



ANNUAL REPORT

— 2020 —



Evangelical Lutheran Church in America
God's work. Our hands.



A MESSAGE FROM ELCA PRESIDING BISHOP ELIZABETH EATON

Dear friends in Christ,

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

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

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

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

Building up the body of Christ together,

A handwritten signature in cursive script that reads "Elizabeth A. Eaton".

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

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

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Our Savior's Lutheran Church
Annual Congregational Meeting
January 31, 2021

Agenda

1. Call to Order – President Julie Jordan
2. Opening Prayer – Pastor Kevin Olson
3. Adoption of Agenda
4. Pastor's Report – Pastor Kevin Olson
5. Council President's Report – Julie Jordan
6. Outgoing Board Members – Heather Pinkoski, Gavin Valento
7. Elections
8. Other Business
 - A. Minutes January 26, 2020 Meeting
 - B. Foundation Report
 - a. Investment Options – Investment Resolution
 - b. Perpetual Fund Interest Income – Distribution Resolution
 - C. Major Property Projects
 - a. *Roof Replacement*: Sanctuary Area and Organ Loft
Recommendation: Dedicate \$41,000.00 of WES funds to Roof Replacement
 - b. *LED Light Replacement*: 2021 Project
Recommendation: Dedicate \$5,740.00 of WES funds to 2021 LED Light Project
 - D. Committee Reports
 - E. White Elephant Sale – 2022
 - F. Line of Credit (\$25,000; Security State Bank)
 - G. 2020 Treasurer's Report
 - H. 2021 Spending Plan
9. Announcements for the Good of the Church
10. Parochial Report/In Memorium – Pastor Kevin Olson
11. Closing Prayer/Adjournment

"What a Difference a Year Makes!"

Pastor's Report
Year Ending 2020
Pastor Kevin C. Olson

It is indeed a time worn cliché but nevertheless it needs to be said: "*What a difference a year makes!*" Who could have predicted a year ago that we would need to wear masks, socially distance ourselves, and virtually communicate with one another through social media in order to propagate the gospel of Jesus Christ? But such is the world we have had to live into as we wrestle with a world-wide pandemic!

Last year as we gathered for this Annual Meeting the biggest challenge that was in front of us (and it was a challenge) was raising the \$350,000 needed to refurbish our antiquated heating system converting from steam heat to natural gas. During 2020 we greatly surprised ourselves in our fundraising efforts in the *Keeping the Home Fires Burning Capital Campaign*, AND this spring and summer we finished, to completion, the construction project!

I want to echo what our Church Council President, Julie Jordan, has written in her report thanking the Capital Campaign Committee chaired by Kathy Anderson; and the Property Committee, co-chaired by Mike Stavnes and Joe Arthurs, for their tireless leadership and dedication in seeing this project to its completion.

In addition to over-seeing the heating project, Mike and Joe have also donated countless hours of labor and skill reducing the total cost of this project by thousands of dollars. Other Our Savior's members who had a key role in the labor end in the heating project are: Scott Fawkes, Larry Schmelzer, Paul Ronning, Terry Lee, Roy Berg, Jim Christian, Mitch Cook, Andy Magnusson, Ossie Schock, the late Stan Koskela, and our Custodian, Travis Odegaard.

The finances for the heating conversion project are found on the 2020 financial page so I will not go into great detail with the numbers in my report. But I do want to remind you that we will keep open the fundraising appeal for the heating conversion project well into 2021, AND ongoing fundraising effort will be required of us as for the future maintenance of our building. This year, for example, we will need to address needed repairs to our church roof (a vote will be taken at this year's Annual Meeting).

As proud as we are in rising to the challenge with the heating conversion project, we have needed to convert our joy into resolve as we have adjusted to the threat of COVID 19. We leave it to the historians to record the long-term impact of COVID 19 and how it has affected our world, culture, and community. But what it has meant for Our Savior's Lutheran Church is that since mid-March our ministry has gone *virtual and viral*.

For the foreseeable future we are dependent on cameras and computer screens where once we gathered in person for Sunday morning worship, fellowship, meetings and Christian instruction. Once again, referencing Julie Jordan's President's Report, in meeting the challenge of COVID-19 we have needed to create a *Smart Team*, a *Technology Team*, and get very creative in how we "do church" in the lock down world of COVID.

In addition to what Julie has written in her report, I extend my gratitude to Dustin Davidson, John Law, Roy & Nadine Berg, and Linda Saralampi who have faithfully joined with me every Sunday to keep our worship alive and well in this time of COVID. As we have discovered that others are joining our worship service through the virtual, live stream platform, it may behoove us to keep our virtual live stream ministry alive *even after* the threat of COVID subsides. One final shout out as our congregation has had to rely on the tools of Facebook, Zoom, Skype, and other social media platforms in order to literally *get the Word out*, our thanks to Chris Magnusson who has quietly served as our volunteer IT Guru!

In addition to the COVID Pandemic, there are other troubling challenges we have faced from 2020 that begin with the letter "p", they are: *protest, politics, and partisanship*. Since the tragic death of George Floyd in police custody in late May of 2020, we cannot hide from the fact that our country has gone through a soul-searching time in the reckoning of race relationships and systemic racism. As I have examined my own attitudes on this matter, it has occurred to me that there are many cries from people of color that have not been heard, and perhaps I have not heard them because I have exercised by own "white privilege" at the expense of truly loving and listening to my neighbor?

One fledgling organization in our community that has dedicated itself to giving voice to people of color is *V.E.M.A. or Voices for Ethnic and Multicultural Awareness*. As I have written in the January Voice: "*V.E.M.A. is a grassroots organization in Northeastern Minnesota that seeks to lift up the voices of all people in our communities that experience racism, discrimination and/or prejudice.*"

V.E.M.A. seeks to work within the systems of our communities to enact change, educate, and provide cultural experiences sensitizing the broader community to the discrimination and racism – be it subtle or blatant – that many people of color experience in our community... V.E.M.A. continues to reach out to the local City Government of Hibbing, and the Hibbing Police Department, to continue to synergize its efforts and to keep clear lines of communication open.

I have been asked to serve on the *V.E.M.A.* Board and I have consented to do so. And the Church Council has also seen fit to recommend designating \$500 to the *V.E.M.A.* organization as a part of the benevolence distribution from the interest from the OSLC Perpetual Fund that will be voted on as a part of this meeting (see the Foundation Report).

I do believe that as the challenges of COVID 19 have weighed heavy on our hearts, so too have the troubling political and partisanship divide that has fractured our country.

Good and principled people can agree to disagree across a broad spectrum of policy and political beliefs. But when we treat those who disagree with us as "the enemy", or when hate filled speech leads to hate filled actions, or when we trade truth for "alternative facts"; we need to call ourselves to repentance. As the Gospel of John reminds us when we gather for worship each Sunday, we are above all things a people of *The Word*. Words do matter. And the Word of God is meant to *transform* our hearts and lives to courageously love our neighbor, especially when we disagree politically! As our mission statement at OSLC reminds us: *We are a community transformed by Christ, to be Christ in the world.* May we never stop doing this!

To say it has been a tough year would be an understatement. As we live into God's promise for 2021 we look forward to the miracle of modern medicine vaccinating us so that we can return to some "semblance of normal." We look forward to the time when "we can have our church back", and gather for Worship, Sunday school, Confirmation gatherings, and console one another over a funeral lunch with Linda Kangas' scalloped potato hot dish. We look forward to Sue Shock being able to gather the quilters unfettered down in the fellowship hall. We look forward to the White Elephant Sale at the Memorial Building. And yes, we look forward to the day when we will not have an Annual Meeting over Zoom! In God's time it will all come together.

But as we have weathered this COVID winter of 2020 one thing we have NOT had to look forward to... because it is already here... is the fine leadership and stewardship of you the disciples of Jesus Christ at OSLC! First God's blessings to YOU, the members of OSLC, who have faithfully given to our church to see not only a major heating renovation to our church paid for, but to end our year financially in the black as well!

Throughout the COVID chaos Our Savior's continues to be blessed with competent, hired church staff: Nancy Samuelson as our Administrative Assistant, Cindy Eggert as our Financial Secretary, Travis Odegaard as our Church Custodian, Nadine Berg as our Church Organist, and Roy Berg as our Choir Director; and Diane Crego who makes sure our building is locked and secure long after many of us have left for the day.

