

2021 ANNUAL REPORT
ANNUAL MEETING JANUARY 30, 2022



ANNUAL MEETING DEVOTION

OPENING OF THE MEETING

P: When the kindness and love of God our Savior appeared,

C: He saved us, not because of righteous things we had done, but because of his mercy.

P: He saved us through the washing of rebirth and renewal by the Holy Spirit.

C: Whom he poured out on us generously through Jesus Christ our Savior.

P: So that, having been justified by his grace,

C: We might become heirs having the hope of eternal life.

SCRIPTURE READING: II THESSALONIANS 2:13-17

P: But we ought always to thank God for you, brothers and sisters loved by the Lord, because God chose you as first fruits to be saved through the sanctifying work of the Spirit and through belief in the truth. He called you to this through our gospel, that you might share in the glory of our Lord Jesus Christ. So then, brothers and sisters, stand firm and hold fast to the teaching we passed on to you, whether by word of mouth or by letter. May our Lord Jesus Christ himself and God our Father, who loved us and by his grace gave us eternal encouragement and good hope, encourage your hearts and strengthen you in every good deed and word.

P: The Word of the Lord

C: Thanks be to God

PRAYER

P: Let us pray

C: Gracious Father, we pray for your holy Christian Church. Fill it with all truth and peace. Where it is corrupt, purify it; where it is in error, direct it; where it is in need, provide for it; where it is right, strengthen it; where it is faithful, embolden it; and where it waits on you, provide guidance and peace for the sake of Jesus Christ, your Son, our Savior. Amen.

P: I declare this congregational meeting to be in session in the name of the Father, and of the Son, and of the Holy Spirit.

C: Amen.

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ANNUAL MEETING AGENDA

SUNDAY, JANUARY 30, 2022 10:30 A.M.

1. Call to Order — Bob Branston, President
2. Opening Devotion — Rev. Ken Nelson, Senior Pastor
3. Appointment of Parliamentarian — Jon Sayas
4. Appointment of Recording Secretary — Karen Pierce
5. Approval of the Meeting Agenda
6. Approval of Minutes
 - a. February 21, 2021 Annual Meeting
 - b. November 27, 2021 Special Congregational Meeting
7. Council President's Address
8. Pastor's Address
9. Approval of the Financial Reports and Budget — Leah Morris and Jim Brostowitz
 - a. 2021 Financial Report
 - b. 2022 Annual Budget
10. Election and Approval of Appointments — Bob Branston
 - a. Congregation Council Nominations/Elections
Three year term: Pat Dieck, Chris Dudzik, Jan Lukasik
 - b. Approval of the Board of Deacons appointed by the Council at the Jan. 18, 2022 meeting.
Three year term: Judy Kestly, Sue Rowe, George Sedivec
 - c. Approval of Congregation Council Representatives for the Nominating Committee
Philip Voss and TBD
 - d. Election of four members of the congregation to the Nominating Committee
11. Unfinished Business — None
12. New Business — None
13. Installation of the Congregation Council and the Board of Deacons — Pastor Ken Nelson
14. Closing Prayer — Pastor Ken Nelson
15. Adjournment

PASTOR'S REPORT



“Since, then, you have been raised with Christ, set your hearts on things above, where Christ is, seated at the right hand of God. Set your minds on things above, not on earthly things. For you died, and your life is now hidden with Christ in God. When Christ, who is your life, appears, then you also will appear with him in glory.” Colossians 3:1-4 (NIV)

I greet you warmly in the name of our Lord and Savior Jesus – who is our life.

“Set your minds on things above, not on earthly things.” This is the conundrum of Christian faith. On the one hand, these words form a moving invitation to devote our thoughts to “holy things” - things of God, not of the world. And on the other hand, invites the oft-heard (even sarcastic) remark about Christians that we can become *“so heavenly minded as to be no earthly good.”*

Jesus rebuked his beloved Peter, who tried to prevent him from enduring the cross, even calling Peter “Satan” – saying to him *“go away, for you have in mind not the things of God but of men.”* (Mark 8:33) Paul tells us *“to not be conformed to the pattern of this world but be transformed by the renewing of your minds.”* (Romans 12:2) And yet the great 20th century theologian Carl Barth reportedly once said that any time a preacher prepares a message, he should have one eye on the Bible and the other on the newspaper headlines. Of Christ, Paul in Philippians 2 noted that *“he did not count equality with God something to be exploited but emptied himself ... taking the form of a servant ... and being found in human likeness.”*

Our faith is heavenly minded—our call is to most assuredly be of earthly good. Once again, it has been hard this year to be heavenly minded when earthly concerns are so urgent and menacing (and I might add have been so prominent as to all but obscure the good things that have happened in our world). The Pandemic did not last a few short months as we’d hoped, nor even a year. It is in its 22nd month and I suspect it will be “in our minds” (if not our nostrils and lungs) a good deal longer. This is not to downplay the severity of this terrible illness nor to suggest that our congregation and our members have forgotten heavenly things. I know from my interactions with you that you have not.

