

FIRST PRESBYTERIAN CHURCH

2020 Annual Report



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TABLE OF CONTENTS

Agenda.....	3
In Memoriam	4
Minutes of the Congregational Meetings	5-6
Moderator’s Annual Report.....	7
Clerk of Session Report: Church Statistical Report	8
Youth & College Ministry Report	9-10
Session Committee Reports	
Fellowship Committee	11
Adult Christian Education Committee	12
Worship & Evangelism Committee.....	13-14
Property Committee.....	15
Mission and Social Witness Committee	16-18
Personnel Committee.....	19
Service Groups	19
Finance Committee	
- General Report	20
Nominating Committee	21
Board of Deacons Report.....	22
Financial Report for 2020.....	23-29
Presentation of the 2021 Budget.....	30-31
Capital Campaign Summary.....	32
Endowed Funds Report.....	33-34
2021 Terms of Call	35

ANNUAL MEETING
THE CONGREGATION AND CORPORATION
FIRST PRESBYTERIAN CHURCH, ST. CLOUD, MINNESOTA
JANUARY 24, 2021
AGENDA
Via Zoom
Meeting ID 818 7447 4743
Passcode 600016

12:50 pm Video call begins.

1:00 pm Call to Order

Declaration of a Quorum

Remembering Departed Members and Friends

Celebrating a Year of Ministry

Minutes of Congregational Meetings
Reports of Session, Deacons, Councils, Task Forces and Groups
Financial Reports for 2020

Presentation of the 2021 Budget

Pastor's Terms of Call (see p. 35 of annual report)

Election of At-Large Members of the 2021 Nominating Committee

Presentation of Nominees by Lynn Rae Olson, Chair of Church Officer Nominating Committee: Dick Andzenge, Randy Arnold, Linda Bettison, Natalie Matthewson

Election of Rodney Kadlec to serve as Elder, Class of 2023.

Closing Prayer

Adjournment

Moderator, Rev. Darin Seaman

Clerk of Session, Lynne Oстераas

Officers of the Corporation

President- Karen Ondracek

Secretary – Darlene Scherbing

Vice-President – Rodney Kadlec

Treasurer – Lonny Wild

**ANNUAL MEMORIAL REPORT
2020**

DEATHS – MEMBERS

FUNERALS – MEMORIAL SERVICES

*Elouise J. (Zenner) Krebs (DOD 2/1/20)	Private Service Sunday, March 1, 2020 at First Presbyterian Church by Rev. Darin Seaman
*Jerry F. Larson (DOD 03/13/20)	Memorial service summer of 2020
Vance “Buzz” Lyon (DOD 05/21/20)	Service at a later time/place
*Janis L. Krueger (DOD 08/01/20)	August 6, 2020 at 3:30 pm First Presbyterian Church by Rev. Darin Seaman
Carole Ann Otto (11/17/2018)	Prayer Service Daniel Funeral Home Nov. 26, 2018
*(E) Dave Neiman, (DOD 03/21/20)	Private Service Halvorson/Funeral Home, Brainerd
*Jamie M. McMullen (DOD 10/16/20)	Celebration of Life at a later date at Greenwood Cemetery in Superior, Wisconsin
*Robert C. Baker, E (11/11/20)	Friday, December 13 at 2:00 pm First Presbyterian Church by Rev Darin Seaman

DEATHS – NON-MEMBERS

Steven J. Sommers (DOD 03/10/20)	March 14, 202 at Williams Dingmann Funeral Home, St. Cloud MN by Rev. Darin Seaman
Ron Peters (DOD 11/05/20)	Friday November 13 at 1:30 pm 2020 at First Presbyterian Church by Rev Darin Seaman

*Indicates Memorials
(E) Served as Elder

ANNUAL MEETING
 THE CONGREGATION AND CORPORATION
 FIRST PRESBYTERIAN CHURCH SAINT CLOUD MINNESOTA
 SUNDAY JANUARY 26, 2020

11:20 a.m. The meeting was called to order with prayer in FH by the Moderator, Rev. Darin Seaman
 A quorum was declared by the Clerk.

Stated Purpose of the meeting: review 2019 ministry programs, present the 2020 Operating Budget, elect at-large members of the 2020 nominating committee and celebrate life together as a Community of Faith.