We are deeply grateful for the fine leadership put forward by our Church Council, beginning with our Church Council President, Julie Jordan. As Julie has noted in her report, by constitutional mandate she will have to step down having served two terms, she will be hard to replace! I also extend my thanks to our outgoing members who have faithfully served us: Heather Pinkoski, and Gavin Valento (Youth Member).

And to our Church Council Members who will continue to lead us we give thanks to: Scott Fawkes, Melissa Schwarze, Renee Warwas, Al Lipke, and Keith Saralampi who serves as our Congregational Treasurer.

God bless and... be Well!
Pastor Kevin C. Olson

2020 President's Report

Heating/Air Conditioning

Our Heating and Air Conditioning Project is completed and paid for, and we did not need a loan. Congratulations to our congregation for this accomplishment – donations were certainly beyond expectations! Particular thanks go to Mike Stavnes and Joe Arthurs, and their select crew, for overseeing this project and for their hundreds of volunteer hours completing a multitude of additional repairs and upgrades that they have taken on themselves (demolition, reconstruction, carpentry, plastering, sanding, painting, carpeting, lighting, etc.). We owe them an enormous debt of gratitude! Thanks also to Kathy Anderson and the Capital Campaign Committee – their leadership and efforts really kept this project in the forefront and aided in not needing a loan. Facility tours were conducted, and we are eager for the rest of the congregation to experience the full-effect!!

Smart Team

On March 17, we closed our facility to in-person worship. We convened a Smart Team, made up of council members, the Worship Committee, and co-chairs of the Property Committee. We applied for, and received, a Paycheck Protection Program Grant from the federal government, under the CARES Act, to retain our staff on payroll. We established our Covid-19 Preparedness Plan, according to state guidelines, and remained closed until October. For one month, we re-opened to in-person worship, at reduced capacity. The effort to reopen was enormous, yet congregants remained reluctant to return. We were able to celebrate, in-person, the Rite of Confirmation on Reformation Sunday, with limited in-person family participation. I particularly want to thank the Smart Team for their hours spent researching and reviewing safe practices for our church family during the pandemic. This was a grave responsibility, and one which was never taken lightly.

Technology Team (Leadership of Dustin Davidson, Chris Magnusson, and John Law) Kudos, kudos, kudos!!!! We established a Technology Team who brought us into the 21st Century!!!! Our online presence has been an incredible outreach, and the steep learning curve of our team can be witnessed by viewing the March 22nd church service and comparing it to today. The volunteering of knowledge, skills, and abilities offered by this team has been incredible, and I just cannot thank them enough. Personally, I think our next step needs to be installation of a retractable screen and accompanying video camera, so we can bring to in-person worshippers the same visual presentations we have been fortunate to see in our online services.

Worship Team (Pastor Kevin, Roy & Nadine Berg, Linda Saralampi, Dustin Davidson, John Law)

The commitment, dedication, skills, and creativity of these selfless members has been more than words can express. The way these people have kept our services ALIVE for us has been enormous. Week after week, serving to an empty sanctuary... imagine how difficult this has been. Yet they have allowed so many of us to continue our fellowship of believers, Sunday after Sunday, via radio, Public Access TV, Facebook or YouTube. Additionally, you may remember Pastor Kevin offered socially distanced, outdoor Courtyard Communion, a sacred meal deeply missed by many in our congregation. I am so grateful for all the Worship Team's service and their continued outreach to all of us.

Office Staff (Nancy Samuelson, Travis Odegaard, Cindy Eggert, Diane Crego)

I want to thank the church staff, who are always so willing and helpful, and they keep this place running so smoothly. This was a particularly difficult year, with the reduction of staff hours early on, and then having to learn new technology and implement major cleaning and safety protocols. I am very appreciative of all that our dedicated staff has learned (especially things outside their comfort zones), and all they have done.

Committees

In spite of not being able to meet in person for most of the year, our committees and groups have continued their essential work for our congregation and in the community. Some committees elected to meet online, others kept in touch via phone, and some individuals just knew their mission and picked up the reins. Our congregation truly lifts up the ELCA's tagline: God's Work. Our Hands.

Outgoing Council Members

I want to offer a personal thank you to our outgoing council members: Heather Pinkoski, who also headed up our Christian Nurture committee (Sunday School), and Gavin Valento, our Youth Member, who had a busy school/work schedule but still managed to participate regularly on council. Thank you to these faithful members, and God's blessings to them.

On a personal note, I have truly appreciated the trust you have put in me as council president these past two years. Our constitution limits officers to a two-year term, so my tenure as president must end. I remain on council for another year, and anticipate working on a further update of our constitution (changes required by the National ELCA Assembly) and a long-overdue update to our Policy Manual.

Despite the upheavals of 2020, please take some time to reflect on the positives. For me, I got to know my neighbors SO much better than before, I tried tons of new recipes, and who knew masks could make such a fashion statement?! God is good. God is in control.

God's blessings to all of you in 2021.
Julie Jordan, Council President

2021 Ballot

Church Council

Member-at-Large - 3 year term - Vote for 2

() Kathy Anderson

() John Law

() _____

Youth Member - 1 year term - Vote for 1

() Cassidy Kampsula

() _____

Delegates to Synod Assembly – 1 year term - Vote for 3

() Julie Jordan

() Oscar Schock

() Susan Schock

Foundation Committee Member - 3 year term - Vote for 2

() Jan Gregorich

() Richard Sellman

VLM Delegate – 3 year term – Vote for 1

() Karolyn Torgerson

VLM Youth Delegate - 1 year term - Vote for 1

() Lauren Jackson

Nominating Committee – 1 year term - Vote for 5

- () Sharon Cook
- () Keith Eggert
- () Linda Kangas
- () Mike Klapatch
- () Peggy Vidmar

Term Expires

Our Present Church Council

President:	Julie Jordan	Jan.	2022
Vice President:	Scott Fawkes		2022
Secretary:	Melissa Schwarze		2023
Treasurer:	Keith Saralampi		-
Members-at-Large:	Kathy Anderson		2021
	Al Lipke		2023
	Renee Warwas		2023
	Heather Pinkoski		2021
Youth Member:	Gavin Valento		2021

Committee Chairs

Christian Nurture	Lynn Wilson
Congregational Care	Sue Stanisich
Finance	Keith Saralampi
Foundation	Darold Persson
Ministry & Personnel	Susan Degnan
Mission Action	Suzanne Clark/Sandy Rupp
Property	Joe Arthurs/Mike Stavnes
Worship	Julie Jordan

Our Present Voyageurs Lutheran Ministry Delegates

Sue Berg Pocquette	2021
Jessica Valento	2022
Thomas Hagen, Youth	2021

Annual Congregational Meeting Minutes January 26, 2020

The meeting was called to order at 10:31 in the Fellowship Hall when Council President, Julie Jordan, declared a quorum was present. Pastor Kevin opened the meeting by leading the Prayer/Litany.

The agenda was adopted with no changes. MSP Carl Sandness, Paul Pinkoski

Pastor Kevin's Report: "Keeping the Home Fires Burning...Follow the Light"
Thanked the Capital Campaign Committee and Property Committee for their leadership in our fund-raising efforts toward installation of an upgraded heating system. He thanked the office staff and outgoing council members for their support this past year.

Council President Julie Jordan reviewed items that have been accomplished within the year: Approval of a new constitution, establishment of the Capital Campaign, and completion of the report from the Audit Committee. She thanked the office staff for their helpfulness and keeping our church running smoothly. She thanked outgoing council members for their service and Pastor Kevin for being so organized but also being good at balancing people's needs.

Outgoing Council Members Jim Christian, Lynn Wilson and Madison Lampton were thanked for their service on the council and presented with certificates of appreciation.

Elections Julie Jordan presented the list of candidates and thanked the Nominating Committee members for their service. The following slate of officers was presented and nominations were requested from the floor 3 times with Mitch Cook nominating Sharon Cook for a 1-year term on the Nominating Committee.

Council Members-at-large: 3 year term-Allen Lipke, Melissa Schwarze, Renee Warwas

Youth Council Member: 1 year term-Gavin Valento

Delegates to Synod Assembly: 1 year term-Julie Jordan, Oscar Schock, Susan Schock

Finance Committee Chair: Keith Saralampi

Foundation Committee Member: 3 year term-Jill Klapatch, Darrold Persson

VLM Youth Delegate: 1 year term-Thomas Hagen

Nominating Committee: 1 year term-Keith Eggert, Eric Lund, Peggy Vidmar, Mary Wentland, Sharon Cook

Ballot passed with a voice vote.

