the entire class (and teacher) must quarantine and we would close a classroom for the recommended period of time. We have had a handful of cases among our students and staff, and thankfully everyone has recovered and returned after quarantine.
- The details within each day are overwhelming to figure out and balance. Our goal is to keep each class/ group of kids separate, so that if there is a positive case in a classroom only one group would need to quarantine. That means everything has to be scheduled with groups in separate spaces and considering the preschool daily schedules. Bathroom breaks, gym time, outdoor recess, chapel time, etc, ALL needed to be scheduled down to the minute in order to get things cleaned between groups. That also means we are conducting 11 sessions of chapel time over the course of three days (and 11 recorded Christmas programs). Special thanks to our custodial staff for their significant role in keeping things safe!

(Bethel Highlands Preschool Report continued on page 7)



FROM THE TREASURER - 2020 REPORT

From the Treasurer - 2020 Report

Bethel uses six funds to account for its transactions.

- **General Fund** - The main operating account for all regular giving and expenses
- **Capital Fund** - All capital appeal giving goes to this fund. Fund expenses include mortgage debt service, capital appeal fundraising costs, and investments in certain long-life capital items
- **Memorial Fund** - Tracks giving intended for specific non-budgeted purposes such as memorials or special fundraising for missions
- **Preschool Fund** - Used exclusively for fees and expenses related to Bethel Highlands Preschool
- **Columbarium Fund** - Tracks revenue and expenses related to Bethel’s Columbarium, Memorial Wall and Garden, located at the Highlands campus
- **Women of Bethel Fund** - Tracks revenue from the Scandinavian Food Fest, Circle donations, and WOB benevolence payments

Bethel prepares its financial statements on an accrual basis in order to appropriately match revenue and expenses. Reserve accounts are used to identify funds designated for a specific purpose.

Long Term Indebtedness

- Bethel’s only debt had been a \$3.725 million mortgage issued in 2007 with a term of 25-years. In December 2020, Bethel made its final payment on that loan and it is now paid-in-full. This is a wonderful achievement!
- The Capital Fund cash balance is \$22,655 on December 31, 2020.
- Mortgage transactions from 2014 through 2020 are summarized as follows:

|                                   | 2014      | 2015      | 2016      | 2017      | 2018      | 2019     | 2020      |
|-----------------------------------|-----------|-----------|-----------|-----------|-----------|----------|-----------|
| January 1st Mortgage Balance      | 2,349,819 | 1,834,408 | 1,398,969 | 1,049,543 | 875,180   | 269,042  | 183,917   |
| Loan Interest                     | 101,568   | 84,565    | 44,006    | 35,219    | 23,130    | 7,481    | 5,212     |
| Total of Loan Payments Made       | 616,979   | 520,004   | 393,432   | 209,582   | 629,268   | 92,606   | 189,129   |
| December 31st Mortgage Balance    | 1,834,408 | 1,398,969 | 1,049,543 | 875,180   | 269,042   | 183,917  | ZERO      |
| Reduction in Loan Balance by Year | (515,411) | (435,439) | (349,426) | (174,363) | (606,138) | (85,125) | (183,917) |

2020 Financial Statements

Despite the COVID-19 pandemic, the congregation continued to give generously resulting in 2020 being another healthy financial year for Bethel. Total church offerings in the General Fund were 5 percent below budget and were only 2 percent below the prior year, which is remarkable considering all the events of 2020. Expenses were also below budget due to lower than expected participation in program activities and the shift to virtual services. Bethel and its preschool were fortunate to receive \$280,700 from the government’s forgivable Paycheck Protection program (PPP). That amount has been forgiven and does not require repayment. The combined offerings and forgiven PPP funds allowed Bethel to achieve a modest General Fund surplus of \$5,158 for the year, and to add \$135,000 to the emergency/project reserve. This reserve will provide a margin of safety in case of an unexpected major expense. This reserve may only be accessed with Church Council approval.

Bethel’s Audit Committee consists of three church members with financial expertise. The Committee has a written charter that outlines its responsibilities relating to oversight of Bethel’s financial controls. The Committee met once during the past year to perform tests of transactions supporting the 2020 financial statements. At the conclusion of its work, the Committee reports its results to the Church Council.

Church Community Builder software is used to track member contributions. QuickBooks software is used for financial reporting purposes. Bethel maintains an “open book” policy relating to its finances such that any member is welcome to view financial detail upon request. Please feel free to contact me or members of Bethel’s office staff.

