

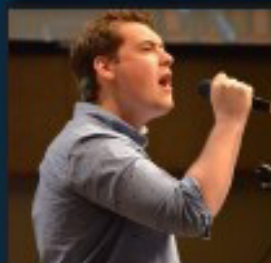


# BETHEL

LUTHERAN CHURCH

# 2019

## ANNUAL REPORT







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# ANNUAL CELEBRATION MINUTES

From last year's meeting on January 26, 2019

Gathering Music – New Song

Call to Order – Council President, Lowell Enerson

Devotional – Pastor John Lestock

Appointment of Parliamentarian – Karin Holt

Appointment of Head Teller – Brian Ullom

Approval of 2017 Annual Meeting Minutes – So moved by Rick Wilson, seconded by Jim Webber, motion passed.

## STATE OF THE CHURCH

Council President - Lowell Enerson, Senior Pastor John Lestock

Report on Long Range Planning – John Clymer

Election of New Council Members – Lacey Nolan, Jill Nasvik, Jeff Maki, and Matt Wolf.

Financial Secretary, Ian Isakson presented the budget as printed on page 18 of the annual report, then moved to approve the budget, Wayne Hanson seconded the motion and the budget was adopted.

## UPDATES

Endowment Fund – Anne Wasmund

Bethel Highlands Preschool – Kari Jo Fore

Benevolence – Shane Strack

Pastor Ladd and High School Ministry Director, Jake Summerville who were on the high school ski trip to Big Sky made their report remotely

Facilities Task Force — Rob Brown

Video of highlights from 2018

## RECOGNITION OF SERVICE

Incoming Council President Kelly Carrier thanked retiring Council members: Pam Oman, Deb Green, Lowell Enerson and youth member, Max Reynolds for their service to Bethel.

## CLOSING

Hymn – Tracy Jenkinson & Skip James

Adjournment – Janet Wilson moved to adjourn, Kathy Enerson seconded

Closing Prayer – Kelly Carrier





# CONNECT

## WORSHIP

### Weekly Worship

- Saturday | 5pm
- Sunday | 8am, 9:30am, 11am
- Youth Led Worship
- Radio Broadcasts
- Cable TV Broadcast

### Special Worship

- CCH Worship
- Lenten Services
- Holy Week Services
- Easter Services
- Blessing of the Backpacks
- Blessing of the Pets
- All Saints Cemetery Service
- Thanksgiving Eve
- Blue Christmas
- Christmas Eve
- Christmas Day
- Youth Vespers
- New Year's Eve

## MUSIC & DRAMA

- Annual Holiday Concerts
- MLK Services
- Drama Ministry for Lent
- Martin and Katie Luther

## EVENTS

- Scandinavian Food Fest
- Senior Adult Luncheons
- Fall Kick Off
- Advent Happenings

## CLUBS/GATHERINGS

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

## PRAYER

- Lenten Devotional
- Weekly Prayer Group

# 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
- Boy Scouts
- Sunday Childcare
- Summer Camp (Camp Wapo)
- Montana Ski Trip
- Middle School Ski Trip
- Youth Summer Mission Trip
- Summer Stretch
- Parenting Summit
- College Aged Ministry

## BIBLE STUDIES

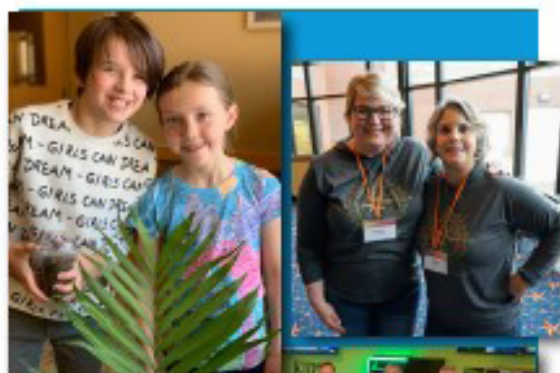
- Pastor Bible Studies
- Sunday Adult Bible Study
- Men's Saturday Bible Study
- Women's Gatherings

## PERSONAL GROWTH

- New Disciples Classes
- Christian Women's Retreat
- Via de Cristo
- Parenting Forums
- Adult Education
- Mental Health Education
- Financial Peace University
- Global Leadership Summit
- Earth Day Stations

## SACRAMENTS

- First Communion Teaching
- First Communion Services
- Baptisms





# SERVE

## CHURCH

- Helping Hands
- Worship Support Volunteer
- Altar Care
- Decorating Team
- Congregational Life
- Transportation for Senior Citizens to Worship
- Parish Nurse Blood Pressure Checks
- Bethel Chorale
- Handbells
- New Song Band
- Bethel Youth / Adult Musicians
- Visiting Guest Musicians
- Sunday School and Wednesday Night Small Group and Large Group Leaders
- Adult Education Leaders and Small Group Leaders
- Drama Participants
- Cookie Callers
- College Care Packages
- Hospital Visits
- Pastor Visits