Approved Minutes of the Annual Congregational meeting held on January 27, 2019. MSP Carl Sandness, Paul Pinkoski

Approved Minutes of the Special Meeting from November 3, 2019—MSP Sue Schock, Karolyn Torgerson Sign will be installed in late March.

Constitution Ratification presented. Biggest changes: Followed modeled constitution from ELCA. Added a section-Minister of Word and Service; allow people to attend meetings electronically and notify of meetings and minutes electronically; eliminate deacons and trustees boards; corporate name changed to Our Savior's Lutheran Church of Hibbing. Required a $\frac{2}{3}$ vote to ratify our constitution. MSP Karolyn Torgerson, Paul Pinkoski Motion passed with no questions. 9

Capital Campaign-Julie Jordan thanked Kathy Anderson for chairing the committee and for doing a stellar job and thanked the committee members. Joe Arthurs and Keith Eggert discussed the "particulars" of the Capital Campaign.

Heating and Air Conditioning Projects-Joe Arthurs: Met with contractors after working with ARI, who provided detailed drawings, Scott Fawkes and Scott Sosalla. ARI team donated their services. Property Committee worked on the plans for the room for the boiler unit. Larry Schmelzer and Mike Stavnes donated time and labor getting the room ready. Bids were taken in December-brought in contractors with competitive bids—\$275,000 for heating includes renovations to hot water and upgrading to a booster heater for the dishwasher and adding air conditioning to the sanctuary is an additional \$29,099. **Keith Eggert:** With a 10% Contingency added in, Iron Range Plumbing-Heating Conversion \$302,500; Flightless Bird/Hart Electric \$32,000. Asbestos Removal \$5,500; Bank Fees (estimated) \$1,500 depends upon the size of a loan; **Total Estimated Cost: \$343,500 Raised to date: 12/31/19: \$146,000; WES Fund- \$88,000; 2020 WES Proceeds-\$25,000 Total Raised—\$259,000.** Still need \$84,500. There are still fundraisers and another \$20,000 in pledges outstanding. The goal is to drive it down so that we don't have to take out a loan. Working with Security State Bank—15 year loan at 5% interest rate.

Questions:

Jan Baldwin: What is our time frame for needing the loan? During the construction time period, can we still get donations?

A: Looking at June/July

Kirby Stross: 1. Concern regarding the total—thought it was \$160,000. He was misinformed. 2. Concerned about the volume of gas that will be supplied for this project. A: Joe-PUC struggling with plan but gas volume won't be a problem. Improvements will be needed but natural gas is prevalent in the world. 3. Is it too late to pursue a grant for this project? A: Keith—We do have a committee member looking at grants.

Mike Klapatch: System needs to be fixed no matter what

A: Joe—No fee to have gas piped into our building-already done.

Sue Schock: Catholic Church is looking at a conversion of over a million dollars.

Ossie Schock: Methodist have also already converted.

Carlin Hahn: Hibbing's gas prices are the highest on the Range. Concern about using WES funds when we may need it for an unknown issue.

Andy Magnusson: Are we asking permission to go to the bank? And do we need to do that now?

A: Julie—Yes, we have several recommendations to vote on.

Karolyn Torgerson asked to call the question. MSP Paul Pinkoski, Carl Sandness Heating Project Contract: MSP Paul Pinkoski, Carl Sandness Air Conditioning Contract: MSP Carl Sandness, Paul Pinkoski

Recommendations: Dedicate \$88,000 WES Funds-MSP Carl Sandness, Joe Arthurs Dedicate all of 2020 WES net proceeds—MSP Ossie Schock, Carl Sandness Approve a loan not to exceed \$100,000—MSP Andy Magnusson, Jan Baldwin Approve continuation of Capital Campaign through project completion—MSP Ossie Schock, Paul Pinkoski. Keith Eggert clarified that this committee is just for the heating and air conditioning project.

Foundation Report-Darrold Persson explained the perpetual, memorial, designated and undesignated funds. A defibrillator will be installed in the church in memory of Bruce Valine. A training in the use of the defibrillator was held on Feb 2.

Investment Options for the Perpetual Fund Principal-Motion that the Foundation Committee keep these investments intact and that any future funds be placed in similar investments with like amount of return and degree of risk. MSP Carl Sandness, Paul Pinkoski

Options for the 2019 Perpetual Fund Interest Income—\$25,000

Proposed Spending Recommendations

\$3,000-Lutheran Social Services

\$1,000-Habitat for Humanity

\$7,000-Seminary Students

\$2,600-VLM (Per Confirmed Member)

\$3,500-Salvation Army Monthly Meal Program

\$3,900-VLM Dining Hall Project (principal only) \$500-Children's Clothes Closet

\$1,000-Monday Quilting Group

\$2,500-OSLC Food Shelf

MSP Karolyn Torgerson, Cindy Eggert

Other Committee Reports

Sue Stanisich—Congregational Care and Life committee—reminded everyone to update their telephone numbers, especially when switching from landlines to cell phones.

Sandy Rupp thanked everyone who participated in the Chili Fundraiser.

Sue Schock is looking for someone to sew the school backpacks since Maryann Elmquist can no longer do it. Looking for help for the Spaghetti Fundraiser.

Kathy Anderson thanked the congregation for support for the Capital Campaign. Ossie Schock thanked Kathy and Julie Jordan for their tremendous leadership.

Karolyn Torgerson -VLM-thanked congregation for years of being able to send money toward camper ships and encouraged continued giving toward camperships.

Joe Arthurs-Property Committee-Lighted cross pigeon damage was taken care of. Cost covered by individual donations. **Sign Project**-Originally needed \$5,000, but now only need about \$2,000 due to generous donations. Tom Koskela brought in his whole team to do the brick-laying for the sign.

*Sue Stanisich thanked the Property Committee for maintenance and repair for the elevator. *Karolyn Torgerson reminded everyone that Thrivent Financial Action Team Grants can be used toward projects at the church. *Sue Schock stated that the Chili/Chocolate Fundraiser is complete profit due to Thrivent Action Team Grants.

Motion for White Elephant Sale 2021-MSP Paul Pinkoski, Sharon Cook

Motion for Line of Credit (\$25,000-Security State Bank) MSP Ossie Schock, Heather Pinkoski The line of credit must be approved annually.

Treasurer's Report-Julie thanked Cindy Eggert and Keith Saralampi for managing the reports.

Cindy Eggert thanked the congregation for their generosity and commented that it is heartwarming to be part of this family.

Columbarium Expense-Need to adjust the cost of engraving and buying more urns. MSP Paul Pinkoski, Sharon Cook

2020 Spending Plan-Keith Eggert—Was there any savings in the utility line item in the spending plan?

A: Joe Arthurs-Nothing yet for this year.

Kirby Stross—Radio Broadcast-We pay the radio station-are congregants giving money toward it?

A: Cindy Eggert—Yes, congregants are giving money toward it.

Mary Hemmersbaugh—Increases in salary and housing-Is that mainly raises?

A: Julie Jordan—We build in \$30,000 for an additional staff member.

Motion to approve spending plan MSP Paul Pinkoski, Paul Ronning

Announcements for the Good of the Church-none

In Memorium-Pastor Kevin asked us to review the Parochial Report on page 28 and lead us in a moment of silence for our members who died in 2019.

Pastor Kevin closed the meeting with a closing prayer and the Lord's Prayer and the Benediction.

Respectfully submitted,
Lynn Wilson, Council Secretary

2020 ANNUAL REPORT FOUNDATION COMMITTEE

Committee Members:

Darroid Persson, Chair
Keith Eggert, Correspondence Secretary
Carrie Fawkes, Recording Secretary
Scott Jackson, Treas. – Perpetual Fund
Jill Klapatch, Treas. Memorial Fund
Pastor Kevin Olson, Ex-officio

PERPETUAL FUND

This Committee met during the year 2020 and received and administered gifts into and investments for the Perpetual Fund. The value of the Perpetual Fund as of December 31, 2020 is **\$435,090.21**. This is invested in the following funds: ELCA Fund C.D.'s (\$87,060.16); Advisory Solutions (\$90,836.90); Mutual Funds (\$255,483.27); Money market (\$1,709.88). The current value of the corpus is **\$312,337.45**.