Respectfully submitted,  
Nick Jepperson, Treasurer



# CONGREGATION STATS 2020

## SATURDAYS IN PERSON SERVICES

(10 services, Jan. 5 - March 8)

368

## SUNDAYS IN PERSON SERVICES

(30 services, Jan. 5 - March 8)

5909



## SUNDAYS & SPECIAL SERVICES ONLINE\*\*

(Sampling of 84 services, March 15 - Dec. 27)

93,470

## 12/31/19 MEMBERSHIP

2485



## BAPTISMS

15

## CONFIRMATION

65

## FUNERALS

12

## NEW MEMBERS\*\*\*

18

## MARRIAGES

5

\*In Person Data includes services from January - March 8 as well as 3 outdoor services

\*\*Online data is drawn from a combination of the top 50 (in terms of views) of services on Facebook and all services on YouTube.

\*\*\* Only one (usually 3-4/year) new member workshop was held in 2020

## WORSHIP STATS

## PASTORAL & MEMBERSHIP STATS

## BETHEL MUSIC & WORSHIP 2020 REPORT

2020 saw the temporary demise of the Bethel Chorale, and the creation of the Bethel Quartet. One of the things that Christians most commonly do together is sing, and while choral singing was deemed too dangerous for both hearers and participants, the music produced by four professional singers has allowed the continuation of great choral music at our traditional worship services. Tracey Jenkinson has also done a fine job leading hymn singing and congregational responses so folks at home can pray and sing together. The format for live-streaming has encouraged me to play the piano rather than the organ, since the direction of the camera is forward toward the screen behind that instrument. I enjoy the freedom of improvising on hymns during the service. I am looking forward to the time when the Bethel Chorale will once again be a feature of traditional worship, with the Bethel Quartet serving as section leaders and soloists.

Skip James, Director of Traditional Music

The pandemic presented challenges for contemporary worship in 2020. We missed the friendly faces, joyful voices, and positive energy we have all grown accustomed to as part of the "in person" worship experience. However, through adversity came opportunity! By applying a combination of safety, creativity, commitment, and perseverance, New Song seized the opportunity to help lead worship through Bethel's social media platforms. We were able to "virtually" connect with our Bethel worshippers, and to our delight, we reached new worshippers who we would have probably never connected with. Perhaps the highlight of our year was helping lead worship at several outdoor services. Even the cold weather of October was no match for the warm hearts of everyone who gathered together outside to worship. I would like to personally thank everyone who supported and encouraged New Song throughout the year. The pandemic crisis will eventually pass. Until then, New Song will remain dedicated to helping Bethel live out our mission to connect, grow, and serve!

Craig Koehn, Director of Contemporary Music



(Bethel Highlands Preschool Report continued)

- Financially it has been a difficult year. Beginning in April we relied on donations for tuition income, but continued to employ (and utilize) all of our teaching staff. In August our enrollment numbers fluctuated by the hour, with people deciding to home school, or change schedules. We have added staff in order to provide safer and smaller group sizes and have purchased additional materials and products to be COVID-19-friendly.
- Thankfully we have been the recipient of some grants, loans, and donations that have been life-savers! THANK YOU for your support! We are also thankful for the flexible, understanding teachers, board members, and families who have all been learning together how to do "COVID-19 preschool".
- After 14 incredibly rewarding (and increasingly challenging) years, this fall I decided it was time for Bethel Highlands Preschool to begin the search for a new Director. I will be starting a M Ed program at the U of M and looking for a position in more of a parent-support/coaching role. I certainly did not intend my final year at BHP to be so "dramatic", but it turns out to be the right time to reevaluate things and start some new traditions. I'm confident that the new Director will be the perfect fit, and will feel gratitude for the quality board, teachers, and families of BHP, as I have for so many years.

Submitted by, Kari Jo Fore, Director and Administrator, Bethel Highlands Preschool



2

CHILDREN, YOUTH & FAM  
**2020 ANNUAL REPORT**

It is probably safe to say that for most people 2020 has been a year of change. With change can come growth and that is exactly what 2020 brought to the Children, Youth, and Family Ministries at Bethel. Everything we did has had to be recreated in order to reach our children, youth and their families. For our elementary school students, those changes included shifting our Sunday School and Vacation Bible School program to a virtual experience by pre-recording and posting video segments online. We also had to reimagine the Children's Christmas Program, which couldn't be done in person so we recorded the children presenting the program via Zoom and shared the video at worship.

For our middle school students, we had to shift to offering our midweek programs virtually through Zoom in March through May. Once the new school year began in September, we were able to offer in-person classes at the Highlands Campus every other week versus every week due to spacing limitations. We also began to offer a virtual option for youth who couldn't join us in person.