## LOCAL

- Columbarium
- HOME Meal
- Dorothy Day
- Grace Place
- Operation Help
- Christmas Caroling
- Giving Tree
- Hudson Backpack Program
- Habitat for Humanity
- Food Shelf
- Hosting American 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





# BETHEL HIGHLANDS PRESCHOOL

## 2019 ANNUAL REPORT

2019 was a year of RENEWAL for Bethel Highlands Preschool. After 11 years, we said farewell to teacher Rachael Meier-Cable, 4-year teacher Mollie Hagman, and after school care teacher Brenda Veeder. Change can be tough, especially with such high-quality teachers, young children and classroom routines. But we collected many qualified resumes and conducted many impressive interviews. We have been pleased with the results and are proud to report our new teachers Angie Haider, Sally Holter, and Emily Hawkins are doing a great job! Their teammates Emily Bakken, Amy Betchwars, Alyssa Edholm, Michelle Kulzer, Cheri Monette, and Cindy Smith have been incredible leaders and models. We certainly know that our teachers are at the core of our success.

The renewal of 2019 comes not only on the heels of staff change, but literally through the renewal of our national accreditation. On Friday, September 13th, with a full moon and brand-new teachers in place, the national assessor spent the day with our program. She reviewed hundreds of pages of evidence in our portfolios, observed teaching practices, evaluated policies and procedures, and considered our compliance with over 400 criteria. We patiently waited eight weeks to learn of the decision that our accreditation was renewed for another five years. NAEYC (National Association for the Education of Young Children) is a leader in research, practice, and advocacy for young children and their families and teachers. We are proud to have reached this level of quality, which only 8% of programs achieve.

Every week we welcome 135 students and families, with busy schedules to encompass all developmental domains. Of those 135 students, 52 are enrolled in BHP classes that are partnering with the Hudson School District's 4K program. Our days consist of visits from community helpers, yoga, music, art, music appreciation, Sadie and Bella the therapy dogs, Chapel time, and so much more.

This year we have been able to provide four families with financial assistance for tuition, thanks to the endowment fund, donations, and fundraising. Four of our teachers have had the opportunity to participate in continuing education through scholarships provided by the Women of Bethel. Through our fundraising efforts and donations, we provide very well-equipped classrooms to ensure that diverse materials are challenging and engaging for all types of learners. We are grateful for so much support!

An important piece of RENEWAL is hope. The hope that even when things seem dark, we know that the light of Jesus is ever-present. Renewal is a constant process and without faith would be a frightening journey. "Those who hope in the Lord will renew their strength. They will soar on wings like eagles; they will run and not grow weary, they will walk and not be faint." (Isaiah 40:31)

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





## BETHEL MUSIC & WORSHIP 2019 ANNUAL REPORT

During the past year, music has enhanced our worship, and both of our locations have been venues for performances by musical organizations in our community. The 5pm Saturday services at Highlands have been ably planned and carried out by musicians Tracey Jenkinson and Kathy Beito. 8am and 11am worship have been led by Skip James, The Bethel Chorale, and song-leader Tracey Jenkinson. Services at 9:30 are ably led by Craig Koehnen and the members of the New Song Band. The Bethel Bell Choir, under director Sonja McGill, has added another dimension to worship music on a regular basis. In addition to these musical resources, there have been a number of outstanding additional musical services: singing Marty Haugen's "Holden Evening Prayer" at Lenten Wednesday services, a blended Thanksgiving Service with both the choir and New Song Band, Martin Luther King Day celebration with the Steele family, and Billy McGlaughlin and his group during Advent.

Both campuses have been used by musical organizations outside of Bethel for concerts, including the St. Croix Valley Symphony Orchestra, the Phipps Chorus, and the River City Chorale and Chamber Chorus. The St. Croix Valley Music Teachers Association holds monthly meetings at our downtown location, and use the sanctuary there for recitals.

More than seventy amateur and professional musicians have performed at worship services

during the past year. We have been blessed to have Bethel youth participate as singers and instrumentalists, recruited and supported by Kathy Beito. She has identified and enlisted musicians of all ages, from young Bella Glancy to post-college Chelsea Lloyd. Several high-school youth are now regular members of the Bethel Chorale, and some frequently sing solos at worship services. Violinists, cellists, flutists, oboists, professional vocalists and two brass ensembles have performed at worship during the year as well. The Bethel Chorale, a choir of mixed voices, sings each Sunday during the school year at the 8am downtown traditional service. Their repertoire includes anthems from four centuries of the finest classical choral repertoire, and they lead the congregation in singing hymns and other service music. This choir not only draws its membership from our church, but the community as well. More than a few people have joined the choir, and later became fellow disciples at Bethel.