The Committee recommends that **\$25,000** (representing income and gains from current and previous years) be made available to the Church for uses consistent with the purposes specified in the Resolution establishing the Foundation.

MEMORIAL FUND

The Foundation Committee actively administered this Fund during the year 2020. The Memorial Fund began the year 2020 with a balance of **\$23,286.53** of which the sum of **\$3,803.55** was in "undesignated funds" and **\$19,482.98** in "designated funds". During 2020 this fund received **\$10,682.28** in gifts and earned **\$7.47** in interest. We made **\$6,746.12** in expenditures from the Memorial Fund for the following items: Donation to Lutheran Social Services, Family Resource Center and dishes for the kitchen.

The Memorial Fund finished 2020 with a balance of **\$27,230.16** of which **\$3,873.55** is "undesignated funds" and **\$23,349.14** are in "designated funds". All Memorial funds are held in a passbook savings account or a checking account, both located at the Security State Bank of Hibbing.

The Committee also administers two (2) large Memorial Gifts separately. One of these gifts was given in memory of Mark Acaley. **\$20,045.00** (corpus) was received from the Acaley family and they requested that this corpus be retained, and the interest be used for youth programs at Our Savior's Lutheran. These funds were placed into a conservative mutual fund account (Vanguard LifeStrategy Income Fund). This account began 2019 with a balance of **\$31,279.12**. During the year we earned interest and dividends on this account. There were no disbursements from this fund this year. As a result, the Mark Acaley Youth Fund finished 2020 with a balance of **\$34,133.42**, meaning that there is presently approximately **\$14,088.42** available to carry out the family's wishes.

In 2001 Dr. Paul Sharick gave a large Memorial gift in memory of Pastor Harold Farseth. Per Resolution of the Church Congregation, \$40,000 of this gift was designated to establish a perpetual OSLC Scholarship Fund for college youth and is held in a conservative mutual fund account (Vanguard LifeStrategy Income Fund). In the beginning of 2020, the balance of this account was **\$43,289.63**. During the year **\$2,000** was awarded to scholarship recipients. After these awards were made and factoring in interest and dividends, the Scholarship fund ended 2020 with a value of **\$45,222.87**.

PROPOSED RESOLUTIONS

(1) Investment Options for the Perpetual Fund Principal

The Committee has invested the Perpetual Fund principal pursuant to previous Resolutions of the Congregation. The Committee recommends that these investments be left intact and that any future funds be placed in similar investments with a like amount of return and degree of risk. The Committee presents no other options for the Congregation. The Committee does not believe it prudent to liquidate and reinvest these proceeds.

On a motion from the floor, other options can be presented and considered by the Congregation.

(2) Options for the 2020 Perpetual Fund Interest Income

The Committee solicited suggestions from the Church Council and based on those suggestions the Committee recommends that \$25,000 (representing income and gains) be distributed from the Perpetual Fund Income for the following purposes:

2021 Perpetual Interest Proposed Spending Recommendations

- \$ 3,000 - LSS Family Resource Center in Virginia
- \$ 1,000 - Habitat for Humanity
- \$ 5,000 - Seminary Students
- \$ 2,600 - VLM (Per Confirmed Member)
- \$ 5,500 - Salvation Army Monthly Meal Program
- \$ 4,000 - VLM Dining Hall Project (principal only)
- \$ 1000 - Children's clothes closet
- \$ 1,000 - Monday Quilting Group
- \$ 500 -Voices for Ethnic and Multicultural Awareness of Northern Minnesota (VEMA)
- \$ 500 - United Way of NE MN
- \$ 100 - OSLC Food Shelf
- \$ 800 - Project Care

\$25,000

On a motion from the floor, other options can be presented and considered by the Congregation.

CAPITAL CAMPAIGN COMMITTEE 2020 ANNUAL REPORT

Committee Members: Kathy Anderson (Chair), Julie Jordan (Sec'y), Joe Arthurs, Mike Stavnes, Roy Berg, Keith & Cindy Eggert, Scott & Carrie Fawkes, Dan Jordan, Terry Liesmaki, Amy Rice, Darrold Persson, Larry Schmelzer, Karolyn Torgerson, Ossie Schock, Pastor Kevin Olson

"KEEP THE HOME FIRES BURNING"

At the 1/26/20 Annual Meeting, the congregation:

- A. Approved entering into contracts to replace our 67 year old heating system and install air conditioning.
- B. Approved dedicating a portion of the White Elephant Sale Fund to the Heating Fund, as well as the net proceeds of the 2020 White Elephant Sale to the Heating Fund.
- C. Approved a loan to cover the remaining costs of the project.
- D. Approved continuation of the Capital Campaign to continue raising funds beyond 2019 until the financing piece of the project was completed.

The work on our new heating system is complete, along with the new air conditioning in the sanctuary. Praise God for this great blessing.

This was a huge project that was completed by three excellent contractors, Brice Walli of Iron Range Plumbing & Heating, Eric Stavnes (OSLC member) of Flightless Bird, and Jeff Hart (OSLC member) of Hart Electric. We owe a huge debt of gratitude to the Property Committee, headed up by Joe Arthurs and Mike Stavnes, who along with their volunteers spent about 1,000 volunteer hours overseeing the project and cleaning up all the effects of dismantling the old system, including patching holes, painting, (with a huge donation of paint from OSLC member, Terry Lee of Lee Painting), changing lights, cleaning, and many miscellaneous upgrades that I hope you will all get to see soon, when our world is safe from COVID.

I am in awe of what this congregation has accomplished since we kicked off the Capital Campaign on 9/15/19, to raise funds for this project, in the amount of \$343,000.00.

As of 12/31/20, \$ 307,617 has been donated by our church members in support of this project, and it appears right now that we may need to use about \$12,000 of White Elephant Sale money to cover the remaining balance owed, although pledges and donations continue to come in.

It appears we will come in under our original estimated budget of \$343,000.00, by about \$24,000.00. This is attributed to savings from not having to obtain a mortgage loan, as well as fewer cost overruns than budgeted for. We can thank our Property Committee for all the excellent planning that was done in preparation for this project, along with Scott Fawkes (OSLC member) of ARI, for their input, leadership, and success in bringing this project to a conclusion under budget.

Respectfully submitted: Kathy Anderson, Chair

2 Timothy 1:6

"...I remind you to fan into flames the spiritual gift God gave you..."

Christian Nurture

As I sit writing this, I am looking at my Christmas tree and watching the snowfall. I can only imagine what the first Christmas was like so many years ago. One thing we have in common is the treasure of children. Our Sunday School program needs help as our baby Jesus did. The wise men came to the stable, bringing gifts and love to the infant. Our congregation holds talents, skills, and passion for the youth of the church. I ask that the congregation be the wise men and women to help lift our Sunday School. I am writing this with deep sorrow due to my resignation from the Superintendent position. If you desire your heart to revitalize our Sunday School, please contact the office or Pastor Kevin.

Thank you very much for your continued support of your child's religious education to the families of our students.

In Christ,
Heather Pinkoski

Congregation Care & Life

Unfortunately, the Congregational Care & Life committee has had to be quite inactive this past year. 2020 antiviral restrictions took care of most of our planned activities.

We were in the midst of welcoming new members when the churches were closed. However, Pastor Kevin is planning to pick up where we left off via internet connections.

If you are aware of anyone looking for a church "home" please call the office.

We did not hold our annual Senior Recognition Sunday (to honor the members of OSLC who graduated from high school), but Elaine Anderson and Sue Schock arranged to have the seniors come to the church. They were treated to cupcakes and given their personal quilts, made by the OSLC Women.

Our most sincere thanks to our talented and hardworking members who made our worship services available not only on the radio and local access tv, but through their magic were able to broadcast Sunday worship on our internet connections. We also want to thank Pastor Kevin for the Communion in the Courtyard program that helped us to stay connected. We are always looking for members to sponsor our Sunday radio broadcasts. It costs \$50 to honor or remember someone this way. Please call the office if you can do so.

It's our responsibility to serve "goodies" at the annual meeting, but you're going to have to provide your own in 2021. (Sorry about that.)

We're looking forward to a sense of normalcy, but like you, we have no idea when that will happen. We hope you're staying connected to other friends and members by mail or phone. Please remember those who are confined due to age or incapacitated in some way and are usually unable to attend. A note to remind them that we're still here and thinking of and praying for them will brighten their day. It's very difficult when we can't give a hug or a handshake to let them know we remember and care about them.