The Congregation shall hold an annual meeting for purposes appropriate for congregational consideration. Business to be transacted shall be limited to items specifically listed in the call for the meeting. G-1.0501

A Service of Remembrance for Departed Members and Friends

Agenda items related to the Congregation: Reports received and reviewed -

Minutes of the 2019 Congregational Meetings

Reports of Session, Deacons, Councils, Construction Task Force & Service Groups

Financial Reports: 2019 Balance Sheets, P & Ls, Capital and Endowed Funds, 2020 Budget,
 presented by Karen Ondracek, chair of finance committee.

Election of At-Large Members of the 2020 Nominating Committee

Nominees presented by Richard Lawrence, Chair of 2019 Committee

VOTED to approve at-large members, Randy Arnold, Sandy Johnson, Ryne Pentz, Mark Scholer

Business items related to the Corporation:

Presentation of the 2020 Budget – Karen Ondracek, Finance Committee

VOTED to concur with the session-approved 2020 Budget of \$395,124

Terms of Call

Rev. Darin W. Seaman

	<u>2019</u>	<u>2020</u>
Salary	\$36,112.00	\$37,534.24
Housing	\$35,000.00	\$35,000.00
SECA/P	\$5,440.00	\$5,548.86
Effective Salary	\$76,552.00	\$78,083.10
Pension/Medical/Death	\$28,324.52	\$28,890.75
Professional Development & Continuing Education	\$1,200.00	\$1,200.00
Professional & Travel Expenses	\$3,600.00	\$3,000.00

VOTED to approve the 2020 Terms of Call for Rev. Darin W. Seaman

11:55 am Closing prayer and Adjournment

Rev. Darin Seaman

Lynne Osteraas

Moderator

Recording Secretary

Officers of the Corporation:

President: Karen Ondracek

Vice President: Dan Calhoun

Secretary: Darlene Scherbing

Treasurer: Lonny Wild

CALLED MEETING OF THE CONGREGATION

Sunday, December 13, 2020 via Zoom

11:00 am Rev. Darin Seaman called the meeting to order with prayer.
Over 36 members (number needed for a quorum) were on-line for the meeting.

Purpose of the Meeting: Election of Ruling Elders and Deacons G-2.0401

Pastor Darin presented the report from the Church Officer Nominating Committee

Class of 2023 – Office of Elder

Jeanne Duininck
Tom Horn
Darlene Scherbing

Class of 2023 - Office of Deacon

Janis Cimperman
Barb Isaacson
Sandy Johnson
Mary Jost
Kathy Lyon
Betty Vigen – one year term

Voting used the Zoom feature called poll voting and was administered by Pastor Darin. At least 45 Yes votes were returned. There were no dissenting votes. The nominees for Church Officers Class of 2023 were approved. **11:15 am** After prayer requests were taken a closing Prayer was offered by Pastor Darin Seaman
Respectfully submitted,

Lynne Oстераas
Clerk

Rev Darin Seaman
Moderator

MODERATOR'S ANNUAL REPORT

One of the ordination vows in our tradition is: "Will you pray for and seek to serve the people with energy, intelligence, imagination and love?" In that listing the word that gets the most attention is imagination. I think it gets so much attention because we don't think of imagination in matters of faith. We see it in children but think it is something we eventually outgrow.

Imagination was front and center in 2020. In an era of COVID-19, we kept asking imaginative questions. "How can we do youth ministry online?" "Do we pre-record services or use Facebook Live?" "How do we handle virtual communion?" The Session, Deacons and staff did an amazing job of thinking creatively and exploring ministry in new ways.

In March we were forced to worship online when the state of Minnesota closed most public gatherings. We utilized online worship from March 22 through July 4 (15 Sundays). We re-convened in the sanctuary on July 5 and then proceeded to be closed again in November when the COVID-19 infection numbers spiked again. This lasted through the end of December 2020. With the tremendous help of John Scott and Jay Espelien we were able to communicate the gospel in virtual ways. John helped with the video production of each service while Jay assisted with the audio and securing our presence online using the YouTube platform.

Worship changed dramatically with no congregational singing, mask requirements, social distancing and no fellowship of any kind. It was an odd way to worship a personal God who draws very close to each of us. The worship and evangelism team was fervent in its belief that this could still be an opportunity to witness to Jesus Christ in places beyond the walls of this building.

