

Annual Report for Lutheran Church of the Cross

2020



“Making Jesus Known by
Sharing our Gifts”

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2020 ANNUAL MEETING AGENDA
LUTHERAN CHURCH OF THE CROSS
JANUARY 24, 2021

Call to Order

Opening Devotions

Appointment of Parliamentarian

Circulation of Sign-In Sheets

Approval of 2019 Annual Meeting Minutes

Presentation of Reports

Elections:

 Council Members

 Endowment Fund Committee

 Nominating Committee

 Camp of the Cross Representatives

 Missouri Slope Lutheran Care Center Representatives

 WND Synod Assembly Representatives

Approval of the 2021 Budget

Unfinished Business

New Business

Closing Prayer

Adjournment

2019 ANNUAL MEETING MINUTES

Lutheran Church of the Cross 01-12-20 11:00 AM

The meeting was called to order by Council President Kylie Blanchard and an opening prayer was given by Pastor Ahlness.

Parliamentarian Roger Kruger declared a quorum.

Minutes of the last annual meeting were unanimously approved on a voice vote by the congregation.

All committee, Pastor and Director of Discipleship, and Council President reports were accepted and approved as published in the annual report.

The treasurer's report was given (see summary below) by LCC Treasurer Art Wheeler. See his notes and financial report as attached.

Elections were held as follows:

Council members replacing Tom Harris and Ken Will, who's terms were up: Scott Summers and Ron Borth. Both were elected on a unanimous ballot.

Endowment Fund Board: Ken Will, Kerry Carpenter, Jon Spilde, and Brian Johnson were elected on a unanimous ballot.

Nominating Committee: Roger Kruger, Tom Harris and Dawn Houlton were elected on a unanimous ballot.

Missouri Slope Lutheran Care Center: Paul Gurholt noted he and Stacy Krumwiede currently serve on the MSLCC Board of Directors, and they could serve as LCC representatives in that capacity.

Camp of the Cross (2): to be selected by the Council.

Western ND Synod Assembly representatives (2): Brett Gurholt and one more to be selected by the Council.

A motion was made by Doug Johnson and seconded by Steve Neu to approve the Council purposed budget for 2020 (see separate "2020 Proposed Budget"). It passed on a unanimous voice vote.

New business: On a motion from Heather Martin and a second from Lavern Hanson, the recommended changes to the Articles of Incorporation, as updated by Murry Sagsveen, were approved unanimously.

The LCC annual meeting was closed with a table prayer song by the congregation.

2019 Annual Minutes

Treasurer's Verbal Report

My annual written report is contained in the LCC Annual Report. The Church is financially sound, and we have no unpaid vendor's claims. The 2019 Giving Statements have been mailed. Please contact me if you have any questions about them.

The LCC annual report on page 11, in the 4th paragraph, indicated that the ending General Fund account balance was \$129,812. We closed contribution records on Thur., Jan. 2 so Connie could reprint them. On Fri., Jan 3, we received a significant contribution property postmarked on Dec. 31. Our Auditor advised us to include that contribution with the 2019 records. With the last contribution, the actual General Fund account balance was \$137,862.25. While this number seems large, it is the depository not only for the General Fund expenditures, but also General Savings, designated projects and designated Savings.

Within the proposed Budget document, on the last page, the annual yearly income is \$441,514.47. With the accepted contribution just mentioned that annual yearly income should be noted as \$449,564.47. Of that total income, we have 29 members who use the Vanco Payment System, our electronic vehicle, for their contributions. Those contributions were in excess of \$90,600, a major increase from 2018. Total Income exceeded operating expenditures by \$29,117.37.

2019 Annual Minutes continued

A word about Charitable Gifts. These Gifts have been a tremendous help to sustain the General Fund of LCC. Over \$64,000 in Charitable Gifts were contributed in 2019. Those Gifts are in addition to the contributor's regular contributions. All contributors are confidential. Their Gifts are acknowledged by letter on behalf of the Council and Congregation.

The 2019 Media Replacement of sanctuary projects and other equipment was funded entirely by other Charitable Gifts so designated. Those Gifts ARE NOT a part of the General Operating Fund, although our accounting software, QuickBooks, requires their entry. Those designated Gifts were nearly \$22,000. There remains about \$8,000 so specially designated to continue needed replacements.

And, in conclusion, a word about the Promissory Notes. The \$424,000 loaned to LCC by 22 members saved the church 1.5% of the original commercial bank loan or about \$57,000 over the loan's life. The current unpaid balance is \$294,000. \$65,000 in Promissory Notes were redeemed in 2019. In 2020, only \$40,000 in principle is scheduled for redemption. The reserve must be increased with the monthly \$5,700 transfers from the General Operating Fund so in 2021, \$90,000 can be redeemed. As a part of the LCC General Operating Budget, every contributor's offering is a part of the monthly Promissory Note transfer. The Promissory Note Committee, Ken Will, Roger Pommerer, Jon Hanson, and I, hope to redeem all notes by July or August 2023, nine years earlier than the original commercial loan.