These have been uncertain and difficult days for all of us. Do your very best to keep in touch and provide prayer support to all of our members. Stay safe and well and we hope to see you soon.

Congregational Care & Life Committee
(Helga N, Elaine A, Sharon C, Jill K, Linda S., Dianne M, Pastor Kevin, and Sue Stan.)

MISSION ACTION COMMITTEE

Members of our committee are Pastor Kevin Olson, Sharon Cook, Suzanne Clark, Peggy Graham, Doris LaFreniere, Sandy Rupp, and Sue Schock.

Our goal is to provide opportunities for the members of our congregation to respond to God's call to mission, to live our mission statement - A community transformed by Christ to be Christ in the World.

The OSLC food shelf is one of our missions. We buy groceries, stock the shelves, and distribute the food boxes. We are open 2 days a week - Thursday and Friday from 1-2:30. In 2020 we distributed 88 food boxes, which is way lower than previous years. The AEOA distributed a lot of food this year due to the pandemic and I'm sure that's why our numbers are lower. Thank you to all who contribute food or money to the OSLC food shelf.

We also maintain a Children's Clothes Closet. This past year we gave out clothing to 15 children from 8 families. Thank you to all who have contributed clothing or cash. A special thank you to Sharon Cook for maintaining the Children's Clothes Closet throughout the year. The quilting group also donates children's quilts to be distributed. We gave out 24 children's quilts this year.

Another ongoing project is the Missionary for a Day Calendar. All the contributions to the calendar go to support our missionaries in Tanzania- Dr. Stephen and Bethany Friberg. Our pledged amount for the year is \$4,000.00. Thank you to all who supported in this way for \$10.00 a day. The amount given was \$2,535 and then the OSLC Women gave \$1,050 and general funds contributed \$415 to make the total sent of \$4,000.

In January we held our Chili Chocolate Fundraiser for the Food Shelf and it went very well. We had 13 participants for the chili and tons of chocolate items that were donated and sold. The amount raised was \$1,500.00 and we donated \$500.00 of that to the heating fund.

Other mission projects throughout the year included - In Feb. we had Souper Bowl Sunday and the Lubben family held out the kettles which brought in \$255.00 and it was donated to World Hunger. We also held our annual Potato only meal for Ash Wed. on Feb. 26th. This year we served 51 people and brought in \$215.00 and then we donated \$120.00 to World Hunger after expenses.

For our Lenten/Lily Project the theme was Random Acts Of Kindness and we put up a poster board in the narthex for people to write down their acts of kindness. We weren't asking for any monetary donations at this time. Then Covid 19 hit and everything got shut down.

Many members of our committee started making masks for the hospital and for the community. During the time everything was shut down Pastor Kevin and Travis helped out by manning the food shelf on Thursdays and Fridays from 12 to 1:30.

In Sept. our committee members started manning the food shelf again with safety protocols in place such as wearing masks and not allowing others in the food shelf room.

In Oct. we held our annual Offering of Letters. This year we put the letters in plastic bags and people could take them home to sign and mail in (church was in session for 3 weeks). We only sent out 19 letters that we know of. We belong to Bread for The World (an advocacy group) and are encouraged to write or e-mail to our representatives on hunger issues at any time.

In November we donated \$500.00 to the Buddy Backpack program because normally we would donate to the Community Thanksgiving Dinner but it was cancelled. We also donated \$2,000.00 to Hibbing Salvation Army for their food distribution efforts.

Our Advent Project this year was collecting snow pants, hats, mittens, and boots to be given to the elementary schools. Hopefully they will be back in session soon. Thanks to your generosity in addition to snowpants \$535 was contributed to keep Hibbing area children warm and dry. We bought hams, canned meats and laundry soap and other extra items to be added to the food shelf boxes.

It was a very different year but our church members have really supported the food shelf and the clothes closet and they are both in very good shape. Thank you.

As a member of Our Savior's Lutheran Church supporting any or many of these projects, you are doing mission work. We thank you for being a blessing.

Mission Action Co-Chair
Suzanne Clark / Sandy Rupp

OSLC Property Committee 2020 Annual Report

Wow, probably the busiest year ever for this committee.

- "Keep the Home Fires Burning" new boiler system and air conditioning was installed between March and October. This is one area that the Covid-19 pandemic worked in our favor. Expenses were under budget with only 4 contingency items. A huge thanks goes out to our bidding contractors, Brice Walli of Iron Range Plumbing & Heating of Hibbing on the heating system, Eric Stavnes (church member) of Flightless Bird Comfort and Security of Eveleth on the air conditioning, and Jeff Hart (church member) of Hart Electric of Hibbing on all the electrical work on both heating and air conditioning. A big shout of thanks also out to Scott Sosalla and Scott Fawkes (both church members) from ARI (Architectural Resources) of Hibbing for the donated time, materials and efforts to coordinate the engineering portion of this whole project. A huge thanks to Terry Lee Painting for the donation of primer and paint for all projects in 2020. We are already seeing a reduction in overall utility costs. This was a huge undertaking with Covid-19 protocols changing a few times, and no accidents or injuries. Awesome Job by all.
- Building Repairs or replacements throughout the year:
 1. New bench by Tower, old one fell apart.
 2. Replace lawn mower, old one worn out.
 3. 3 new faucets and 4 new (taller) toilets, all worn out or failed.
 4. 2 new dehumidifiers and 3 new fans. Old ones stopped functioning or worn out.
 5. Office, Comm room, Sacristy & Office bathroom walls and ceiling repaired and repainted.
 6. New carpet in Nursery, Fireside Room and Office.
 7. Replace emergency battery in utility room.
 8. Replace leaking sump pump in Fireside Room.
 9. Parment closet moved to fireside room. New LED lights and paint walls and floor.
 10. Fireside room walls and ceiling repaired and painted. New LED lights/outlets/switches.
 11. Youth Office rebuilt with new wall/ shelves. Painted all walls and floor. New LED light.
 12. Old steam room, sump holes cemented in and floor painted. New LED light.
 13. Kitchen Area; Walls and ceiling repaired and painted.
6 new electric circuits added.
 14. Fellowship Hall: Walls and ceiling repaired. walls & beams painted. New outlets/switches. 6 new bulletin boards. Rerouted communications cables.
 15. Repaired leak in roof above organ instrument area.
- LED Lighting Upgrade: 106 assy's changed out of the 242 in the old portion of Church. Sanctuary lights remain the same at this time. Reducing our energy footprint is a priority. Working on next phase of LED replacements in Library and associated halls and utilized Sunday School rooms.
- The Shining Cross had a premature transformer failure. Parts were covered under warranty.
- New Electronic Sign project completed. Thanks goes out to Todd Signs of Duluth. Working Great.

- Projects being worked on:
 1. Permar Security System: Following lots of problems and nuisance with this system we went out for a replacement system. Received 2 quotes for immediate replacement, with work in progress.
 2. Sanctuary roof replacement needed soon. Leaks in that area would cause catastrophic damage to our worship area. Replacement is a necessary repair in Spring of 2021. 2 quotes received.
 3. Kitchen cabinet and countertop refurbishment is a work in progress. Thanks to Rick Koschak and the Oak Shop for donated labor on this project. Church pays for materials
 4. Sanctuary LED lighting Upgrade. Quote from Hart Electric rcv'd. Looking at doing in 2022.
 5. Refurbishing the Boy Scout room is a work in progress. Very little cost in this project.
- Over 1,200 hours of volunteer time was put in to accomplish what was completed in 2020. Many volunteers to thank with coordination by Mike Stavnes and Joe Arthurs.

Property Committee: Mike Stavnes and Joe Arthurs co-chairs,
Members: Pastor Kevin, Fred Fawkes, Os Shock, Tom Koskela,
Paul Pinkoski, Roy Berg.

OSLW AND LWR 2020 REPORT

Due to the interesting year we had it looks like not much was accomplished!

We did serve three funerals before the shutdown. Our sympathies to all the families we were not able to provide this service to.

Through memorial monies and donations the kitchen fund has received were/are able to purchase a new microwave, two burner Bunn, and have monies to order new dishes and a sheeter for helping make pasties. Thank you, thank you!

Thank you to the people who helped move all the kitchen items to make way for the heating system improvement and other kitchen upgrades.