But it is to remind us just how tricky Paul’s statement in Colossians 3 can be. Problems get attention – there is just no denying it. I might then phrase the adage this way— *Just how earthly good could any of us be if we were not first and foremost heavenly minded?* I dare say “hardly.” Maybe by the “pattern of this world” we could be, but we’re not called to follow the pattern of this world. Our success (I prefer the term faithfulness) is measured by how our lives pattern that of Christ. Paul says it is our salvation that we are *“hidden with Christ in God.”* Yet Jesus says it is our call not to be hidden. In Matthew 5 he says *“let your light so shine before others that they may see your good works and give glory to your God in heaven”* and preceded that command by saying we are to think of ourselves as a ‘city on a hill’ that cannot be hidden.

So, I want to thank you, in a time when it would be easy (and sometimes necessary) to retreat from our callings, that you have been so faithful and courageous in them. Thank you for your commitment, as you have been able, to be in worship— faithful as you have so shown again, in your giving, that has abounded once again. God be praised! Thank you that nearly every day one of you entrusts something to our prayer ministry and dozens of you commit these requests to God in prayer. Thank you that, in spite of hovering health concerns, you have returned to classrooms and meeting spaces to live out your Christian faith in study and fellowship.

Thank you for hearing and heeding the call to serve on our leadership teams and committees. This may sound rather mundane as I know it involves great sacrifice on your part, but we simply cannot be the church without those contributions, any more than we could maintain our ministries without your financial support. If the invitation or inclination to serve on a board of our church or serving on a team comes your way, please give

PASTOR'S REPORT (CONTINUED)

every consideration to it. No one is too young or too old to contribute and the blending of our gifts is what makes our congregation the body of Christ, each member dependent upon the other. Thank you for teaching, calling, praying, giving, worshipping, singing, ringing, visiting, greeting, hosting, fixing, cleaning, sewing and so on. You are in those ways so very earthly good!

Thank you for also being patient and determined. Thank you for not giving in to these discouraging times, economically, politically, environmentally, culturally, and yes, even congregationally. The past two years have been hard on the Christian congregation as well. By some estimates, tens of thousands of churches in our country have in the past two years may need to close in the coming few years because attendance has suffered, and religious "affiliation" has dwindled in our country. Astounding and sobering. But I sense an optimism about Calvary – we're not immune to anything, if you pardon the contemporary analogy, and we must not think ourselves immune to the trends of the culture religiously.

But as Paul said in II Corinthians 4, "*We are pressed on every side, but not crushed, perplexed but not in despair*", and he says that because he knows we have a treasure – Jesus Christ, in these clay jars of ours. So be encouraged as you enter 2022. Make plans for renewed ministries and participation, if you are able. If we are in Christ, and we are, our plans should be bold, because we know that our future is secure no matter what the surrounding circumstances. Be glad you are part of a church body, the North American Lutheran Church, that is growing – 17 new congregations were added to our church in 2021. We see growth in the number of candidates for ministry in our seminaries, and that we can (and fully expect will) to host another intern in 2022 so that he can finish his preparation for ordained ministry in the NALC!

Be glad for our new members and do your best to welcome them. Be mindful of someone you can invite to church this year – nearly 85% of people who do not belong to a congregation would welcome an invitation to worship from someone they know. Give thanks to God in memory of those from our midst we lost in 2021. Be a support to those who grieve their loved ones ... in Christ we're all loved ones and we share one another's sorrow. Yes, we are "in Christ" – hidden, clothed, forgiven, sanctified, and glorified in Jesus. We can do all things and I am so eager to discover what those things might be in this new year.

Because of a cross,



COUNCIL PRESIDENT'S REPORT



Dear Fellow Calvary Members,

What a challenging year this has been! It has been a difficult time for almost everyone and yet we keep persevering and moving forward the best that we can under the circumstances. There are many things for which we can be thankful in the past year, as well as some that we just couldn't do. I would like to share some of them at this time.

In January, our intern Lynnae Douglas concluded her time with us a bit early because of a childbirth expected in February. We had a farewell celebration for her in August. In March we hosted virtually a "Spiritual Conversations in a Digital Age" workshop presented by Brookfield Lutheran Church. Also in March, our planned rollout of the Navigators Discipling Program was put on hold by the pandemic. Pastor Tim Peterson presented a memorized Gospel of Mark program in mid March. Also, the re-roofing of all flat surfaces began to be followed by outside caulking, weatherstripping, and painting when weather permits.