CONCLUSION: LCC is blessed with a giving and generous Congregation. It has been my pleasure to serve as your Treasurer. I will be happy to respond to any questions. Pres. Kylie, I also move that the written and verbal Treasurer's report be accepted as presented.

Art Wheeler, Treasurer

2020 Church Council

The following members served on the Church Council of Lutheran Church of the Cross in 2020

Members	Term Expires
Krisi Kunz, President	January 2022
Heather Martin, Vice President	January 2021
Jon Hanson, Secretary	January 2021
Kylie Blanchard	January 2022
Krisi Kunz	January 2022
Mark Kunze	January 2022
One vacant position	

Church Records for 2020

Transfers In: 2 John and Kathy Van Middlesworth

Transfers out: Moved: no transfer

Baptisms: 6 Elvin Buschee, Annie Neu, Marley Jeromcheck, Garrett Keller, Karter Wrangham, Elah Toso

Members Confirmed: 2 Callie Collins, Keelin Traynor

Marriages 2 Eve Axvig and Jamison Kath, Bethany Waters and Dan Fitzner

Deaths 9 Don Raatz, Manley Hillesland, Roger Riveland, Lucille Bakke, James Kramer, Vivian Dahl, Ray Staiger, Bryce Hill, Tekla Bekkedal

Total Membership Stats

Baptized members

1/1/2020 519

Loss by transfer

Loss by death -9

Gains by transfers 2

Gains by baptism 6

12/31/2020 518

Confirmed Members

1/1/2020 408

Loss by transfer

Loss by death -9

Gains by transfer 2

Gains by confirmation 2

12/31/2020 403

Giving units

1/1/2020 215

12/31/2020 219

Pastor's Message from Lisa Ahlness

The light shines in the darkness, and the darkness did not overcome it.

John 1:5

Deacon Janie preached a wonderful sermon on January 3 on a text from the beginning of the Gospel of John that included these words. In it, she pondered how we keep our lights shining, when the world around us can seem so heavy and dark; how we let our light shine so others can see it; and how we help others see and let their own lights shine.

She spoke of a Christmas Eve service when the room was darkened for the singing of Silent Night. She stood holding the Christ candle, the only light in the darkness. The ushers came to light their tapers, and passed down the aisles, lighting the candles of those on the ends of the rows. Soon the whole sanctuary was bright, and the faces reflected back at Janie were full of hope and wonder and joy and peace and sadness and love – all those things, right there together.

She took us back through the last year and some of the ways our lights shined. (You've seen them mentioned in the newsletter and heard them highlighted at offering time during worship. So many ways, in a new and different time: the connectors, making phone calls to many, showing the love and concern a family has for all its members; the worship planners, production team, musicians, altar guild, ushers and leaders – all doing their things in new ways to enable us to be together, apart; the actors, performers, costumers and editors, producing a masterpiece of an online Christmas program; artists and decorators who make the space at LCC the beautiful home it is; generous givers who brought and bought items to make life better for those they'd never meet, who invested in our endowment and gave to the church's ministries even in a tough year, who worked at and participated in a first-ever drive-through breakfast to benefit Camp of the Cross, who created lovely things for our kids and our homebound folks, too; who gave a filtration system to the church that will make the building better and safer for all; and the multitudes who wore masks and dared to try beloved things in brand new ways, even when we would've rather done things the way we always had.

My childhood friend had her bike stolen. It was recovered, but was, sadly, ruined. I remember her holding the mirror, smashed and broken. As she held it, it suddenly caught the evening light and reflected a kaleidoscope of bright lights into the gathering darkness. She kept one of the pieces, to remind her.

We are called to be exactly like that piece of mirror – called to reflect the Light of the World, the giver of life and love and hope. Have we felt low, burnt out, not able to shine, sometimes? Yes. But we are not called to be the source of the light. That is God! Yet even when we feel broken, even shattered in pieces, we can still be shards that reflect that Light and scatter the darkness.

Thank you for all the ways you have done that, for one another and for the world, this year. The reports in this booklet and the numbers will give you some details. Thank you for your many kindnesses to me and my family. It is truly a blessing to serve alongside you here at LCC.

What will 2021 hold? We don't know. But we do know who holds the future – and us. Thanks be to God!