The high school youth group also began meeting as a group virtually in March, but they too have been able to start meeting in person again at the Highlands Campus starting in September. These are just a few ways that the CYF ministry team has evolved and adapted during this time.

One of the greatest disappointments this past year was the fact that we had to cancel our middle school, high school, and college mission and ski trips. These were hard decisions to make, but with the risk of spreading COVID-19 and guidance on best practices from the CDC and other authorities, we believed we made the best decisions for the health of our staff, youth, and community.

Despite the many changes, the challenges of 2020 allowed us to grow and adapt like never before by offering abilities to connect with our youth via media. The Children, Youth, and Family team has also been able to spend time in reflecting and asking the important questions of what is core to our mission and ministry here at Bethel and how do we continue to live those things out in creative and powerful ways.

In closing, I offer a huge thanks to Carole DeJardin, Cindy Halunen, Jake Summerville, and Marcie Andrews. These four team members are such a blessing to our church and families, and without them, Bethel would not have the life-transforming ministry that is central to our identity. I also want to thank all our small group leaders, volunteers, and families. They have been beyond flexible and patient during this season of constant change. From the Children, Youth, and Family Ministries team, we want to say thank you for partnering with us in Connecting, Growing, and Serving.

In Service to Him,  
Pastor Ladd Sonnenberg





ADULT EDUCATION  
2020 ANNUAL REPORT

Pastor Led Studies:

- Book Discussion on The Liturgy of the Ordinary: Sacred Practices in Everyday Life by Tish Harrison Warren – 5-week Pre-Lenten study. Offered through the app “StudyChurch” and in-person at Bethel Highlands. Led by Pastor Kris. Spring 2020.
- Book Discussion on Making Sense Of The Bible: Rediscovering the Power of Scripture Today by Adam Hamilton. Discussion was held in the Facebook group, “The Faith Corner with Pastor Kris.” 9-week study. Led by Pastor Kris. Spring-Summer 2020.
- How to be an Antiracist by Ibram X. Kendi. Held over Zoom for 7 weeks. Led by Pastor John. Summer 2020.
- The Gospel of Mark: The Hurried Gospel – Held over Zoom for 7 weeks. Led by Pastor Kris. Fall 2020.

Speaker:

- The Psalms – The Rev. Dr. Karl Jacobson, guest speaker. Live Streamed and posted on our website. Fall 2020.

The Bethel Education Committee has not been meeting due to COVID-19.

The Women’s Retreat planned for April 2020 was unfortunately cancelled due to covid. Scheduled for The Inn on Lake Superior, we hope to conduct this retreat at a later date.

Small Group/Miscellaneous: Some small group Bible studies and women’s group studies continued to meet over Zoom and in other creative ways.

We pray 2021 will allow us to once again meet in person, facilitating more educational opportunities.

Respectfully submitted by Pastor Kris

OUTREACH COMMITTEE  
2020 ANNUAL REPORT

The Outreach Committee has continued to meet monthly over Zoom. Highlights for 2020 include:

- Established a BeFriender Ministry at Bethel, facilitating the training of four Leaders: Jim Topitzhofer, Jean Johnson, Jennifer Griggs-Andress, Sue Powers, along with Pastor Kris. Trained 9 new BeFrienders: Ralph Swenson, Marlys Swenson, DeAnn Hammer, Scott Gunderson, Lori Gunderson, Missy Lien, Faye Luepke, Gary Fredrickson, and Terri Wilcox, who stand ready to serve the needs of the Bethel Community. The BeFriender leaders and Pastor Kris are currently matching up BeFrienders with congregational members. This BeFriender group is now their own separate entity and meets monthly.
- Continue to put together a procedural manual/guide book for the Scandinavian Food Fest.
- Putting finishing touches on a New Member Welcome Booklet to promote Bethel.
- Filmed a promotional video for the Scandinavian Food Fest to be used at a later date.
- Filmed a video to be used in showing people how to make lefse (promoting the Scandinavian Food Fest to new people).

Respectfully submitted by Andrea Jorgenson, Chair and Pastor Kris



MISSION & JUSTICE COMMITTEE  
2020 ANNUAL REPORT

As the old postal service saying goes, “Neither snow nor rain nor heat nor gloom of night stays these couriers from the swift completion of their appointed rounds.” The same is true when it comes to the Mission and Justice Committee members at Bethel for whom not even COVID-19 could stop from being the hands, feet, and voice of Christ to the world. Some of the biggest ways the Committee served was through grassroots action with many ideas and vision arising from the bottom up rather than the top down such as our food drive for the Twin Cities. Through Bethel’s generosity, we raised close to \$5,000 to purchase food to deliver to the cities to provide relief to people in need. If that is not enough, we did a diaper drive for Operation Help and a food collection for the Hudson Food Pantry spurred on by the middle school and high school programs.