In April, while still masked, the congregation held a beautiful Easter service with trumpet and other instruments and limited congregational singing. Nicole Moritz has done an outstanding job managing and participating in our music offerings during this pandemic. She was promoted to Director of Music Ministry in May. In May, we also had 40 people participate in the "Walk for Water". On July 4th, Calvary had a booth at the parade and was active in greeting people and handing out bottles of water.

In August we returned to our fellowship time after service with pre-poured beverages and treats portioned out on plates. In September the Council approved benevolence distributions of \$27,000 to various deserving organizations. In November the congregation ratified New NALC organizational changes to include four regional directors and a national office move to Dallas, TX. We also had an All Saints Day celebration with a marvelous performance on the organ by Dr. John Behnke. In December we had a concert by Kostia Efimov & Friends. And in early January, there was a performance by the Gutekunst Flute Ensemble. Again, thanks to Nicole for infusing so many good things into our worship experiences this year. And, we have the prospect of another intern coming to Calvary this coming Spring.

And finally, as you know, we have experienced a significant drop off in attendance primarily because of the pandemic. I believe we need to do several things to help grow our congregation. First, encourage members to return to services. Masking and social distancing are highly recommended. But, more importantly, we must have a spirit of outreach to the community to grow our congregation. It is shrinking even when not considering the pandemic. Each committee and every member should take an active role in inviting and promoting others to worship with us. We have a lot to offer - sound preaching of the Word, excellent music, a beautiful facility and warm, welcoming people in our congregation. We can and should do this.

A hearty thank you to my fellow Council members who have spent countless hours serving the congregation. And, thanks to the congregation members for your worship, prayers and contributions to keep us in a good position for growth.

And in closing, remember this, "Do not be anxious about anything, but in everything, by prayer and petition, with thanksgiving, present your requests to God. And the peace of God, which transcends all understanding, will guard your hearts and minds in Christ Jesus". Phil 4:6-7

In His Service,

Bob Branston

SECRETARY'S REPORT — MINUTES OF THE ANNUAL MEETING

**CALVARY LUTHERAN CHURCH
ANNUAL MEETING MINUTES
Sunday, February 21, 2021
9:30 AM**

Call to Order:

Council President Brad Meyer called the meeting to order at 9:30AM.

Opening Devotion:

Pastor Ken Nelson led the congregation in the opening devotion.

Appointment of Parliamentarian:

Brad Meyer appointed Jon Sayas as Parliamentarian, and he accepted.

Appointment of Recording Secretary:

Brad Meyer appointed Sue Vollmar as Recording Secretary and she accepted.

Approval of Meeting Agenda:

President Brad Meyer made a motion to approve the agenda with the removal of the Ratification of NALC Constitution Amendments from the meeting agenda, because the Ratification approval deadline was February 8, 2021. Since the Annual Meeting was rescheduled to February 21, 2021 due to weather cancellation, the Ratification of the NALC Constitution Amendments was no longer necessary. Motion was seconded by Jim Brostowitz, and the motion passed.

Approval of Meeting Minutes:

Brad Meyer presented the February 9, 2020 Annual Meeting Minutes for approval by congregation. No discussions ensued. John Foley made a motion to approve February 9, 2020 Annual Meeting Minutes as printed, seconded by Nick Huettl, and the motion passed.

Council President's Address:

Council President Brad Meyer addressed the congregation noting that Calvary Lutheran Church had a great year with positive successes ranging from the completion of the Refresh project, hiring of Choir Director Nicole Moritz, and the virtual online worship capability which later upgraded to our live stream capability.

Pastor's Address:

Pastor Ken Nelson addressed the congregation noting an extraordinary year where Calvary Lutheran Church opened its doors for services once closure restriction was lifted. Throughout the pandemic, Calvary Lutheran Church adapted quickly to changing environments and requirements and conducted its businesses with conference calls, Zoom meetings, etc.

Pastor Ken Nelson reminded us of 1 Corinthians 13:7 which states "Love bears all things, believe all things, hopes all

SECRETARY'S REPORT — MINUTES OF THE ANNUAL MEETING *Continued*

things, and endures all things". Putting our tribulations from Coronavirus into perspective where we endured difficulties, but we faithfully gathered for worship when feasible, faithfully, and lovingly gave of our monetary gifts, and lovingly served and carried out the programs and ministries of this church body.

Pastor Ken thanked each outgoing Church Council members: Erik Zipp, Brad Meyer, and Sue Dindorf, and outgoing Board of Deacons members: Sheila Kershek, Darlene Louison, Al, and Rhonda Rodriguez for their faithful services.

Pastor Ken Nelson thanked the entire office staff for preparing and vigilantly ensuring our safety throughout the pandemic. Staff took on unplanned work to enable our virtual worship and ensure our safety for those attending services in-person. Pastor Ken Nelson also noted the energy and vibrancy provided by Choir Director Nicole Moritz.

Pastor Ken Nelson thanked Pastoral Intern Lynnae Douglas for her service with us and enthusiastically declared the internship program a success with plans for future Pastoral Internship.