Quilting has been an on/off project. We were able to finish 50 quilts for Salvation Army for Christmas and have given out 7 quilts to the HHS grads and about a dozen to needy community members. On hand are 40 for LWR, which along with school bags we hope to get to the warehouse in South St. Paul this summer.

The children's quilt group made and distributed 173 quilts to local and county groups. Thank you.

In February the annual hospital baby items collection was held. It is planned again for 2021 with a few tweaks. Watch the February Voice for more info and also on the church FB page.

A thank you to all those who stepped up to make masks for the hospital and schools. Thanks for keeping all safe thru mask making and wearing.

WELCA conference and synod events did not happen due to the pandemic. We hope these will occur in some type of venue this year. In that line we may need to think about doing OSLCW Bible study thru Zoom or some media format.

The monies in the OSLCW account will go to pay the missionary fund. To all who gave monies since we had no bazaar—thank you.

We are looking forward to once again making pasties, donuts, having a bazaar, serving funerals, quilting and most of all fellowship thru coffee and goodies. We may even be persuaded to make fresh caramel rolls to celebrate having coffee hour again!

They say silence is golden, but we are waiting somewhat impatiently to break that silence in service to church and community again. The halls will ring with laughter and voices in joyous reunion. Mask up and get your vaccine so this is possible. Welcome 2021.

God's blessings.
The two Sues

Worship Committee Report 2020

The Worship Committee meets the 4th Tuesday of each month to plan Sunday worship and special worship events throughout the year. Members are Nadine Berg (chair), Roy Berg, Dustin Davidson, Mark Groettum, Julie Jordan, Kara Ronning, Sue Rudberg, Karolyn Torgerson, and Pastor Kevin Olson. We are always open to welcoming new members!

This past year started out with high hopes and high activity. We purchased an assisted listening system, celebrated Camp Sunday in February, enjoyed the musical leadership of the Temple Choir, the Handbell Choir, and the Worship Band, and held several Lenten services before being forced to shut down because of the Coronavirus pandemic.

Spring meetings were focused on negotiating the new reality of shifting to a virtual worship platform and all that that entails. Our heartiest thanks go to Dustin Davidson for having the know-how and the willingness to dive into this endeavor and making it better week by week. Although he started by using his own equipment, we now have the technology in place and John Law has joined the tech crew in the balcony. Many thanks to you both!

We're also thankful to Roy & Nadine Berg, Linda Saralampi, and of course, Pastor Kevin for leading worship each week.

The Worship Committee was a part of the "Smart Team" that worked throughout the summer to plan for re-opening the church to in-person worship. Under Julie Jordan's leadership, we studied guidelines, wrote & re-wrote a plan for safe worship, and eventually opened to limited, physically distanced worship in the sanctuary on October 4th. Although attendance was predictably & wisely small, it was a celebration of Easter, as Pastor Kevin had promised several months earlier!

By November, with Covid-19 numbers soaring, the team made the decision to once again close the church to in-person worship, for the health and safety of all.

In the midst of all this, we contracted with a new organ service person, who we are very pleased with and look forward to the care he will give to our organ.

We now look forward to and pray for the day when we can be back to worship as a physical body – what a celebration that will be!

One last thought: We so often speak of the church as being "closed," which is so very far from the truth. Our hearts are open and fellowship and service to the community continue! Praise God!

Respectfully submitted,
Nadine Berg

Our Savior's Lutheran Church
Treasurer's Report
December 31, 2020
GENERAL FUND

Checking Account		
Balance January 1, 2020	\$	297,240.22
Deposits		594,343.88
Disbursements		<u>(733,123.07)</u>
Balance December 31, 2020	\$	<u>158,461.03</u>

	Month	Yr.-to-Date
Receipts to pay budget items	\$46,448.78	\$375,349.44
Designated Funds for budget items	0.00	2,234.54
	\$46,448.78	\$377,583.98
Budget items disbursed	\$44,100.51	\$377,299.55

Designated Funds (in checking account)	
White Elephant Sale	\$85,319.63
Capital Fund-New Heating	(6,163.27)
Columbarium	8,515.00
Food Shelf	19,827.18
OSLCW	16,134.85
2019 Camperships	14,433.87
Building Repair & Improvement	3,452.61
Pastors' Discretionary	1,378.25
Salvation Army Suppers	2,566.77
Children's Clothes Closet	2,734.83
Major Youth Trip	7,503.89
Worship/Music	0.00
Project Care	0.00
Lutheran World Relief	402.68
	\$ 156,106.29

2020 Columbarium Activity		
Contributions to Columbarium	\$480.00	
Niches Sold	\$3,025.00	installment payments
Payments to WES to pay Loan	\$0.00	
Expenses	\$560.00	

2020 White Elephant Sale Accounting		
Balance, January 1, 2020	\$92,895.82	
Proceeds of Sale	950.00	
Property Improvement	(6,745.72)	Electronic Sign, office carpet, kitchen elec.
Expenses of Sale	(1,780.47)	
Balance December 31, 2020	\$85,319.63	

General Fund December 31, 2020..... \$2,354.74

Our Savior's Lutheran Church
Disbursements
December 31, 2020

Disbursements to Meet Goals:	Goals 2020	Actual 2020	Actual 2019
<u>Benevolences:</u>			
Synod	\$25,000.00	\$25,000.00	\$21,999.97
Missionary Support	4,000.00	4,000.00	4,150.00
VLM per Confirmed Member	2,600.00	2,600.00	3,300.00
LSS Resource Center	3,000.00	3,000.00	3,000.00
Salvation Army Meals	3,500.00	3,984.54	2,493.53
Seminary Scholarship	7,000.00	7,000.00	5,000.00
VLM Dining Hall	3,900.00	3,900.00	4,441.00
Habitat for Humanity	1,000.00	1,000.00	0.00
<u>Employees:</u>			
Salaries & Housing	211,241.00	169,305.75	166,157.76
Pension & Health Ins.	54,559.00	54,244.59	50,750.76
Employment Taxes	22,400.00	17,682.35	17,488.84
Continuing Education	2,500.00	75.00	163.85
Car Allowance	3,500.00	3,500.00	3,000.00
<u>Church Operations:</u>			
Computer	2,000.00	0.00	160.50
Supplies	11,700.00	11,810.77	10,614.42
Bank fees	200.00	731.43	228.01
Telephone & Internet	6,500.00	7,110.21	6,251.50
Security System	500.00	487.08	505.95
Meetings	2,500.00	191.61	2,475.00
Advertising	400.00	185.00	410.00
Insurance	13,000.00	8,393.00	10,553.00
<u>Property:</u>	250.00	102.89	25.44
Utilities	40,000.00	27,039.10	36,600.78
Equipment	750.00	1,015.19	1,773.68
Repairs and Maintenance	10,000.00	8,592.00	8,441.13
Janitor Supplies	3,500.00	1,447.36	2,081.55
Snow Removal	3,000.00	2,396.84	2,147.50
<u>Congregational Outreach:</u>			
Radio	2,600.00	2,700.00	2,400.00
Publications	648.00	721.50	495.00
Congregational Care	500.00	60.14	100.84
<u>Education:</u>			
Christian Nurture	8,500.00	2,007.73	3,417.62
<u>Worship:</u>			
Organ & Piano	1,680.00	1,364.97	1,330.00
<u>Youth & Family Ministry:</u>			
	400.00	0.00	0.00
<u>VLM Team</u>			
	100.00	100.80	180.47
<u>Mission Action</u>			
	785.00	80.00	122.85
<u>Finance</u>			
	250.00	0.00	0.00
<u>Heating Update Loan</u>			
	10,000.00	0.00	0.00
<u>Stewardship/Capital Campaign</u>			
	3,000.00	0.00	604.11
<u>Ministry and Personnel</u>			
	500.00	0.00	0.00
Subtotal	\$476,801.00	\$377,299.55	\$377,008.36