Craig Koehnen is the newest member of Bethel's music staff. He has extensive experience in contemporary Christian music, fantastic piano skills, and not only sings, but arranges music for the New Song Band. Bethel Lutheran is privileged to have Craig's skills and expertise at our disposal.

Skip James  
Director of Traditional Music







## WOMEN OF BETHEL 2019 ANNUAL REPORT

The Women of Bethel had a wonderful year. We donated to the LWR (Lutheran World Relief) school kit drive in August sponsored by the Ruth Gathering. The Dorcas Gathering group donated to the LWR Personal care program. Fabric kits for LWR are gathered by the Mary Gathering. Naomi Gathering collected items for Global Health Ministries Hospice Kits. Our annual Scandinavian Food Fest was another success raising \$17,090. The Women of Bethel Board also gave away \$14,500 in grants this year.

Any questions, please feel free to contact Gail Nolan (facilitator).



## BETHEL ENDOWMENT FUND 2019 ANNUAL REPORT

The Endowment Committee's purpose is to fulfill the mission of Bethel by educating the congregation on how they can support this ministry, assisting donors in their giving, disposition of grant requests and administering fund procedures and policies of the Bethel Endowment Funds.

12 grants totaling \$9,550 were awarded from the Bethel Endowment Funds in 2019. Grant monies went to help fund: Hudson Area Backpack Program, Operation Help, Willow Creek Leadership Summit, Special Music & Guest Musicians, Bethel Highlands Preschool, Women's Retreat, Bethel Camera Equipment, Bethel Youth Ministry Team, Bethel Summer Youth Intern, Seminary Scholarship, Global Missions and helping to fund future replacement of the Bethel Van.

Bethel partners with InFaith Community Foundation to manage the Funds. They are divided into two categories - the Outreach Fund that supports those in need outside of the Bethel Church and the General Fund that supports those inside the Bethel Community. As of the end of Q3 2019, the fund balances were: Outreach Fund: \$44,853 and General Fund: \$201,884. A five-year rolling average multiplied by an average interest return is used to determine the available funds each year.

Committee members include Pastor John Lestock, Jean Johnson (council representative), Anne Wasmund, Kim Evers, Jill Eulberg, Vern Nagel and Tim Deis. A brochure that outlines how the funds work and how you can help support this wonderful ministry in your giving, will or estate planning is available at the Welcome Desk or the church office.

Tim Deis/ Endowment Fund Chairperson





## COLUMBARIUM COMMITTEE 2019 ANNUAL REPORT

The Columbarium Committee oversees the Memorial Garden, including the flower boxes in the summer and providing containers of greens for each side of the columbarium in the winter. The benches were all refinished this year and tarps were purchased to protect them and the flower boxes during the winter season.

New brochures were printed and committee members were available to answer questions after services in the spring and fall. Niches are available when needed and plaques for the memorial wall are 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.

Submitted by Nancy Langness

## OUTREACH COMMITTEE 2019 ANNUAL REPORT

The newly formed Outreach Committee has been busy over the past year:

- Created a business size card, available at each welcome desk, that can be given to invite others to Bethel
- Working on starting to establish a care ministry at Bethel: investigating options, attending informational sessions, having speakers, identifying leaders
- Working with Bethel's Scandinavian Food Fest Volunteers to put together a procedural manual for new volunteers to follow when volunteering for the Food Fest
- Collaborating to create a list of involvement opportunities at Bethel that might be turned into a handout available for friends and visitors
- Conceptualized a video to draw volunteers for next year's Scandinavian Food Fest.

Pastor Kris Kurzejeski

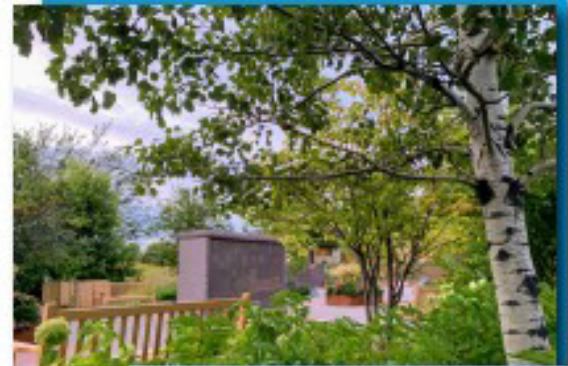
## MISSION & JUSTICE COMMITTEE 2019 ANNUAL REPORT

The Mission and Justice Committee has had a productive year. We are striving to bring recognition to all the wonderful ministries we have to offer within our congregation.

In the past year, we compiled all of the information gathered in our first year and created a booklet of the various ministries offered.

This booklet is available at both of our welcome centers. In the coming year we will create a calendar of events highlighting mission and justice activities, and will work to promote those events throughout the year.