Approval of the Financial Reports and Budget:

Jim Brostowitz presented the 2020 Financial Reports and the 2021 Budget. Jim Brostowitz expressed amazement at the congregation's commitment and support for the programs and ministries at Calvary Lutheran Church. He noted that congregation members met or exceeded pledge offerings. Unpledged offerings were short of the budget. Restrictions on large gatherings during Easter and Christmas seasons impacted unpledged offerings. Expenditures were down in most areas due to reduced activities and restrictions during COVID. Additionally, retirement of Director of Music, Gene Traas, in April 2020 followed by hiring of Choir Director Nicole Moritz in July with the organist position remaining unfilled presented lower spending in Personnel cost. In summary, the operating result in 2020 was a net surplus of \$41,800. Finance Committee recommended the allocation of \$34,800 towards the Building Fund and an additional \$7000 to 2021 Benevolence to be administered by Mission and Outreach. Surplus allocation recommendation of \$41,800 was approved by Council. Jim Brostowitz asked for approval of the 2020 Financial Report. Don Krause made a motion to approve the 2020 Financial Reports, seconded by Ernie Kretschmann, and the motion passed.

Jim Brostowitz next presented the 2021 Budget. Despite the pandemic, 2021 Pledges were similar to previous year. Jim Brostowitz next explained the use of the \$54,000 loan under a federal program targeted at reducing the impact of the Coronavirus and keeping employees working. He explained that this loan is now being forgiven and hence the \$54,000 Payroll Protection Grant became an income entry for the 2021 Budget which allowed Calvary Lutheran Church to increase and expand our expenditures unlike previous years. Increased expenditure for 2021 in the Budget were \$27,000 towards Benevolence administered by Mission and Outreach, \$6,400 towards Capital improvements, and \$18,000 towards Internship Program. Jim Brostowitz summarized 2021 Budget as a Balanced Budget.

Jim Brostowitz presented the total Monetary Benevolence of 2019 and 2020 side by side. Jim next presented the non-monetary Benevolence in the forms of BASICS Mitten Tree, Quilters, Operation Christmas Child boxes, food and serving at St Vincent de Paul, etc. etc.

Bob Branston made a motion to approve the 2021 Budget, seconded by Jon Sayas, and the motion passed.

SECRETARY'S REPORT — MINUTES OF THE ANNUAL MEETING *Continued*

2020 Property Accomplishments:

Phil Voss presented the 2020 Property accomplishments. Completed projects were the Internal Refresh project for new carpets and interior painting, Fellowship Hall acoustical panels, handicap entrances, Parsonage roof replacement, livestream equipment, East classroom furnace/AC, classroom window covering and chairs, generator replacement, dead tree removal, Fellowship Hall skylight films, and landscaping for storm drain repair. Phil Voss extended special thanks to Cindy Rooks for being present and her assistance in coordinating and constant communication with project teams. The only major project slippage was the flat roof replacement.

Nick Huettl presented the 2021 Property plans: flat roof replacement, Sanctuary air handler economizer, exterior caulking and weather stripping, Fellowship Hall flat screen monitor(s), WiFi expansion, and the roof beam work.

Elections and Approvals of Appointments:

• Congregation Council

Eric Zipp, Brad Meyer, and Sue Dindorf fulfilled their terms on the Council.

Scott Grossman, Karen Pierce, and Sue Vollmar were nominated by the Congregation Council. No nominations were submitted from the floor. Ernie Kretschmann made a motion to approve all candidates, seconded by Ruth Brostowitz, and the nominees for council were approved by congregation voice vote.

Council Member	Term Ends
Alex Baumgarten	Feb 2022
Bob Branston	Feb 2023
Scott Grossman	Feb 2024
Julie Matthes	Feb 2023
Leah Morris	Feb 2023
Karen Pierce	Feb 2024
Terry Trotier	Feb 2022
Sue Vollmar	Feb 2024
Philip Voss	Feb 2022

• Board of Deacons

Deacon	Term Ends
Larry Bonier	Feb 2024
Terry Bzdusek	Feb 2023
Lisa Grossman	Feb 2023
Diane Grundman	Feb 2024
Ernie Kretschmann	Feb 2023
Glori Kurth	Feb 2022
Ed Ramthun	Feb 2022
Jonni Roush	Feb 2022
Mary Ellen Thiede	Feb 2024
Linda Thorpe	Feb 2024
Nancy Wittmus	Feb 2023
Pastor Jerry Wittmus	Feb 2022

Sheila Kershek, Darlene Louison, Al Rodriguez and Rhonda Rodriguez fulfilled their terms on the Board of Deacons. Larry Bonier, Diane Grundman, Mary Ellen Thiede, Linda Thorpe and Ernie Kretschmann (2-year term) were appointed by the Congregation Council at its January 19, 2021 meeting for a 3-year term except for Ernie Kretschmann who is allotted a 2-year term. Don Krause made a motion to approve all candidates, seconded by Scott Grossman, and the nominees were approved by congregation voice vote.