DISBURSEMENTS	Actual 2020	Actual 2019
<u>Designated Funds:</u>		
White Elephant	8,526.19	6,532.36
Capital Campaign/Heating	312,492.64	1,288.11
Columbarium	560.00	1,115.00
Food Shelf	4,339.59	3,486.32
OSLCW	2,566.87	5,036.70
Contingencies	1,487.44	2,143.04
Camperships	16.12	14,186.46
Youth Trips	0.00	965.15
Designated Property Projects	10,889.57	17,561.17
Lutheran World Relief	0.00	117.32
Children's Clothes & Quilts	1,717.54	1,141.04
Benevolent Gifts	0.00	90.00
Subtotal	<u>342,595.96</u>	<u>53,662.67</u>
<u>Other Benevolences:</u>		
World Hunger	3,041.00	3,100.55
Mission	300.00	438.00
ELCA Disaster Relief	0.00	110.00
Habitat for Humanity	0.00	569.00
Project Care	4,654.00	3,833.75
Voyageurs Lutheran Ministries	200.00	0.00
Subtotal	<u>8,195.00</u>	<u>8,051.30</u>
<u>Other:</u>		
Transfers	2,215.00	10,706.94
Perpetual Fund	0.00	0.00
Weddings	0.00	200.00
Meals for Congregation	385.78	859.37
Worship	1,785.48	268.20
Coffee & Cookies	257.72	799.74
Flowers	388.58	667.25
Subtotal	<u>5,032.56</u>	<u>13,501.50</u>
TOTAL	<u><u>\$733,123.07</u></u>	<u><u>\$452,223.83</u></u>

Keith Saralampi, Treasurer

Our Savior's Lutheran Church
Deposits
December 31, 2020

<u>DEPOSITS</u>	<u>12/31/2020</u>	<u>12/31/2019</u>
<u>To Meet Goals:</u>		
Envelope Offering	304,371.75	318,615.36
Cash Offering	835.00	4,419.36
Payroll Protection Program	36,989.00	0.00
Missionary Support	3,585.00	4,150.00
VLM per Confirmed Member	2,600.00	3,300.00
Seminary Student Scholarship	7,000.00	5,000.00
Lutheran Social Service	3,000.00	3,000.00
Habitat for Humanity	1,000.00	469.00
Lenten Offering	988.00	1,487.00
Easter Offering	1,530.00	2,644.00
Thanksgiving Offering	440.00	300.00
Christmas Offering	4,506.00	8,555.00
Benevolence/Mission	95.00	177.00
Radio	2,620.00	2,050.00
Office	491.99	590.66
Parish Education	1,139.00	2,171.66
Utilities/Property	200.00	1,395.00
Worship/Music	360.00	360.00
Salvation Army Soup Kitchen	3,500.00	4,000.00
VLM Dining Hall	0.00	4,200.00
Insurance	98.70	57.00
Subtotal	<u>375,349.44</u>	<u>366,941.04</u>
<u>Designated Funds:</u>		
White Elephant	950.00	28,016.30
Columbarium	3,505.00	1,355.00
Food Shelf	20,894.40	3,037.60
OSLCW	4,552.12	4,538.50
Contingencies	2,810.00	1,200.00
Children's Clothes & Quilts	4,035.00	1,025.00
Youth Trips	0.00	300.00
Lutheran World Relief	200.00	320.00
Perpetual Fund	0.00	0.00
Subtotal	<u>36,946.52</u>	<u>39,792.40</u>
<u>Other Benevolent Gifts:</u>		
World Hunger	3,041.00	3,100.55
Mission	300.00	438.00
Camperships	2,505.00	17,046.40
Global Mission Projects	0.00	0.00
ELCA Disaster Relief	0.00	110.00
Benevolence	0.00	90.00
Project Care	4,504.00	3,683.75
VLM	4,100.00	0.00
Subtotal	<u>14,450.00</u>	<u>24,468.70</u>
<u>Other Receipts:</u>		
Transfers	2,215.00	10,626.00
Building Projects	4,410.28	12,482.00
Capital Campaign/Heating	160,364.89	145,252.59
Meals for Congregation	182.00	512.60
Worship/Music	0.00	2,435.68
Wedding fees	0.00	200.00
Coffee Donations	220.75	1,229.29
Flowers	205.00	421.00
Subtotal	<u>167,597.92</u>	<u>173,159.16</u>
TOTAL	<u><u>\$594,343.88</u></u>	<u><u>\$604,361.30</u></u>

Cynthia L. Eggert, Financial Secretary

Our Savior's Lutheran Church
2021 Proposed Spending Plan

	2020 Plan	2020 Actual	2021 Plan	
<u>Benevolences:</u>				
Synod	25,000	25,000	25,000	
Missionary Support	4,000	4,000	4,000	
Perpetual Fund Interest Disburs *			25,000	*see Foundation Report for Details
LSS Resource Center	3,000	3,000		
VLM: Per Confirmed Member	2,600	2,600		
Salvation Army-monthly meal	3,500	3,985		
Seminary Scholarship	7,000	7,000		
VLM Dining Hall	3,900	3,900		
Habitat for Humanity	1,000	1,000		
Subtotal	50,000	50,485	54,000	
<u>Employees:</u>				
Salaries & Housing	211,241	169,306	214,587	
Pension & Health Ins.	54,559	54,244	57,367	
Employment Taxes	22,400	17,682	20,741	
Continuing Education	2,500	75	1,000	
Car Allowance	3,500	3,500	3,500	
Subtotal	294,200	244,807	297,196	
<u>Church Operations:</u>				
Computer	2,000	0	2,000	
Supplies	11,900	12,542	12,200	
Telephone and Internet	6,500	7,110	7,000	
Meetings/Synod Assembly	2,500	192	2,500	
Security System	500	487	300	
Advertising	400	185	400	
Insurance	13,000	8,393	16,000	
Subtotal	36,800	28,909	40,400	
<u>Property:</u>				
Utilities	40,000	27,039	35,000	
Equipment	750	1,015	2,750	
Repairs and Maintenance	10,000	8,695	8,000	
Janitor Supplies	3,500	1,447	3,500	
Snow Removal	3,000	2,397	3,000	
Gardens	0	0	250	
Subtotal	57,250	40,593	52,500	
<u>Congregational Outreach:</u>				
Radio	2,600	2,700	2,600	
Christ In Our Home	588	722	588	
Living Lutheran	60	0	60	
Subtotal	3,248	3,422	3,248	
<u>Committees:</u>				
Capital Campaign	2,000	0	1,000	
Heating Update Loan	10,000	0	0	
Christian Nurture	8,500	2,008	8,400	
Congregational Care	500	60	510	
Finance	250	0	250	
Mission Action	785	80	1,605	
Personnel	500	0	0	
Property	250	0	0	
Stewardship	1,000	0	1,000	
Worship	11,018	6,835	17,000	
Youth	400	0	400	
Voyageurs Luth. Min. Team	100	101	100	
Subtotal	35,303	9,083	30,265	
Total	476,801	377,299	477,609	

PAROCHIAL REPORT 2020

PRESENT MEMBERSHIP:	Baptized	1,250
	Confirmed	860
	Family Units	577

BAPTISMS:	4
CONFIRMATION:	13
MARRIAGES:	0
FUNERALS:	17

MEMBERS WHO DIED DURING 2020

Patricia Jo Baumchen	Barbarba Lehman
Kim Marie Berg	Elaine Myrum
Todd Kevin Clark	Donald J. Persson
Gary A. Dropps	Myrna E. Persson
Duane Theodore Erickson	Dolores Elsie Sampson
Laila L. Fish	Phyllis Jeane (Erickson) Southgate
Glenn Orin Graber	Arlene Stagg
Stanley Ray Koskela	Lynda Ann (Zebott) Stavnes
Peter Koskinen	Eleanor Marie (Backlund) Sterns

VLM Team Annual Report – 2020

The OSLC VLM Team (Our Savior's Lutheran Church Voyageurs Lutheran Ministry Team) was established in 2012 with the purpose of keeping our congregation aware of the ministries of VLM, and providing as many opportunities as possible for as many of our congregation members as possible – both youth and adults – to participate in the activities and events offered by VLM.

One of the goals of the VLM Team is to pay the fees for all of our youth, as well as others, to attend summer camp at Camp Vermilion or Camp Hiawatha, or go on a VLM canoe trip in the BWCA. Because of the COVID-19 pandemic, in 2020, VLM did not hold its summer camps, so we were unable to send any campers this past summer.

At this time, VLM is planning to open its sites to camping experiences in 2021, with some adaptations in place to assure the health and safety of all attending. We will plan to pay the fees for our youth again this year, so we offer **many, many thanks to all of you who help make that happen with your generous giving!** We had a successful Inspirational Calendar and Card sale during Advent, 2020. Thank you to all who purchased these items, especially since we were unable to use the Fellowship Hall or Narthex, and you had to come to the church to personally pick up your items. We hope we'll be able to sell Christmas Fudge again in 2021, but we'll have to see how things progress.