Submitted by Lacey Nolan





## PASTOR JOHN LESTOCK 2019 ANNUAL REPORT

One of the key passages of the Old Testament, and one that has had an impact on the people of God throughout salvation history are the words, "Where there is no vision, the people perish." (Hosea 4:6)

This has been a year of seeking vision for our future here at Bethel. Our Facilities Task Force has continued to help us assess our space needs, and along with architectural firm Station 19, they have proposed some very practical options for our Highlands Campus.

I want to thank the men and women of this task force for the untold time, energy, and talent they have invested in this important work!

Along with surveys, listening groups, and congregational gatherings, they have helped us clarify how we might continue to grow the mission and ministry that God has blessed us with. (Please "stay tuned" and look forward to hearing more from them in January 2020!)

This has also been another year of assembling the right players on our team here at Bethel. This year Elise Gerhart stepped in as our (full-time) Administrative Assistant, Craig Koehnen took over responsibilities as our (part-time) Director of Contemporary Music, and Matt Aubart filled our new (full-time) position as Facilities Manager. Each of these team members are "off and running" in their ministries and doing a great job!

In addition, Pastor Kris Kurzejeski increased her hours from a part-time to a full-time position, as did our children's ministry director, Carole DeJardin. These are key people and key positions in moving our ministry ahead. We are so blessed to have these talented women in a greater capacity, given our growing congregation!

Let me also mention, 2019 has been a year for us to come close to paying off our mortgage. As I write,

and with cash on hand, we have \$152,000 remaining to pay. With monthly payments of \$2,146 (and we usually make larger payments each month) this is more than manageable for a congregation our size. (And I want to thank those of you who continue to regularly and faithfully contribute dollars designated to eliminating debt!)

This past year we have also opened our doors to a Hmong Congregation that have been seeking space for worship. The "One in Christ" congregation worship, offer Sunday school, and enjoy a time of fellowship at our downtown campus from 2:00-4:00

each Sunday afternoon. This is an intergenerational group of Hmong-speakers who come from all over the river valley. They are gracious and appreciative and we have been pleased to be able to help and share our resources.

Last, but not least, I want to thank our staff, church council, those serving on committees and the many, many other volunteers here at Bethel.

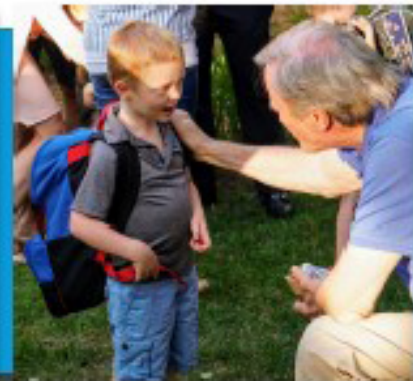
These deeply-committed, hardworking, and talented people are what make Bethel a strong and vibrant congregation! You really are making a difference for Jesus Christ in our church, our community and area, and your influence is truly having an impact around our country and around our world!

God has blessed Bethel in significant ways again this year. We want to continue to be a congregation with vision, looking to the future, and expanding our ministry so we can share the goodness of Jesus Christ with even more people. Let's continue to pray, work together, and dream of new ways to honor God with all that has been entrusted to us.

In God's Great Love,  
Pastor John Lestock

Where there  
is no vision, the  
people perish.

Hosea 4:6





## PASTOR BOB BIPES 2019 ANNUAL REPORT

Pastor Bob Bipes, Visitation Pastor

My responsibility is calling on sick and shut in members in addition to calls made by the other pastors. I see people in long term care facilities, hospitals, and rehab centers as well as in their own homes.

Your responsibility is to let us know when you or someone you know is in the hospital or confined to your home or in a care facility, or simply that you feel the need for a pastoral visit for any reason. There is no other way for us to know about the needs in your life.

\*Editors note: Pastor Bob shared his amazing talent of Ukranian-style Easter egg painting with classes in the spring. He'll be offering those classes again beginning in February 2020.



## FACILITY TASK FORCE 2019 ANNUAL REPORT

Early in 2019, the Facility Task Force researched and interviewed architect firms and recommended to the church council that we hire Station 19 architects for help in making a plan for our facilities. We took information gained from church leadership, focus groups, feedback from church meetings and all-church surveys and worked with Station 19 architects. Station 19 also did many interviews and site visits and presented us with options for our facilities. We narrowed down the options and in September 2019 held an all-church meeting to present a Preliminary Master Plan for Bethel Facilities. Since then we have held several listening sessions and are in the process of developing a congregation survey to again assess if we are moving in the right direction for Bethel to continue its mission to Connect, Grow, and Serve.

We appreciate the high level of interest and engagement with this process. Thank you for your participation!