SECRETARY'S REPORT — MINUTES OF THE ANNUAL MEETING *Continued*

Nominating Committee 2021 Brad Meyer and Erik Zipp were appointed by the Congregational Council to serve on the 2021 Nominating Committee. Council President explained that Nominating Committee 2020 members are not eligible to serve on the Nominating Committee 2021 as per Calvary Lutheran Church Constitution and By-Laws. Council President Brad Meyer opened the floor to accept nominations. Nominations from the congregation were Andy Schatz, Nick Huettl, Chris Morris, and Keith Pierce. All nominees graciously accepted the nominations. Jim Brostowitz made a motion to approve above nominees, seconded by Ernie Kretschmann, and the appointments were unanimously approved by acclamation.

Unfinished Business

Ernie Kretschmann inquired about the impact of the missed deadline of the Ratification of the NALC Constitutional Amendment. Pastor Ken explained that at his last communication with NALC head quarter, 35 more congregation approvals by February 8, 2021 were needed to approve the NALC Ratification into its Constitution. NALC Constitution was clear that majority congregation votes were needed to pass the ratification; Congregation Council vote was insufficient. Pastor Ken Nelson explained that lack of approval from congregational churches meant that the Ratification would be re-presented at its next NALC Convocation meeting in August. Pastor Ken Nelson took action to follow up with NALC.

New Business:

None.

Installation of the Congregation Council and the Board of Deacons:

2021 Congregational Council and the Board of Deacons were installed by Pastor Kenneth Nelson.

Closing Prayer:

Closing prayer was led by Pastor Ken Nelson.

Ruth Brostowitz moved to adjourn the meeting, seconded by Bob Branston. The meeting was adjourned at 10:23am.

Respectfully submitted,
Sue Vollmar
Recording Secretary

SPECIAL MEETING OF THE CONGREGATION
Sunday, November 28, 2021 10:30AM

Call to Order

Council President Bob Branston called the meeting to order at 10:30am.

Opening Prayer/and Devotion

Pastor Ken Nelson led the congregation in an opening devotion/prayer.

Appointment of Parliamentarian

Jon Sayas was appointed Parliamentarian.

Appointment of Recording Secretary

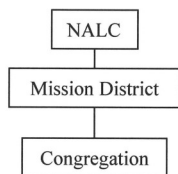
Sue Vollmar was appointed Recording Secretary.

Explanation of the NALC Constitutional Amendment

Pastor Ken Nelson provided background of the NALC Constitutional Amendment from the NALC Convocational meeting. The NALC Constitutional Amendment changes are to accommodate the growth of the NALC denomination. Specific languages in the NALC

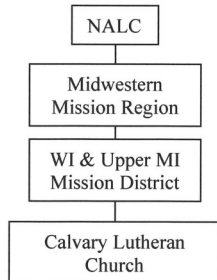
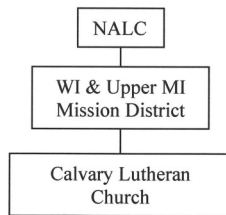
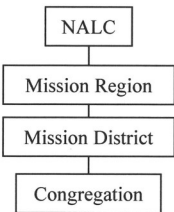
better serve the local hierarchy provided to

Prior to Change



After Change

After Change



Constitution provides for a new Mission Region to the churches between the NALC national office and Mission Districts. Graphical examples of the before and after the Constitutional changes are the congregation as shown below.

Motion to Ratify NALC Constitutional Amendment

Larry Bonier made a motion to accept and ratify the NALC Constitutional Amendment, seconded by Chris Morris, and the motion passed with unanimous voice vote.

Closing Prayer

Pastor Ken Nelson closed the meeting with a closing prayer.

Adjournment

Bill Graffin made a motion to adjourn the meeting, seconded by Ernie Kretschmann. Council President Bob Branston adjourned meeting at 10:45am.

LEADERSHIP & SERVICE

CHURCH COUNCIL 2021

	OFFICE	TERM EXPIRES WITH ANNUAL MTG. IN . . .	COMMITTEE LEADERSHIP
Bob Branston	President	2023	Personnel
Philip Voss	Vice President	2022	Property
Karen Pierce	Secretary	2024	Mission and Outreach
Leah Morris	Treasurer	2023	Stewardship
Alex Baumgarten		2022	Endowment
Terry Trotier		2022	Worship
Julie Matthes		2023	Church Life
Scott Grossman		2024	Faith Formation
Sue Vollmar		2024	Evangelism