To connect with people outside of church we implemented prayer gatherings on Wednesdays throughout the year. We initially began offering two prayer gatherings but cut back to one in the fall of the year. The Wednesday afternoon prayer gathering continues in 2021. The prayer gatherings are offered online through Zoom video meetings. In addition to the prayer gatherings I went out in the community and recorded you assisting in worship from home.

Many committees in the church utilized Zoom to accomplish ministry. We kept asking ourselves during this time, "What can we learn from this process and how can we grow from it?" In fact, most church committees met online throughout the year in order to be safe and avoid contact with others.

In spite of COVID-19, we were able to add television displays in the sanctuary, enhanced our entry area with a project by Bob Hobson, and added additional lighting to our parking lot. One major project that was completed was the tuck pointing of our Christian education wing.

In the area of mission we were able to fulfill all of our mission obligations including extra mission payments to local mission organizations. Additionally, we increased the Nutrition Assistance Program for Senior by partnering with Catholic Charities to hand out extra boxes of food. That partnership continues in 2021.

In the area of discipleship we implemented the prayer gatherings and an online Advent Study. We also hosted an anti-racism forum for clergy in our area. This was led by Denny Smith.

Fellowship and Service Groups were probably the most difficult ministry to continue based on the restrictions that were put in place. Brenda Espelien and many others did provide us with a Christmas Tea, however. It is not known at this time what fellowship will look like in 2021.

As you can tell from the report we lost members in 2020. It was especially difficult to witness to their lives without meeting for a memorial service in person. But, we trust that God knows them fully and new life begins. I express my thanks to the families as they understood the current situation and grieved in their own special way.

Most, if not all, of the presbytery gatherings and meetings were held virtually. I participated in a weekly clergy group online and continue to serve on an Administrative Commission assisting another church in our presbytery. I continue to serve in the St. Cloud Rotary and in the Greater St. Cloud Faith Leaders ministry group.

Thank you for allowing me to serve as your Pastor. The grace and peace of Christ be with you all.



¹ Book of Order W-4.0404.

CLERK OF SESSION REPORT

SESSION REPORT TO THE CONGREGATION 2020

Active Membership December 31, 2019 368

Additions to the roll:

Confirmation of faith	0
Reaffirmation of faith	0
Certificate of Transfer	0
Other	<u>1</u>
Total gains to the roll	1

Losses to the roll:

Death	8
Certificate of Transfer	0
Session action	19
By request	<u>0</u>
Total losses to the roll	27

Active Membership December 31, 2020 342

SACRAMENTS

Baptisms: Children 0 Adults 0

Communion

	<u>Number Served</u>
January 5, 2020	128 5 Home Communion
February 02, 2020	149 4 Home Communion
March 1, 2020	129 4 Home Communion
April 5, 2020	Virtual On-line
May 3, 2020	Virtual On-line
June 7, 2020	Virtual On-line
July 5, 2020	In Person Service
August 2, 2020	76 Pre Packaged Kits
September 6, 2020	73 Pre Packaged Kits
October 4, 2020	64 Pre Packaged Kits
November 1, 2020	60 Pre Packaged Kits
December 6, 2020	Virtual On-line

Special Communion

February 26, 2020	58 Ash Wednesday
April 9, 2020	Maundy Thursday Virtual On Line

Note: On-line worship services during the Pandemic began March 15th. In-person worship was resumed on July 5th with two services the next eight Sundays. On August 30th one service at 10:00 am was scheduled. Due to Pandemic concerns virtual worship returned on November 22.

ORDINANCES

Services of Divine Worship	56 + 8
Services of Christian Marriage	2
Services on the Occasion of Death	3

Children, Youth, & Family Ministries Annual Report 2020

Staff: Mark Giese Session: Tomoko Rebeck, Lori Smith
Additional committee members: Melinda Anderson, Rachel Buchin, Jeannie Chu, Kelly Kadlec

Sunday School (PreK - 6th grade) - There are two classes/groupings of children. We have PreK-Kindergarten and Elementary (grades 1-6) groups. Our PreK-Kindergarten class is continuing the use of *Sparkhouse* (Augsburg Fortress) curriculum. We have been able to follow either the lectionary (worship themes) or at least have stayed in season (church calendar *i.e. Advent, Christmas, Lent, Easter, Pentecost, etc.*). The PreK-Kindergarten class is led by Lori Smith and Julia Owen. We have 3 students active in the PreK-Kindergarten class since Spring.