Membership: Ron Wolfgram (Chair), Dawn Arnevik, Paul Gavic, Doug Peterson, James Johnson, Rob Brown, Lowell Enerson, Ian Isakson, Kelle Anderson, Pastor John Lestock, Ralph Van Keulen, Matt Aubart, Kari Jo Fore

Submitted by: Kelle Anderson





# ADULT EDUCATION 2019 ANNUAL REPORT

## 2019 Adult Education Highlights:

- Pastor Led Studies:
  - Israel's Mission – Winter 2019 – 5 weeks
  - 1, 2 and 3 John and Jude – Summer 2019 (2 sessions) – 3 weeks
  - Revelation – Fall 2019 (2 sessions) – 7 weeks

## Educational Events and Speakers, sponsored by Adult Education Committee:

- "Getting to Know our Neighbors: The Church of Latter-Day Saints" – Bishop Nathan Jensen and friends spoke – Winter 2019
- "Opioids: The Good, The Bad, and the Crisis" – Dr. Heather Blue from the University of MN – Duluth – Summer 2019
- Reverend Mark Hanson – "When Memory Fades and Faith is Tested" – 2-part series – Fall 2019
- "Getting to Know our Neighbors: The Roman Catholic Faith" – Father Joseph Hurtuk – Fall 2019

## Women's Retreat:

- The Journey Women's Retreat was held in April 2019 in Duluth, MN for 100 women, with the theme, "She Confidently Trusts The Lord To Take Care Of Her", Psalm 112:7.

## Small Groups/Miscellaneous:

- Saturday Study – led by Theresa Jonas
- Jesus The King, by Timothy Keller – Spring 2019
- Why? Making Sense of God's Will – Adam Hamilton – Fall 2019
- Young Father's Study Group – Led by Nick Weiler – Offered Spring/Fall 2019
- Financial Peace – Led by Nicole and Ben Lato – Offered Spring 2019
- Adult Confirmation – Offered Fall 2019
- Monthly Bible Study Preparation Sessions – Continued for the four Women of Bethel Bible Study gatherings, which meet monthly.
- A Blue Christmas service was offered to the congregation in December, for those having a difficult holiday season.

Pastor Kris Kurzejeski





## CHILDREN, YOUTH & FAMILY MINISTRIES

### 2019 ANNUAL REPORT

The year 2019, much like 2018, was a great year for the Children, Youth, and Family Ministries of Bethel. My report focuses on many new additions to our ministry both in staff and in programming.

This past year we had our first class of 10th graders reaffirm their faith. As you may recall, Bethel extended our confirmation program another semester in 2019 to allow for a faith milestone. The results of having youth reaffirm their faith in 10th grade were wonderful. Many parents and youth shared positive feedback about how extending the program has helped enrich the confirmand's faith journey.

In June, we launched a Blessing of the Wheels service. We had good multi-generational attendance for this first service. The event included an outdoor worship service during which attendees could receive a blessing for their device on wheels, a light dinner, a bicycle obstacle course, and a display of classic cars and antique tractors. We also had free bicycle tune-ups and Thrivent Financial distributed free bicycle helmets. Already, we are excited for the Blessing of the Wheels for summer 2020.

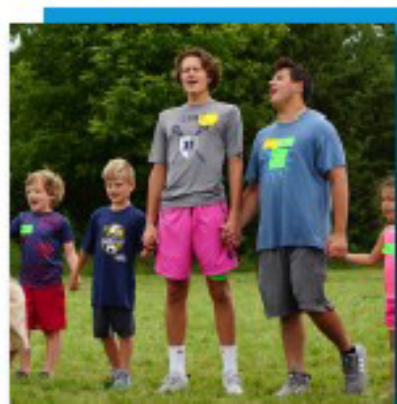
Another change for 2019 included enhancing some of our staff. Our Children's Director Carole DeJardin's position was increased to full time in the summer, which allows Carole to do so much more for our children and family programming. We all know that working with our children and families while they are young is crucial to help them establish good faith traditions and practices. We also brought on Brittany Handrahan part time to help with our nursery care needs both on Sundays and throughout the week and to assist Carole with our faith milestones program and other Children and Family events. In addition, Kelley Nelson served for three months as our summer youth intern. She did a stellar job and helped to start a new ministry for our college students, for which we can't thank her enough. We look forward to sponsoring a new summer youth intern this coming year. Lastly we brought on Katie O'Connell in a contract position to help oversee our High School Youth Praise Band. All these additions continue to enhance our programming and touch the lives of our youth and families. We could not perform to the level we do without our devoted staff members.

I am excited to share that with Kelley Nelson's help, we launched a College-Aged Ministry dedicated to all those who are college-aged both here in Hudson and attending college in another area. Presently the College Ministry includes a ski trip in January 2020 to Keystone, CO and summer mission trip to New Orleans at the end of May 2020. We also offer social gatherings throughout the year and a bible study in the summer. We continue to hope to grow this ministry in the future.