This year, because the middle school and high school students weren’t able to do mission trips, we created an all church “GO LOCAL” event that helped people right here in the St. Croix area.

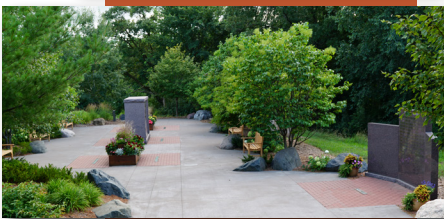
We also continued to help with the HOME meals as well as our Giving Tree Christmas Gift collection and shampoo drive for Operation help. We have also had an increase in financial support to our Good Samaritan fund which allows us to support individuals and families in need. In addition to all that, the Mission and Justice Committee created a booklet which lists opportunities to serve both locally, regionally, and globally.

As we look to the future, we hope to continue to dream outside the box by answering the question of what does it mean for Bethel to be a church that strives for Mission and Justice both near and far?

We are excited to see what God has in store for us in the coming year.

To close we want to say thank you to everyone who has given of their time, talents, and finances to help us live out our mission here at Bethel.

Respectfully Submitted by, Lacey Nolan



MEMORIAL GARDEN COMMITTEE  
2020 ANNUAL REPORT

The Memorial Garden Committee is the new name of the Columbarium Committee. It was changed to more appropriately describe the duties of the committee. This committee oversees the columbarium, the memorial wall, and the garden.

This year hard work was put in to refresh the garden. The in-ground lights were repaired, grasses were planted, the mowed area and edging was expanded and cleaned up, and weeds and spreading plant shoots were dug out. The committee purchased two trees which were planted behind the memorial wall to provide interest and beauty.

The memorial wall plaque sales and sign-up for watering/deadheading during the summer were virtual this year due to the pandemic. Niches are available when needed and plaques for the memorial wall will be placed twice a year, prior to Memorial Day and All Saints Day.

The committee continues to work to make the garden a lovely and peaceful space. Plans are in the works for signage facing the parking lot and a mailing to inform new families about the garden.

Respectfully Submitted by, Patti Thacker



## H.O.M.E. (Hudson Outreach Meals for Everyone) 2020 ANNUAL REPORT

This has been quite a year. We served 5 meals at the Bethel Fellowship Hall in January, February, and the first week in March. Then we transitioned to serving meals in to go boxes for the next two meals out of the Bethel church. Then the pandemic started forcing the closure of dine in restaurants and we transitioned again to handing out meal vouchers. We worked with Culver's and McDonalds restaurants through the spring, summer and fall months to provide a meal to those in need. We wanted to continue this ministry to provide some relief for those affected by the pandemic. We did have our annual Thanksgiving meal with the help of Pete & Laura Foster again (turkey dinner with all the side dishes) served in drive through fashion in to go boxes. We served 111 meals that night. We served our Christmas meal in the same fashion (ham, potatoes, and green beans), again with the help of a small group of volunteers from participating churches. We served 90 meals that night. Our hope is to get back to serving meals in the Fellowship Hall where we can share a meal and fellowship with our friends in the community.

We served approximately 1120 meals in 2020 and approximately 29,250 meals since the first HOME meal in December 2005. The meals have been fully funded by donations from the churches involved: St. Patrick Catholic, St. Paul Episcopal, Trinity Lutheran, Beth Immanuel Messianic Synagogue, Redeemer Lutheran, Bethel Lutheran, and Mount Zion Lutheran.

We are planning to continue the meal vouchers moving into 2021. Average monthly cost for these vouchers was roughly \$170 per month for 2020. Your generous donations support this important local ministry.

Respectfully submitted by Brian Ullom

## PROPERTY COMMITTEE 2020 ANNUAL REPORT

It's been a year of challenges, changes, and growth. Some of the changes at the Bethel Campuses include:

- The renovation and combination of three classrooms at the Downtown Campus to make 2 larger class rooms for the needs of the youth.
- Installing of two handicap ramps on the sidewalks on the north side of the building at the Downtown Campus to make the doors more accessible.
- Resurfaced parking lots at both campuses including crack filling, seal coating, and striping Highlands
- Repaired two planters in front of the Downtown Campus due to settling.
- Repaired tiles in the women's restroom at the Downtown Campus, to remove a tripping hazard.
- Installed a snow cleat on the roof to assist with the break-up of the snow that has damaged the gutter at the Downtown Campus.
- Redesigned and installed new gutters at Highlands Campus to fix a safety issue on the playground from the runoff water.
- Created a parking pad in the rear of the church at the Highlands Campus.
- Continue to work on small leaks in the fire suppression system at the Highlands Campus
- Replacement of the water heater at Highlands Campus
- Replacement of the water softener at Highlands Campus
- Purchase of the Total Clorox 360; used daily for COVID-19 mitigation efforts at the Highlands Campus.
- More of the grounds work at both campuses was taken on by the Facilities Team.
- The Facilities Team said good-bye to Chuck Lewis and Sharon Sippel. Bethel is very thankful for their service on the Facilities Team.
- Countless bulbs and ballasts were changed to keep the lights on at both Campuses.
- Replaced two broken windows, one at the Highlands Campus and one at the Downtown Campus.

These are just a few of the projects that took place in addition to typical maintenance of the facilities. We miss seeing people utilizing the campuses, and we look forward to 2021 when it's safe to gather again.

The committee's two major goals for 2021 are:

- The replacement of the sanitizer machine for the kitchen at the Highlands Campus
- A security system for both Campuses. This will include cameras and instillation of electronic door access.

Committee members include Matt Aubart (Facilities Manager), Lowell Enerson, Jeff Maki, Pat Nolan, Roger Pavlis (Chair), Randy Stensgaard, and Roger Ware. If you have questions or concerns, please don't hesitate to reach out to Matt at matta@bethelhudson.org.

Respectfully submitted by Roger Pavlis

## PASTOR BOB BIPES, VISITATION PASTOR 2020 ANNUAL REPORT

Pastoral visitation in person came to a sudden halt last spring. But we have been doing a lot of telephone contact. The pastoral staff are all involved in regular calls to 200 households of people over 70. We have also called all Bethel households at least once.

We cannot go into nursing homes, hospitals or assisted living apartments, so phone contact there is the only way to reach them.

Also I took a break to have a surgical tune up of my heart on September 4, but I am back in action in better shape than before. A new tricuspid valve and some other tinkering have made a difference.

We are happy to hear from you at any time. You don't have to wait for a phone call. My cell phone is 715-808-1100. So if you see that number on your caller Id. You know who it is. You may call me anytime between 8:00 a.m. and 10:00p.m.

We all hope one-on-one personal visits may be safely possible by fall.

We know God is with us even in this crazy time.

Pastor Bob



## CONSTRUCTION PROGRESS COMMITTEE 2020 ANNUAL REPORT

In 2020, the Bethel Facilities Task Force conducted a survey and listening sessions of the congregation regarding facility needs and preferences. In February, we learned from an exceptionally large response that 93% of Bethel responding members favored youth education expansion and 87% supported sanctuary and hospitality expansion/renovation. Out of that survey, the Council authorized the hiring of an architect to provide professional services to develop a schematic plan for renovation and expansion at Bethel Highlands. Station 19 was hired after an extensive vetting and interview process. The Bethel Facilities Task Force also recommended the Council create and appoint a building committee to further develop the schematic design and scope of the project and associated cost estimates.

The Bethel Construction Progress Committee was formed with Jamie Johnson as chair, Dawn Arnevik as vice-chair, Tim Rutten as secretary, and members: Pastor John Lestock, Matt Aubart, Kelle Anderson, Kari Jo Fore, Jeff Maki, Steve Weekes, Matt Wolff, and Ralph Van Keulen (who has since been replaced by new Bethel Business Administrator, Gwen Cossin). Paul Gavic was chosen to consult with the BCPC to develop cost estimates for a budget. Several meetings were conducted with Nicole Thompson of Station 19 to develop the preliminary plans for both the education expansion and sanctuary/hospitality renovation.

The BCPC continued to meet into the late summer, until it became evident that COVID-19 was not going away anytime soon. Because the lack of in-person services created much uncertainty about proceeding with any major sanctuary/hospitality renovation, the committee began to focus on the possibility of proceeding with the education expansion portion of the project, particularly because the Hudson School District was successfully moving forward with in-person learning. As we all learned about the Fall surge of cases, the committee realized that a pause in the action was necessary until we learned more about the economic impact of COVID-19, the development and administration of vaccines, and get some idea of when we might return to in-person services. The last meeting of the committee was in November and currently there is no definitive date for our next meeting. If any Bethel member has a question about the work of the committee, please feel free to reach out to Jamie Johnson at: jamesj@lommen.com, or Dawn Arnevik at: arnevik@uhg.com or Pastor John.

Respectfully submitted by James Johnson