Pastor Lisa Ahlness

President's Report

Submitted by Krisi Kunz, 2020 Council President

As your Council President, I am tasked with writing this letter to sum up the year 2020 for Lutheran Church of the Cross (LCC). I sit here staring at the blank screen thinking, "how on earth do you summarize 2020?" My thoughts first went to "because we were home all summer, this is the best the yard has ever looked," "you know, working from home is not as bad as I thought it would be," and "I am thankful we made it to 2021 healthy." Then, my thoughts wandered to words like: distance learning, toilet paper, pandemic, telecommuting, church online, Zoom, Google Meets, masks, family time, maybe a little too much family time occasionally, lots of outside time, technology is a necessary evil, projects at home getting done, stress, laughter, joy...this list could go on and on

At LCC, we are truly blessed with dedicated staff and volunteers that did not let the words "pandemic" or "shutdown" scare them or slow them down! The speed to which everyone adapted to fully online worship in March was nothing short of amazing. Technology has become our new best friend and has allowed for continued sharing of beautiful music and the word of God. At the start, there were technology difficulties and quality issues, which were quickly remedied through designated charitable gifts to enhance the worship experience with new streaming cameras and broadcasting capabilities.

Technology also allowed confirmation and church school to continue in the distance learning environment. The ability to now connect and continue growing in faith virtually and in person has allowed the LCC education program to maintain all programming throughout 2020. While activities and events overall were down in 2020, staff and members continue to connect through services, committee meetings, bible studies, alter projects, phone calls, and letters.

The Council has been able to continue its support to designated missions, including Missouri Slope Lutheran Care Center and scholarship support for our young members attending ELCA colleges. We also dared to be different and created the Drive in Breakfast for Camp of the Cross. The Drive in Breakfast was hugely successful and so much fun to participate in! In addition to all of this, LCC has been able to increase support to the

Western ND Synod, maintain monthly transfers for the Promissory Note Reserve Fund, in addition to redeeming some of the promissory notes. All of this, and more, would not have been possible in 2020 without your generosity, time, talents, gifts, and continued belief in and support of the mission of LCC.

Looking back at 2020, I have pride in all that LLC was able to accomplish and maintain during a difficult time. As we move into 2021, with ongoing financial, staff, and membership stability, I am excited to see what great things are to come for LCC. We have so much to be grateful for and we thank God for the blessings he has provided to our church community.

Blessings to each you,

Krisi Kunz
LCC Council President

Treasurer's Report

Submitted by Arthur Wheeler, LCC Treasurer

It was a pleasure to serve the LCC Congregation as Treasurer in 2020. The functions of the office have gone well. All vendor's claims have been paid on time, staff salaries were on schedule, and I am happy to report that all statement reconciliations have been correct.

Annual giving statements for 2020 are being completed. The giving statements will be mailed in early January.

During the annual meeting last January, the Congregation approved a \$442,126 budget for Operating Expenses. The budget did include the \$68,400 in annual transfers to the Promissory Note Reserve Account. The Operating Budget did not include \$8,187 in previously received Charitable Gifts for replacement of media components, i.e., camera's and software for live streaming. Although the amount was not part of the Operating Budget, it is included for accounting purposes.

The Church Operating Fund began the year with \$137,862.25 in general checking and savings. The Operating Fund balance on Dec. 31, 2020 is \$163,484.19. Prudent management of the Church operating expenses have kept the operating costs below the contributions that have been received. The ending general fund balance represents a generous Congregation that supports the work of the Church and contributes through the use of Charitable Gifts in addition to regular offerings.

Last April, the Council applied for an SBA PPP loan in the amount of \$43,500. The loan was granted, and the funds were used for salaries in late April, all of May and the first part of June. In mid-June, the Council was required to return unused funds of \$1,700. The Council distributed that amount equally amongst all staff to fully deplete the loan balance. The Council filed an application for Forgiveness of the loan in September. The loan was fully forgiven by the SBA and became a grant from the SBA. With the forgiveness, the entire SBA loan is null and void and the \$43,500 became general fund regular income.

The Council also approved Mission Support contributions to the Camp of the Cross, Missouri Slope Lutheran Care Center, the Western North Dakota Synod ELCA and Lutheran Social Services. Monthly Mission

Support contributions of 5% of contributions are forwarded to WND each month and in 2020 totaled \$21,599. Our support of over \$4,000 to the Camp of the Cross from the drive-up pancake breakfast last year was deemed a large success. The Church also has an Endowment Fund separate from all other funds which has a balance of approximately \$35,256. The Endowment Fund is an excellent choice for anyone doing estate planning.