The middle school program also has an enhancement for 2020. In July, twelve middle school youth will attend Bethel's inaugural Middle School Mission Trip in Milwaukee. Our registration is full and a waitlist is open, which shows that our middle school families are excited about this opportunity. We hope to use this trip as one more chance to plant seeds of service in our youths' minds and hearts.

Lastly, on behalf of the entire youth team and myself, we want to thank all of our small group leaders and volunteers, as well as you, disciples of Christ. If it wasn't for all the prayers, time and energy our volunteers and you commit to the children, youth and family programs, the amazing and life-shaping ministry of Bethel would not be possible.

Your partner in ministry, Pastor Ladd Sonnenberg





# CONGREGATION STATS 2019

TOTAL 2019 WORSHIP ATTENDANCE

36,598



SUNDAYS  
(52 services including Easter)

26,592

SATURDAYS (52 services)

2855

SPECIAL (32 services)

7151

12/31/19 MEMBERSHIP

2485



BAPTISMS

32

CONFIRMATION

54

FUNERALS

14

NEW MEMBERS

45

MARRIAGES

3\*

\*At Bethel

**WORSHIP STATS**

**PASTORAL &  
MEMBERSHIP STATS**



# FROM THE TREASURER - 2019 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 financial debt is a mortgage provided by Thrivent Financial. This 25 year mortgage began in April 2007. The current interest rate is 3.5% fixed through April of 2021. The loan's maturity date is April 15, 2032.
- Unrestricted gifts to Bethel's Capital Fund during 2019 were \$48,350. We also received \$90,320 designated for new construction.
- Bethel has been repaying its mortgage much faster than required by the loan terms. The required loan payment is \$2,146 per month or \$25,752 annually. However, Bethel made payments totaling \$92,606 in 2019. As a result, loan principal dropped by \$85,125.
- If authorized by the Church Council, contributions to Bethel's Capital Fund may be used to pay for major long-life facility repairs or investments at either campus. No funds were used for such improvements in 2019 as all Capital Fund expenditures during the year went towards debt service.
- Mortgage transactions from 2014 through 2019 are summarized as follows:

	2014	2015	2016	2017	2018	2019
January 1st Mortgage Balance	2,349,819	1,834,408	1,398,969	1,049,543	875,180	269,042
Loan Interest	101,568	84,565	44,006	35,219	23,130	7,481
Total of Loan Payments Made	616,979	520,004	393,432	209,582	629,268	92,606
December 31st Mortgage Balance	1,834,408	1,398,969	1,049,543	875,180	269,042	183,917

Reduction in Loan Balance by Year	(515,411)	(435,439)	(349,426)	(174,363)	(606,138)	(85,125)
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- The Capital Fund had an uncommitted cash balance of \$31,554 on December 31, 2019. If that cash was netted against Bethel's year-end mortgage balance of \$183,917, it would leave a net debt of \$152,363.

## 2019 FINANCIAL STATEMENTS

2019 was another healthy financial year for Bethel. Total church revenues in the General Fund were 3 percent above budget and were 4 percent above the prior year. However, expenses were also 4 percent above budget, primarily due higher than expected participation in youth trips, certain un-forecasted maintenance projects at Highlands, and the installation of air conditioning in five Downtown offices. The higher than budgeted expenses resulted in a modest General Fund deficit of \$15,298. Despite this deficit, Bethel's General Fund had positive uncommitted reserves of \$54,618 and an emergency/special project reserve of \$141,589 at year end. The emergency/project reserve provides a safety cushion in case of an unexpected major expense and can 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 three times during the past year to perform tests of transactions supporting the 2019 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