Our older Elementary students (grades 1-6) began the 2020-2021 program year with a change in curriculum. They now use a brand new curriculum of the PC(USA) called *Growing in God's Love*, which is accompanied by a children's bible by the same name. It is so new, in fact, that they are still writing some of the curriculum for future lessons. The Elementary class is led by Lynn Rae Olson and Carri Raiche. We have 9 active students in this group.

Sunday School in a Pandemic looks different. It has meant that we now meet via Zoom video gatherings on Sunday nights. I am happy to report that we have a very good consistent attendance of both class groups. This is both a credit to their parents, but also their teachers.

First Kids' Book Club - A fifth grade student came up to me this summer and said, "Mark, how come we don't have a kids book club? The adults have one. Why can't we?" Having no good response to that... we started one. Our first book club for kids met on Sunday mornings (Zoom) and involved 4 students for our first book, *The One and Only Ivan*. I am looking forward to our next read, *Because of Mr. Terupt*.

Family Fellowship - In a typical year, we would make an attempt nearly each month to gather families for something of a fun event for fellowship, or service to the community. We started out strong with some tubing at Powder Ridge, a Super Bowl party, ice fishing, and had plans for a food packing event that had to be cancelled, due to the pandemic. In the fall, we did a couple of Movie Nights outdoors along with a couple of physically-distanced campfires. We were also able to safely do a few canoe trips on the river.

Christmas program - Youth "told" the traditional story by creating a video. A script was chosen (and adapted) and kids & parents got involved with costumes and video recording (sometimes from their house!). But they *told The Story*. Thank you to Marsha Elg for assisting with costumes, and to all of the kids & parents for their involvement in this unique endeavor.



At right-Sunday
School online

Youth (7 - 12) - After the first shut down due to covid - when Session approved small outdoor gatherings - we met at parks, or the church parking lot, or online (Zoom). I don't have data to back this up, but I got to believe one of the most popular Google searches has to be "Zoom games with kids." Zoom fatigue is a real thing, but students are able to engage through a phone or computer screen far better than most adults. We've been able to try out some things - I am so pleased with our Youth and how willing they are to try new things. Yes, we've played a lot of Zoom games. And we've had some moments of deep and honest conversations. We even tried a "virtual" campfire.

There were no summer trips in 2020. No summer camp. We are holding out hope for a return of both for 2021.

Confirmation - Six Jr High youth are in confirmation classes led by Pastor Darin and Paula Tift. They are in year 1 (of 2) of classes. Anticipated confirmation date sometime Spring of 2022.

Graduates - Four in the Spring of 2020. We will have five high school graduates in May (2021).

Thank You!

David Morreim & Pattison Farm Greenhouse for [again] sponsoring the Plant & Flower Certificate fundraiser. Because 2020 summer programming was cancelled at Clearwater Forest, the money raised in 2020 will go to Clearwater Forest in the form of our congregation's response to the camp's capital campaign.

Betty & Bob Payne (and Kristin & Jeremy Brandt) for an early-2020 ice fishing event. Thank you also to Betty Payne for (a bunch!) art room supplies for Sunday School. Can't wait to use them!

Jerry Hayenga (Betsy, and Steve & Chris Wilger) for the outstanding canoe load, launch and exit help. And the additional canoes (with trailer!).

Bev & Steve Jacobs for the donation of another canoe for the church!

Darlene Scherbing for the donation of the use of another canoe (her dad's!) for the church canoeing

Everyone who donated to and/or attended a Soup Supper - waaay back when we could do those. We are hopeful that there will be a way to do something like these for Fall 2021.

Parents - for cards, notes, text messages, email, phone calls and everything else you do to stay in touch or to provide encouragement. Your kindness, your willingness to help your kids do new things, or do old things but in new ways is wonderful. I am grateful to have your support, and to find moments when I can support and encourage you.

Lynn Miller, Tom & Linda Addicott, Arsene Foka - for your assistance with college student ministry

COLLEGE MINISTRY

St. Cloud UKirk College Ministry

Staff: Mark Giese

The Spring semester 2020 ended with students in online learning for the final weeks after Spring Break (March). The sudden shift forced some students into "managing chaos" and since we couldn't meet at the church, or on campus, we turned to Zoom (video calls). I am proud of the students and our (then) Intern, Nicole Nierenhausen, for how we tried to keep a weekly gathering going right up into May. Our purpose changed quickly to "checking in" with students to provide support for the times of frustration and struggle. We definitely sought out the Psalms - especially some of the lament and trials. There is something strangely comforting to share in the despair and pain of some of the lamenting Psalms.