BOARD OF DEACONS 2021

	ALPHA ASSIGNMENT	TERM EXPIRES WITH ANNUAL MTG. IN . . .	NOTES
Ernie Kretschmann	A, T, U	2023	
Nancy Wittmus	Ba-Be, M	2023	
Jerry Wittmus	BF-Bz, L, N	2022	
Ed Ramthun	C, D, E	2022	Vice Chairperson
Glori Kurth	F, G	2022	Chairperson
Terry Bzdusek	H, I, J	2023	Secretary
Jonni Roush	K, O	2022	
Lisa Grossman	P, Q, R	2023	
Larry Bonier	Sa-Sh	2024	
Diane Grundman	Si-Sz	2024	
Mary Ellen Thiede	V, X, Y, Z	2024	
Linda Thorpe	W	2024	

STATISTICAL REPORTS

2021 Membership Statistics*

	<u>Baptized</u>	<u>Confirmed</u>
Membership as of December 31, 2020	356	313
Members Received During 2021		
Baptisms: children (15 & younger)	5	
Baptisms: adult (16 & older)	1	1
Affirmations of Faith	5	4
Transfers	9	7
Baptized Members Confirmed in 2021	_____	_____
Total Received	20	16
Members Removed During 2021		
Deaths	11	11
Transfers	7	4
Other & Inactive Members	0	0
Total Removed	18	15
Membership as of December 31, 2021	<u>358</u>	<u>314</u>

Average Attendance (Four Year Comparison)

	1/1 to Memorial weekend	Memorial weekend through Labor Day weekend	Rally Day through 12/31	Full Year
2018	*163	163	*177	*167
	188	163	207	187
2019	*172	163	*171	*169
	195	163	207	*190
2020**	*82 (149)	99	*131	*103 (125)
	95 (173)	99	154	116 (140)
2021	*127	122	*132	*127
	140	122	158	140

*Excluding Lent, Joint Service with St. John Vianney, Thanksgiving, Advent and Christmas.

**Numbers in parentheses exclude the weekends closed due to COVID19 government restrictions. COVID19 continued to impact attendance after reopening on May 23, 2020, and throughout 2021.

FINANCIAL REPORT

Prior to reviewing the financial reports, we would like to highlight the following:

2021 Actual Results

Revenues for 2021 totaled over \$609,000, the highest in Calvary's history. Pledged and Unpledged Offerings totaled \$532,000, over \$28,000 higher than budgeted and \$19,000 higher than in 2020. Revenue also included a one-time \$54,000 grant from the U.S. government's Payroll Protection Program. These grants were made to help offset the potential negative impact of the pandemic. Calvary's revenue allowed for \$27,000 of additional benevolence payments and a fund of \$18,000 established for future pastoral interns. Calvary received over \$21,000 in rental income during 2021 from the parsonage, Holy Cross, and the counseling groups.

Total expenditures of \$535,000 were \$44,000 under budget even though they were \$40,000 higher than in 2020. As already mentioned, additional benevolence and internship programs accounted for \$45,000 of additional spending. The pandemic, however, continued to have an impact on Calvary's spending. Almost all normal spending categories including youth, education, committees and the office were underspent reflecting the cutback of activities. Savings of almost \$14,000 was recognized by Personnel's decision not to hire a separate organist and enhancing the role and compensation of our Music Director

Additional revenues and underspending during the year resulted in a net surplus of \$74,000. This surplus, with the approval of Council, can be designated for future projects.

2022 Budget

Revenue for 2022 is budgeted at \$536,000, a decrease of \$43,000 from last year's budget and a decrease of \$73,500 from last year's actual. The majority of the decrease is due to 2021's one-time Payroll Protection Program grant of \$54,000. Offerings are budgeted at \$520,000 with rental income set at \$16,000. This level of revenue covers requested and anticipated expenditures for 2022 and results in a balanced budget.

In total, anticipated expenditures for 2022 are budgeted at just under \$536,000. The Personnel Committee has requested a budget of \$340,200 (63% of total expenditures). This amount includes a fully-staffed Office, Youth and Music directors, and our Senior Pastor, as well as a new in-house custodian. The personnel budget also anticipates a pastoral intern joining Calvary in early Spring, 2022; however, most of the cost of this program will be covered by funds designated in the prior year. The Property Committee is again anticipating a very active year for 2022 with over \$70,000 earmarked for additional roof replacements with funding from the Operating Fund and the Building Fund.

Respectively submitted,

James Brostowitz, Budget & Finance Committee Chairperson

Leah Morris, Treasurer

FINANCIAL REPORT

Report of the Audit Committee for the year ended December 31, 2021

Members of the Calvary Lutheran Church Audit Committee met with Cindy Rooks, Financial Secretary, periodically from December 2021 through mid-January 2022, for the purpose of reviewing the financial procedures, record-keeping and financial results for the year ending December 31, 2021.