We held **Camper Appreciation Sunday** in February. Our campers led the worship service that Sunday, along with a couple of VLM's year-round staff. During the worship service, campers led the singing, read Bible passages, and shared memories and experiences from their times at camp.

VLM's Annual Meeting took place in February at Trinity Lutheran Church in Cook. This year's Annual Meeting will happen on-line.

Workdays at both of our camps did not happen as usual in 2020.

The annual **Bluegrass Festival at Camp Vermilion** in July happened virtually. Our Savior's contributed a "basket" named "**Wake Up!**" for the "Church Basket Raffle" event. Our "basket" included about 40 typical morning items, many of which were contributed by congregation members, and others which were purchased with the help of a Thrivent Action Team grant. It was a popular basket, and got a lot of bids.

We hope many of the regular events will be happening again in 2021. **Do you wonder what VLM opportunities there are for you? Would you like to go to either of the camps for any of their activities or events, or even just to look around? Ask any of us, and we can help that happen for you!** If you'd like to become a part of the VLM Team, we'd be delighted to have you join us. Contact us, so we can fill you in on times and dates!

OSLC VLM Team

Karolyn Torgerson, Jan and Larry Baldwin, Sue Berg-Pocquette, Luke Pocquette, Keith Eggert, Paula Jackson, Julie Jordan, Alyssa Pierson, Heather Pinkoski, Maddie Lampton, Amy Rice, Kara and Paul Ronning, Paul and Jessica Valento



Camp Hiawatha • Camp Vermilion 1105 E. Superior St. Lower Suite, Duluth, MN 55802 800-331-5148 218-666-5465 vlm@VLMcamps.org www.VLMcamps.org

Voyageurs Lutheran Ministry provides opportunities for Christ-centered spiritual growth, leadership development, and outreach in God's great northwoods!

To: Our Saviors Lutheran Church
501 E 23rd St
Hibbing MN 55746

*Jesus Christ is the same yesterday
and today and forever.*

- Hebrews 13:8

Dear members of Our Savior Lutheran Church,

All I can say is **THANK YOU FOR LOVING YOUR CAMPS** and making space available for this life changing ministry to happen. The congregations of Voyageurs Lutheran Ministry opened the doors to Camp Hiawatha and Camp Vermilion in the late 1950s and every year since then. When the VLM Board made the decision to close those doors and our programs due to the Covid-19 pandemic we knew we were entering different waters. It was a hard decision to enter conservancy and it was scary. But it needed to be done, if for no other reason than to continue growing leaders for moments like this.

Even with no campers on site, it felt exciting. We immediately started working to make sure that the organization was strong, the sites were secure, and the staff and volunteers were safe. We were given new perspective on how we could prepare to provide camp in new ways for kids and families.

We know that you have also been navigating these new waters in your own congregation and understand that most budgets and plans were changed dramatically. Even so, **our congregations increased their giving by 25% - amidst a pandemic!** Through your prayers and **\$6,500 financial support** this year, VLM was able to successfully navigate 2020 and enter 2021 in a stronger position. This is allowing your camps to securely move forward in faith. Wow, thank you!

As we move forward, the end of conservancy and a return to gathering around the campfire is coming. In the meantime, we continue to work together for God's mission here.

We are honored to be your camps and look forward to where God is nudging us in the years to come.

See you at camp! (Soon!)

Joel Abenth
Executive Director

As a reminder our annual meeting is on February 6th. Details and our full annual report can be downloaded at www.vlmcamps.org/2020-annual-meeting. Please contact us with any questions you may have.

Registration is open for summer 2021! Visit www.vlmcamps.org/summer-schedule to learn more. Member church can take advantage of savings by Feb 15th with the VLM Early, Early Bird Discount!

ANNUAL CONGREGATIONAL MEETING OPENING LITURGY

LITANY

L. O God of all power and love ...

C. ... we give thanks for your unfailing presence.

L. O God of all power and love, we give thanks ...

C. ... for the hope you provide in times of uncertainty and loss.

L. O God of all power and love ...

C. ... we ask you to send your Holy Spirit to enkindle in us your holy fire.

L. O God of all power and love, we ask you ...

C. ... to revive us to live as Christ's body in the world.

L. O God of all power and love, we ask to be ...

C. ... a people who pray, worship, learn, break bread, share life, heal neighbors, bear good news, seek justice, rest and grow in the Spirit.

L. O God of all power and love, we ask you to be with us ...

C. ... wherever and however we gather. Unite us in common prayer and send us in common mission, that we and the whole creation might be restored and renewed, through Jesus Christ, our Lord. Amen.

Build Us Up, Lord

1 Build us up, Lord, build us up; set in
2 Build us up, Lord, build us up; let our

us a strong foun - da - tion. Lead us to do your
lives re - flect your glo - ry. Cast a - way all our

ho - ly will; form and shape your new cre - a - tion,
doubts and fears; help us tell the world your sto - ry.

Build us up, Lord, build us up; as we
Build us up, Lord, build us up; help us

guide and teach each oth - er, help us to share your love with the
bear good fruit for you, Lord, give us vi - sion and keep us

world: ev - 'ry sis - ter, ev - 'ry broth - er.
sure. Grant us faith that's stead - fast and true.

Refrain

Grow - ing in Christ, we plant seeds for the king - dom; we fol - low in

faith what's be - gun! Lord, set in our hearts the pow'r of your

word to spread the news of your Son!

Text: Mark Glaeser, b. 1956, and Donna Hanna, b. 1952

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In the early verses of Ephesians 4, the apostle Paul writes to the Christians in Ephesus, a city on the Aegean Sea at the mouth of a river and at the intersection of three trading routes. The letter was written about ten years after the church had started. During the early years of this congregation, Jews and Gentiles from several ethnicities and nationalities had come together to form "one body." Paul was aware that they had done well and commended them for their faith and love.

The word "one" appears more than seven times in the first four verses. This reflects the importance Paul gave to being called into the "unity of Christ." He wanted to note that, although many of the church members came from far off, there is "one Lord, one faith, one baptism." This oneness reflects God's gift of reconciliation in Christ.

A second emphasis from Paul was that, as believers, they were to "bear with one another in love." This would require humility, gentleness and patience as each of them practiced their faith. It would require tolerance to "maintain unity of the Spirit in the bond of peace."

A third emphasis was that each person had been given gifts by God and that these gifts were given to increase the whole. Because the Ephesian church was a young congregation and its members were just beginning in their faith journey, their understandings were often tossed to and fro. But as they grew in faith, each person contributed to building up the body of Christ.

The fourth and final emphasis was that by "speaking the truth in love," each person must grow into Christ. This means taking time to learn about one another and their gifts. Knowing these gifts, we can do God's work both within and beyond the faith community. When there are decisions to make or relationships to reconcile, we know to begin with prayer and reflection, always desiring to speak the truth in love — not for our own benefit but for God's glory, that we might become more complete.

As our members and friends gather today, whether face-to-face or online, we are reminded of our calling into "unity in Christ." We come from many places and work in many contexts, and yet we recognize "one Lord, one faith, one baptism."

Whether new to a worshiping community or further along the journey, we realize that humility, gentleness and patience are required both in the good times and especially in times of uncertainty and struggle. God wants us to be more complete through our work. Christ provides the way. The Holy Spirit is with us for guidance and courage. Each of us has been given the gifts to be complete, and through our faithfulness we will grow stronger and work together as one body.

LET US PRAY: LORD, LET THE WORDS OF THE APOSTLE PAUL DWELL IN US DEEPLY. MAY WE EMBRACE THE RECONCILING POWER OF ONENESS WITH CHRIST. MAY THIS ONENESS GUIDE OUR CONGREGATION AS WE LIVE INTO THE NEW REALITIES OF THESE TIMES. AS WE MEET NEW PARTNERS IN MINISTRY, MAY WE TAKE TIME TO GET TO KNOW THEM WITH PATIENCE, HUMILITY AND LOVE. HELP US TO SEE HOW SHARING OUR GIFTS WILL MAKE YOUR WORK EASIER AND MORE FULFILLING WHILE BRINGING ALL OF US CLOSER TO CHRIST. MAY THE BLESSINGS YOU GIVE EACH DAY STRENGTHEN US TO A LIVING, DARING CONFIDENCE IN YOUR GRACE. AMEN.