# 2019

## INCOME STATEMENT BY FUND

	General Fund	Capital Fund	Memorial Fund	Preschool Fund	Columbarium Fund	Women of Bethel Fund	Total All Bethel Funds
<b>Income</b>							
OFFERINGS	1,460,397	48,350	509	-	-	-	1,509,257
PROGRAM INCOME	167,477	-	-	-	(12)	1,220	168,685
MEMORIAL FUND INCOME	-	-	64,281	-	-	-	64,281
WOMEN OF BETHEL INCOME	-	-	-	-	-	26,887	26,887
COLUMBARIUM INCOME	-	-	-	-	8,430	-	8,430
PRESCHOOL	-	-	-	573,859	-	-	573,859
<b>Total Income</b>	<u>1,627,874</u>	<u>48,350</u>	<u>64,790</u>	<u>573,859</u>	<u>8,418</u>	<u>28,107</u>	<u>2,351,398</u>
<b>Expense</b>							
MISSION & BENEVOLENCE	111,973	-	25,069	-	-	18,402	155,443
PASTORAL MINISTRY	347,534	-	-	-	-	-	347,534
STAFF COMPENSATION	680,585	-	-	-	-	-	680,585
WORSHIP & OFFICE SUPPLIES	58,182	-	-	-	-	16	58,198
UTILITIES	54,188	-	-	-	-	-	54,188
FACILITY SUPPLIES	104,191	-	-	-	-	-	104,191
INSURANCE & MISC	22,340	-	-	-	-	-	22,340
YOUTH MINISTRY	122,954	-	-	-	-	-	122,954
ADULT EVENTS	16,325	-	-	-	-	448	16,774
ADULT EDUCATION	25,718	-	500	-	-	90	26,308
PROPERTY	10,928	-	-	-	-	-	10,928
COMMUNICATIONS	5,361	-	-	-	-	-	5,361
IT, NETWORK & PHONES	52,099	-	-	-	-	-	52,099
MUSIC	16,239	-	6,271	-	-	-	22,510
CONTINUING EDUCATION	10,509	-	930	-	-	-	11,439
BUS & VAN	4,046	-	-	-	-	-	4,046
CAPITAL REPAIRS	-	-	30,032	-	-	-	30,032
DEBT SERVICE	-	92,606	-	-	-	-	92,606
MEMORIAL/MISSION EXPENSE	-	-	1,871	-	-	536	2,407
COLUMBARIUM EXPENSES	-	-	-	-	2,755	-	2,755
WOB SCANDINAVIAN FF EXPENSE	-	-	-	-	-	5,510	5,510
PRESCHOOL SALARIES	-	-	-	415,748	-	-	415,748
PRESCHOOL ADMINISTRATIVE	-	-	-	37,746	-	-	37,746
PRESCHOOL CLASSROOM	-	-	-	18,635	-	-	18,635
PRESCHOOL OPERATIONAL	-	-	-	70,045	-	-	70,045
<b>Total Expense</b>	<u>1,643,172</u>	<u>92,606</u>	<u>64,672</u>	<u>542,174</u>	<u>2,755</u>	<u>25,002</u>	<u>2,370,381</u>
<b>Net Income Less Expenses</b>	<u>(15,298)</u>	<u>(44,256)</u>	<u>117</u>	<u>31,685</u>	<u>5,663</u>	<u>3,106</u>	<u>(18,983)</u>



# 2019

## BALANCE SHEET BY FUND

	General Fund	Capital Fund	Memorial Fund	Preschool Fund	Columbarium Fund	Women of Bethel Fund	Total All Bethel Funds
<b>ASSETS</b>							
TOTAL ASSETS (100% Checking)	<b>296,880</b>	<b>121,874</b>	<b>122,022</b>	<b>132,798</b>	<b>23,304</b>	<b>35,984</b>	<b>732,861</b>
<b>LIABILITIES &amp; EQUITY</b>							
<b>LIABILITIES</b>							
Credit Card Payables	105						105
2021 Building - Gift Reserve		90,320					90,320
Prepaid Pledge Reserve	36,961						36,961
Accrued Liabilities	9,170			3,000			12,170
Emergency Reserve	141,589						141,589
Guest Speaker Reserve			4,000				4,000
Journey Women's Retreat Reserve	4,749						4,749
Willow Creek Reserve	1,000						1,000
Youth Internship Reserve	1,500						1,500
Parish Nurse Reserve			4,196				4,196
Continuing Education Reserve	4,377						4,377
Staff Appreciation Gift Reserve			1,920				1,920
Bus & Van Reserve			41,957				41,957
Youth Assistance Reserve			8,437				8,437
Pastor Projects MF Reserve			17,668				17,668
To Be Designated Reserve			25,723				25,723
Choir Reserve	150						150
Missions Reserve	24,713		17,363				42,076
Women of Bethel Circle Reserves						9,073	9,073
Event Reserves	8,625						8,625
Student Accounts Reserve	8,723						8,723
Miscellaneous Reserves	600		513				1,113
Deferred Revenue-Niche Engrave					10,395		10,395
<b>TOTAL LIABILITIES</b>	<b>242,262</b>	<b>90,320</b>	<b>121,777</b>	<b>3,000</b>	<b>10,395</b>	<b>9,073</b>	<b>476,827</b>
<b>EQUITY</b>							
Opening Balance Equity	(855)	212,486		80,618	6,346	19,945	318,540
Retained Earnings	70,771	(136,677)	128	17,494	900	3,860	(43,523)
Net Income	(15,298)	(44,256)	117	31,685	5,663	3,106	(18,983)
Total Equity	<b>54,618</b>	<b>31,554</b>	<b>245</b>	<b>129,798</b>	<b>12,909</b>	<b>26,911</b>	<b>256,035</b>
<b>TOTAL LIABILITIES &amp; EQUITY</b>	<b>296,880</b>	<b>121,874</b>	<b>122,022</b>	<b>132,798</b>	<b>23,304</b>	<b>35,984</b>	<b>732,861</b>