We were not requested to conduct an audit under generally accepted auditing standards; therefore, we do not certify nor attest to the appropriateness of the financial statements as presented. The Church's management is responsible for the preparation and presentation of the financial statements and for designing, implementing and maintaining internal controls relevant to the financial statements.

However, based upon the procedures performed, we believe the financial statements for the year ended December 31, 2021, have been fairly presented taken as a whole. We also believe the financial internal controls in place are appropriate and adequate to provide reasonable assurance that there are no material modifications that should be made to the financial statements as reported in the 2021 Calvary Lutheran Church Annual Report.

Respectfully submitted.

Ruth Brostowitz

Pat Dieck

Rick Treadwell

FINANCIAL REPORT: 2021 REV. & EXP. AND 2022 BUDGET

FINAL				
CALVARY LUTHERAN CHURCH				
REVENUES / EXPENSES				
	2020	2021	2021	2022
	Actual	Budget	Actual	Budget
REVENUES				
Offerings	513,150	504,100	532,256	520,000
Rental Income	10,720	10,100	10,910	5,120
Parsonage Housing	10,800	10,800	10,800	10,800
Interest / (Fees)	2,836	0	1,512	0
Paycheck Protection Grant	0	54,000	54,000	0
Total Revenues	537,506	579,000	609,478	535,920
EXPENSES				
N.A.L.C.	30,100	30,100	30,100	30,100
Benevolence	0	27,000	27,000	0
Personnel	313,158	319,000	304,727	340,200
Pastoral Intern Program	0	18,000	18,000	0
Mission and Outreach	0	0	0	4,000
Evangelism	388	1,000	249	1,000
Worship & Music	6,380	10,350	8,972	10,500
Christian Education	1,030	4,150	1,795	4,150
Stewardship	734	1,150	724	1,100
Fellowship	312	1,100	216	950
Youth & Family	2,679	8,800	5,134	8,800
Pastor - Deacons - Council	4,550	7,100	4,244	3,070
Publicity	1,443	2,000	1,642	4,500
Office	17,603	19,250	16,164	16,750
Kitchen	1,352	4,000	1,579	3,000
Properties	86,700	91,700	82,553	87,200
Capital Improvements	23,670	30,000	26,854	16,000
Mortgage	2,951	2,300	2,268	1,600
Miscellaneous	2,717	2,000	3,206	3,000
Total Expenses	495,767	579,000	535,427	535,920
Income (Loss)	41,739	0	74,051	0

FINANCIAL REPORT: PROPERTY BUDGET

2021 Committee Highlights:

Throughout the year, the committee, along with congregational members, completed the following projects:

- Flat Roof Replacement
- Paint of Church Exterior & Caulk Repairs
- Sanctuary Air Handler Economizer Updates
- Stage Lamps Replaced in Sanctuary
- Roof Beam Replacement

Overall, \$107,600 was spent on major property projects in addition to \$26,000 in maintenance.

The committee continued to assess the overall condition of our church property. It is anticipated that the Sanctuary roof will need to be replaced with the next three years at an estimated cost of \$110,000. In addition to maintenance, larger projects planned for 2022 are below.

Project Estimates for 2022:

- Narthex Roof Replacement (~\$35,000)
- Music & Youth Rooms Roof Replacement (~\$45,000)
- Cross Tower Repaint
- Building WIFI Expansion

Funding: At the end of December 2021, our Building Fund has a balance of \$42,900. The 2022 Operating Fund Budget for Capital Improvements includes \$16,000. With Council approval, part or all of the 2021 Surplus of \$74,000 will be allocated the Building Fund to cover costs associated with our church building and property projects. In total, with the \$74,000 surplus from 2021, we will have almost \$132,900 to cover the 2022 and future projects.

Respectfully submitted,

Property Committee: Nicholas Huettl (Chair), Ernie Kretschmann, Philip Voss (Council Liaison), Brad Meyer, Andy Schatz, Rich Baumgartner, Jim Brostowitz, Rick Kegel