With the retirement of the construction loan from American Bank Center in 2017, the Council has maintained a monthly transfer of \$5,700 from the General Operating Fund to the Promissory Note Reserve Fund. Twenty-two promissory note holders had loaned \$424,000 to the Church by the end of 2017. This year, the Council has redeemed four Promissory Notes totaling \$39,000 plus keeping interest current on all notes through last December 1. The Council expects to redeem another \$90,000 in note principal in 2021. Cash flows of the Promissory Note Reserve Fund are still on track to hopefully redeem all Promissory Notes by July 2023. There is \$5,719 more in the Promissory Note Reserve Fund than the projected cash flow requires. The Council indeed thanks all church members who hold Promissory Notes for their continued support.

The Church is financially sound. A maintenance contract inspects all mechanical equipment every three months. Charitable gifts have helped offset any unanticipated maintenance cost. Thank you to all who have contributed additional support to replenish the General Operating Funds.

The Church of the Cross is blessed to have such a supportive and committed membership. Many “thanks” from the Council to all who have made 2020 such a blessed year in spite of handicaps. God bless!

2020 Committee Reports:

Christian Education and Youth Report

Submitted by Janie Hague

What a wonderful year it has been with the children, youth, and families of Lutheran Church of the Cross. We started off the year with youth groups and bake sales for our youth that were going to go on a mission trip this summer. Then the pandemic hit and sadly we had to postpone our mission trip. This summer we hosted an outdoor movie night where we showed the greatest showman. This fall we started church school and confirmation hybrid model. We confirmed 2 young people the end of October and welcomed into the church as confirmed members.

I want to thank you all for the time that I have been with you all and supporting me in finishing seminary. I was able to get ordained in June. I was unable to be ordained in my home congregation due to the pandemic. I am so thankful that Church of the Cross opened their building for me to be ordained in. Thank you, parents, for getting your youth to the church on time for things and being flexible this year with offering education virtually. I could not have done these things without the dedication from parents, and many volunteers. Thank you to our young people, your children.

In Christ, Janie<><

FAITH AND CARE Committee Report

Submitted by Karen Will, Peggy Hetland, Myrtice Behan, Pam Hanson

This year with Covid has been a very different year for Faith and Care. We served the Annual Meeting potluck last January and the first three Lenten soup suppers before mid-March until we could no longer continue with any of the scheduled activities. Drinks and wrapped cookies were served at a couple of funerals.

When we are able to resume our activities in the future, then we will review the groups and co-hairs and will communicate that to everyone.

We thank everyone for assisting where help has been needed in this last year.

Helping Hands Committee Report

Submitted by Pam Hanson and Sally Grenz

Helping Hands is a committee at LCC, under Church Nurturing. We serve the members of our congregation; our LCC family. As Christians, we are called to help and that is what we try to do. We meet the needs of people in our congregation when they need a little extra help. We provide rides and meals when needed, this can be long term or short term because of an illness or death in the family. We also provide a meal to the family before or after a funeral.

This is a social committee and we are hoping to be able to get back to visiting again soon. It's one of the main missions of this committee. (If you love to visit this currently with phone calls this committee is for you.) We visit members of our congregation that don't get out as they use to.

We've had a very different year as we can't visit many of our members as we once did. Many of our members have made phone calls and sent cards to let them know we care. Thank you to Kay Miller who has really helped us with this mission sending close to 200 cards. The youth made Valentine cards and we sent them. We also sent Easter, Thanksgiving and Christmas cards to many special church members. In leu of Caroling we mailed the Christmas ornaments made by the Stitching Group. This year we delivered May Day baskets and a Fall Chexing in on you basket. If you or someone you know could use any of these services, please call the church.

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We are always looking for more members and ways to grow and serve the needs of our congregation. WE NEED YOUR HELP. You can serve on this committee in many ways. You can help with rides, visits or get on the list for providing meals. If you would like to be part of this committee or feel you could help or have any suggestions call Pam Hanson or Sally Grenz. Come join the fun.

They will know we are Christians by our love by our love.

Lutheran Church of the Cross
1004 E Highland Acres Rd.
Bismarck ND 58501
Phone: #223-1001

Email: churchsecretary@midconetwork.com

Website: www.churchofthecross.org
Office Hours: 8a-4p Monday—Thursday; 8a-noon Friday

Lisa Ahlness, **Pastor**
Cell 701.220.9011 / Email: lisaahlness@hotmail.com

Janie Hague, **Director of Discipleship**
Office #223-1001: Email: lccdod@midconetwork.com

Connie Werner, **Secretary**
Office #223-1001 / Email: churchsecretary@midconetwork.com

Art Wheeler, **Treasurer**
Email: lcctreasurer@midconetwork.com

Robin Johnson, **Worship Coordinator**
Cell: #391.1082 / Email: theriver@midconetwork.com

Gerri Sarsten, **Organist**

Joel & Jan Gilbertson, **Worship Team Accompanists**

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