# YEARLY COMPARISON GENERAL FUND PROPOSED 2020 BUDGET

	2018 Actual	2019 Budget	2019 Actual	% Change 2019 Actual vs 2018 Actual	2020 Budget	% Change 2020 Budget vs 2019 Actual
<b>INCOME</b>						
Weekly Offerings	1,305,676	\$ 1,350,485	1,359,109	4.1%	\$ 1,401,345	3.1%
Seasonal Offerings	92,768	95,811	101,288	9.2%	104,797	3.5%
Program Income	169,470	140,405	167,477	-1.2%	175,792	5.0%
<b>Total Income</b>	<b>\$ 1,567,914</b>	<b>\$ 1,586,701</b>	<b>\$ 1,627,874</b>	<b>3.8%</b>	<b>\$ 1,681,934</b>	<b>3.3%</b>
<b>EXPENSE</b>						
Missions/Benevolence*	111,341	115,560	111,973	0.6%	114,221	2.0%
Pastoral Ministry	323,104	336,087	347,534	7.6%	386,710	11.3%
Staff Compensation	572,444	683,835	680,585	18.9%	695,039	2.1%
Worship & Office Supplies	55,809	58,866	58,182	4.3%	60,086	3.3%
Utilities	52,884	54,999	54,188	2.5%	56,356	4.0%
Facility Supplies	79,671	80,891	104,191	30.8%	85,530	-17.9%
Insurance & Miscellaneous	25,407	26,605	22,340	-12.1%	22,787	2.0%
Youth Ministry	121,973	95,853	122,954	0.8%	130,632	6.2%
Adult Events	17,042	17,042	16,325	-4.2%	16,325	0.0%
Adult Education	27,849	27,849	25,718	-7.7%	27,537	7.1%
Property	514	514	10,928	2026.1%	15,009	37.3%
Communications	5,391	5,627	5,361	-0.6%	5,635	5.1%
IT Network, Phones	49,497	47,304	52,099	5.3%	42,382	-18.7%
Music	16,471	18,100	16,239	-1.4%	16,860	3.8%
Continuing Education	13,889	11,520	10,509	-24.3%	10,787	2.6%
Bus & Van	4,556	6,049	4,045	-11.2%	3,907	-3.4%
Emergency/Project Reserve**	80,000	-	0	NA	-	NA
<b>Total Uses of Funds</b>	<b>\$ 1,557,842</b>	<b>\$ 1,586,701</b>	<b>\$ 1,643,171</b>	<b>5.5%</b>	<b>\$ 1,689,803</b>	<b>2.8%</b>
NET CHANGE IN GENERAL FUND	10,072	\$ -	(15,297)	NA	(7,869)	
GENERAL FUND BEG BALANCE	59,843	\$ 69,915	69,915	NA	\$ 54,618	
GENERAL FUND END BALANCE	<b>\$ 69,915</b>	<b>\$ 69,915</b>	<b>\$ 54,618</b>	<b>-21.9%</b>	<b>\$ 46,749</b>	<b>-14.4%</b>

\*Includes benevolence gifts paid only through the General Fund. Substantial gifts are also made from the Memorial and Women of Bethel funds.

\*\*\$80,000 was transferred to the Emergency/Project Reserve at year end 2018 due to a General Fund surplus.





2019

## 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	56,000	Youth Leadership	1,000
NW Synod of WI - Capital Appeal	6,000	Operation Help & Source	7,255
Dorian Hurricane Relief	6,414	Raider Network at Hudson High	2,391
Good Gifts	70	Transport for Christ	852
Lutheran Social Services	1,700	Pine Ridge	4,406
Exodus House - Luth Social Serv	1,500	Hudson Safe	250
Lutheran World Relief	5,184	Tanzania Scholarships	12,000
Luther Point	2,640	Tanzania Mission	3,500
Camp Wapogasset	5,140	Turning Point	1,850
Direct Emergency Assistance	551	World Hunger	3,159
Feed My Starving Children	522	Backpack Program	2,900
Grace Place	943	Quilting Mission	1,198
Dorothy Day	2,820	Global Health Ministry 5 Alive	1,673
Habitat for Humanity	1,230	Project Newborn	100
H.O.M.E.	1,000	Women of the ELCA	430
Hudson Food Shelf	2,700	Youth Alive - CCAG	125
Longer Table Pot Luck	800	Salvation Army	100
In Our Hands	250	Miscellaneous Benevolence	890
Luther Seminary	5,000	Total MISSION & BENEVOLENCE	148,793
Hope for Ishmael	2,000	Additional Internal Gifts from the	
Heifer International	600	Women of Bethel to other internal	
Our Neighbor's Place	500	Bethel ministries	8,650
Hudson Senior Center	1,150		

2020

## BUDGETED SPENDING BY MINISTRY