FINANCIAL REPORT: BALANCE SHEET AS OF DECEMBER 31, 2021

FINAL ANNUAL REPORT CALVARY LUTHERAN CHURCH BALANCE SHEET DECEMBER 31, 2021

	General Fund	Property & Equip Fund	Memorial & Other Funds	Building Fund	Organ Fund	Endowment Fund	Combined 2021
ASSETS							
Cash							
Cash & Short Term Investments	169,455		90,845	42,949			303,249
Restricted Investments					146,306	115,981	262,287
Investments						369,347	369,347
Petty Cash	125						125
Prepays	1,699						1,699
Interfund Receivable/(Payable)	432				(405)	(27)	0
Life Insurance Policies							
Cash Surrender Value						177,724	177,724
Annuity						23,452	23,452
Property & Equipment							
Land & Improvements		251,084					251,084
Sanctuary		423,441					423,441
Fellow. Hall & Classrooms		177,815					177,815
Equipment		364,478					364,478
Parish House		155,966					155,966
1997 Building Expansion		1,640,074					1,640,074
Pipe Organ		334,900					334,900
TOTAL ASSETS	\$ 171,711	\$ 3,347,758	\$ 90,845	\$ 42,949	\$ 145,901	\$ 686,477	\$ 4,485,641
LIABILITIES							
Accounts Payable	8,048						8,048
Advance Envelope Giving	89,297						89,297
Property Mortgage	33,860						33,860
TOTAL LIABILITIES	131,205	0	0	0	0	0	131,205
Fund Balances	40,506	3,347,758	90,845	42,949	145,901	686,477	4,354,436
TOTAL FUND & LIABILITIES	\$ 171,711	\$ 3,347,758	\$ 90,845	\$ 42,949	\$ 145,901	\$ 686,477	\$ 4,485,641
Fund Balance							
Beginning Balance	8,194	3,345,729	60,667	87,165	122,720	549,499	4,173,974
Transfers	(41,739)		7,000	34,739			0
Net Income (Loss)	74,051	2,029	23,178	(78,955)	23,181	136,978	180,462
Ending Fund Balance	\$ 40,506	\$ 3,347,758	\$ 90,845	\$ 42,949	\$ 145,901	\$ 686,477	\$ 4,354,436


FINANCIAL REPORT: MEMORIAL, GIFT & DESIGNATED FUNDS

FINAL ANNUAL REPORT CALVARY LUTHERAN CHURCH DECEMBER 31, 2021					
MEMORIAL, GIFT AND DESIGNATED FUNDS					
	Memorial Fund	Designated Gifts	Mission of Month	Designated Benevolence	TOTAL
Beginning Balance	\$ 869	\$ 31,840	\$ 6,667	\$ 21,291	\$ 60,667
Interfund Transfer			2,036	7,000	9,036
Pastoral Intern Fund		18,000			18,000
Contributions	4,570	19,817	35,140	19,882	79,409
Disbursements	(3,340)	(15,423)	(38,833)	(18,671)	(76,267)
Ending Balance	\$ 2,099	\$ 54,234	\$ 5,010	\$ 29,502	\$ 90,845
BUILDING FUND					
Beginning Balance				\$ 87,165	
Transfer from General Fund				34,739	
Contributions				1,795	
Expenses				(80,750)	
Ending Balance				\$ 42,949	
ORGAN MAINTENANCE FUND					
Beginning Balance				\$ 122,720	
Investment Income/(Loss)				25,111	
Expenditures				(1,930)	
Ending Balance				\$ 145,901	
ENDOWMENT FUND					
			Restricted	Unrestricted	TOTAL
Beginning Balance			\$ 92,907	\$ 456,592	\$ 549,499
Contributions				49,677	49,677
Investment Income/(Loss)			23,074	80,227	103,301
			23,074	129,904	152,978
Disbursements					
Educational Support				4,500	4,500
Outreach				7,000	7,000
Programmatic Ministry				4,500	4,500
			0	16,000	16,000
Ending Balance			\$ 115,981	\$ 570,496	686,477
Funds Available for Disbursement in 2022				\$ 28,525	
Carryover of 2021 Distributable Amount				8,427	
Total Funds Available for Disbursement in 2022				\$ 36,952	

FINANCIAL REPORT: PERSONNEL

FINAL 2021 ANNUAL REPORT CALVARY LUTHERAN CHURCH PERSONNEL								
2022 Budget							2021 Budget Actual	
Salary	Social Security	Health/ Pension	Other Benefits	Other	Total	Total	Total	
Pastoral Staff								
Senior Pastor	\$ 72,100	\$ 5,900	\$44,500	\$ 3,900		\$126,400	\$122,500	\$121,150
Supply Pastor					\$ 2,000	2,000	2,000	2,050
Total Pastoral Staff	72,100	5,900	44,500	3,900	2,000	128,400	124,500	123,200
Program Staff								
Youth	51,950	3,975	13,200	2,600		71,725	69,490	66,413
Dir. of Music Ministries	34,000	2,600		750		37,350	29,600	35,500
Organist/Accomp.	-	-				-	20,024	-
Music Substitute					2,000	2,000	1,500	875
Total Program Staff	85,950	6,575	13,200	3,350	2,000	111,075	120,614	102,788
Office Staff								
	73,524	5,683		1,750		80,957	65,722	68,208
Custodian								
	11,705	895				12,600	-	5,781
Pastoral Intern								
	1,000	-			-	1,000	1,800	1,776
Other Ministries								
	1,400					1,400	1,400	1,318
Insurance								
					1,500	1,500	1,500	1,646
Reserve								
	3,268					3,268	3,464	10
TOTAL	\$248,947	\$19,053	\$57,700	\$ 9,000	\$ 5,500	\$340,200	\$319,000	\$304,727

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