St. Cloud UKirk College Ministry struggled (like many collegiate ministries) to maintain any sort of consistent contact with students in the Fall 2020 semester due to the presence of the COVID-19 virus on campus and in the community...as well as the restrictions for on-campus groups because of the pandemic. We remain hopeful for the Spring 2021 semester, to provide opportunities to gather safely, and to provide spiritual and other support to students in St. Cloud.

FELLOWSHIP COMMITTEE

The Fellowship Committee is dedicated to carrying on the tradition of communal meals and events that bring people of the church together. The 2020 year was very different because of the Covid 19 virus pandemic. Fellowship activities could not be held. The 2019 Annual meeting was the last event that we held inside the church.

January 26

Annual meeting.

Approximately 100 people attended the light brunch during the meeting.

February, March, April, May, June, July, August, September October, and November we were not able to gather in the church for fellowship activities because of the Pandemic.

December 12

Christmas Tea To-Go was developed by Brenda Espelien. She and her team did a wonderful job in organizing this event. This annual fundraiser for Place of Hope raised \$615.00. Fantastic job!!!

We all pray that in 2021 we will be able to join together as a church community and enjoy fellowship with one another again.

Respectfully submitted,

Debbie Picha



Christmas Tea 2020

ADULT CHRISTIAN EDUCATION 2020

The ministry of the Adult Christian Education Committee is:

To provide opportunities for Christian nurture and education of adults.

To provide support and educational resources for teachers and discussion leaders.

To develop topics that promote understanding of scripture, the teachings of Jesus, and growth in faith as responsible citizens and servants of God (*Book of Order W-6.2003*).

The Church has from its very beginning focused on education and teaching:

“They devoted themselves to the apostles’ teaching and fellowship...” (Acts 2:42).

Committee Members: Richard Lawrence, and Pastor Darin Seaman.

Sunday Morning Adult CE Classes

Adult CE classes have traditionally met Sunday mornings before worship at 9:00-9:40 a.m. in the Campbell Room. Due to the COVID pandemic the classes have not met.

Alternative Adult CE Learning & Growth-in-Faith Opportunities in 2020 included:

Anti-Racism Forum for clergy held in person at the church (before COVID shut-down)

Lenten Devotional Books distributed to church members

Prayer Gatherings via Zoom from April through December

Presbytery Advent Study via Zoom

"The Wired Word" online (Men's Bible Study group by Rev. Al Jergenson)

Bible Study Opportunities at First Presbyterian Church –

Before the COVID pandemic placed limits on meeting together in small groups, the following Bible Study groups had been meeting. They have not met since March 2020.

-Crossways - 3rd Tuesday of each month, 5:00 p.m., Park Place Apartments clubroom.

-Women’s Wednesday Morning Study - Meets 9:15—10:30 a.m. in the Church Library.

-Men’s Bible Study - Meets Friday mornings at 7:00 a.m. in the Church Library.

-Look for announcements in the Tower Newsletter for when Bible Studies can safely resume.

Report submitted by Richard Lawrence, Adult Christian Education Committee Chairperson

WORSHIP & EVANGELISM

“The community of faith, gathered in response to God’s call, is formed in worship. Worship is the principal influence that shapes our faith, and is the most visible way we express the faith. In worship, through Word and Sacrament, the church is sustained by the presence of Christ.”

Members: David Buchin, Nancy Coleman, Jerry Hayenga, Chris Morris, Lynn Rae Olson, Lynne Oстераas, Pastor Darin Seaman, Betty Vigen and Don Watkins.

In 2020, the Worship Committee and Evangelism/Membership Committee decided to meet together in order to complement one another’s ministry and work together to further our community of faith in sharing the Good News. As with most all of us, we started out having no idea that a pandemic would shape our year, our meetings and all of our plans.

We had hoped to have a new First Presbyterian Church directory this year. We also discussed coming up with and having ready to give out, Visitor’s Packets. We had formed a Social Media Taskforce and planned to promote so many of our year’s activities on Facebook. Our church also got a new, fresh website. Our March in-person meeting was filled with talking about how a greater emphasis on intentional evangelism might reach and involve more people, adding various new events as a way to reach out to our St. Cloud neighbors, and planning for Holy Week and Crusade Choir concerts in our space. Screens on each side of the front of church were in the works to enhance people’s worship experience.

However, in order to insure the safety of our worship attendees, Session voted on March 16th to suspend in-person services through at least April 18th. From that point forward, the main focus of our meetings changed to insuring socially-distanced, safe worship gatherings when we could do so again. At the top of our “to-do” list, we added reaching out to those whom we have not seen in some time with calls, cards and emails. As cases continued to rise in the St. Cloud area, it was decided we would continue to pause meeting in-person. We also had to file our church’s intentions with our presbytery in a several page COVID-19 Preparedness Plan.

Our first Sunday back was July 5th, with a wonderful outdoor service! The following Sunday we resumed inside our building with no more than 50% percent church occupancy (max. 60 per service). We kept track of attendance, mask requirements, special cleaning before and after services, no handshaking, passing of the peace, hymn singing, fellowship downstairs and with an adapted communion. Our services resumed at 9 and 10:30am in order to determine the need for two services. It was decided after gathering for 6 Sundays, one service



Outdoor Worship

would better fit our needs – and a 10am time. We were hearing from so many members and friends of our church that they did not feel safely comfortable coming back just yet. At the November 16th Session meeting, with cases dramatically on the rise, it was voted upon to pause in-person worship yet again, effective immediately and reevaluate in 3-4 weeks. Pending another uptick, we will resume worship in our building on Sunday, January 17th.

We REJOICE that as far as we know, not a single member or visitor who attended during our in-person times, came down with COVID! We were so blessed to have such meaningful online worship and so many of you gave your time and talents for that to happen. Our viewing audience is significantly higher than our in-person worship numbers – Evangelism at work in ways we never imagined or planned for...but God did. We are grateful for all of YOU who were so faithful in following Apostle Paul’s teaching from 2 Timothy 4:5. *“Do the work of an evangelist; carry out your ministry fully.” (NRSV)*

We all go forth into a new year, full of promise and hope.

Respectfully submitted,
Lynn Rae Olson



Videotaping Practice



John Scott

PROPERTY COMMITTEE

Chairman: Dan Calhoun

Members: Joan Anderson, Bob Hobson, Ron Elg, Dave Neiman, Scott Varner-Facility Manager

The Property Committee provides assistance to the session in managing and maintaining the church properties, researches and supports purchases of equipment and services, makes recommendations for appropriate use of the church property, and is responsible for maintaining adequate property and liability insurance. Scott Varner, Facilities Manager, works with the church staff and the property committee to oversee the day to day operations.

This past year the New Construction and First Impressions committees directed activities for the new entry to the Church.

The following are some of the projects undertaken by the property committee during 2019:

- Hired assistant Sexton
- Repaired the downstairs drinking fountain
- Old elevator was upgraded to current standards and passed inspection
- Sought settlement with CenturyLink the upfront payment that didn't meet the quoted capability. They agreed to pay \$3000 of the \$3900 asked for. FPC accepted. Thanks to David Buchin
- Organ blower motor was repaired after it had failed
- Fire extinguishers and boiler were inspected
- 5 steam traps replaced. Steam still leaking by a few more but the project was delayed due to available funds. This will continue into 2020.
- Installed the intercom at the 2 main entrances
- Upgraded 2 routers
- Modified the bike rack and installed it by the new entrance
- Eagle Scout project completed making and installing 3 recycle bins by Jackson Randolph
- Received \$1860 in energy reduction rebates from Xcel Energy
- Sold the old trailer for \$400.
- Crusade Choir installed shelving in the closet off the gym and is using the old bathroom off the Narthex for riser storage
- Repaired the leak in the cap stone over the wall between the new addition and the church.
- Drained the water and shutdown the Manse for the winter
- Tuckpointing of CE wing.
- The Verizon light pole has been installed and they will be installing a light on it as well as the cell phone transmitters. This will bring in \$3000 initially plus an annual rental fee.

I would like to express my appreciation to the Property Committee members, and others, who have provided input, and volunteered to maintain the buildings and grounds.

Submitted by Daniel Calhoun



Tuckpointing Project

MISSION AND SOCIAL WITNESS COMMITTEE

Committee members: Kathy Arnold, Tamara Calhoun, Nancy Coleman, Darlene Scherbing, Norm Seehusen, Audrey Taatjes and Lyn Varner.

First Presbyterian Church of St. Cloud has made a commitment to being a Missional Church. There are numerous local, national and international missions we support. Money from the congregational budget is distributed to the following organizations:

Local:

- Anna Marie's Alliance: a private, non-profit corporation dedicated to providing safe shelter, support and referral services to abused women and children. The goal is to provide a safe place to stay and resources to eliminate/escape domestic abuse.

During 2020 with the pandemic the shelter continued to take in clients but were limited in services and outreach. They also took this time to remodel the kitchen and shelter area.

- Habitat for Humanity: Central Minnesota Habitat for Humanity builds partnerships between low-income families, those who can donate time, those who can donate money and local businesses and organizations. Mission: Seeking to put God's love into action, we bring people together to build homes, dignity and a brighter future through affordable home ownership. During 2020, some building continued but was limited.

- Promise Neighborhood: multi-generational support is provided to sustain and improve family stability, increase academic commitment and achievement and develop new leadership. There is a math and reading club for grades 1 – 6 during the school year, usually a summer camp for students where licensed teachers provide STEM-based curriculum and a girls group focusing on leadership development and academic success. Again, this year their work continued but was limited.

- Isaiah/GRIP: a coalition of faith communities, multi-racial, statewide and nonpartisan, working for economic and social justice through policy changes in the St. Cloud area and in Minnesota.

Souper Bowl of Caring Feb. 2020



MISSION AND SOCIAL WITNESS COMMITTEE (cont.)

- Clearwater Forest: a conference ground of the ministry of Christ called to provide faith-building Christian programming, nurture active Christian community and be a faithful steward of God's creation. There are summer camps, adult, youth and family retreats as well as solo retreats at the hermitage. This year no camps were held and the staff did extensive training. Also, a new dining hall with offices is being built. Our church is participating in the fund-raising to complete the project.

- District 742 homeless ministry: Since the pandemic many more children are registered as homeless students in District 742 schools. This ministry provides support for needs that aren't met through usual financial support. This ministry has been funded by personal donations and proceeds from Crusade Choir's Evenings in December.

- Gift Tree/Angel Tree ministry: This ministry provides gifts to children of incarcerated parents by members of our church. Through Angel Tree 25 children received gifts from Prison Fellowship Angel Tree. This year because of the pandemic Gift Tree was done through gift cards by going to the website and purchasing the gift cards. Local school social workers identified the families in need.

National:

- Missions without Passports: This is a ministry of this church where an annual trip is taken within the United States to aid needy individuals in poverty or following natural disasters. This year there was no trip because of the pandemic. We donated the money to two groups that we have worked with in prior years, the Fuller Center and Oklahoma Rapid Response. At the end of last year's trip, Scott and Lyn Varner retired from the planning and organizing of the trips.

We all thank them for the job they did making sure we had meaningful trips. This is an inspiring and satisfying trip for everyone to see the disasters and bad conditions people are forced to live with. God is ever present with us to give these people a better life. We are hoping to find someone that will take over the reins for a trip in 2021.

International:

- Presbyterian Education Board – Pakistan: PEB's focus is to educate Pakistan's young people, in particular young girls from some of the most impoverished communities in Punjab province. Our church supports PEB through the mission committee budget and through fundraising events sponsored by the Minnesotans for Sargodha committee. Support is given:

To help complete the boarding house for Christian girls on the Sargoda campus. The building houses 120 girls.

To provide health checkups for all the girls.

To provide scholarships for poor Christian children to attend a PEB school.

To provide music education to children ages 4 – 7 in all PEB schools.

- Nomadic Chameleon: Jessica Hasslen-Steyn continues to do mission work in Africa from the United States. She has created a curriculum that helps prevent the spread of HIV and assists young people with the social and emotional stigma of the disease. Fundraising efforts will bring these learning materials to people in other parts of the world. 2020 was a year of transition with the move from Minnesota to North Carolina.

- Orongo Widows and Orphans: This program is a Christian project in a rural village near Kisumu, Kenya that primarily serves widows and orphans whose families have been impacted by HIV/AIDS. They seek to provide the security of health, education, shelter to all who have lost family. Our church has supported this mission this past year. 2020 was a disastrous year for the Orongo Widows and Orphans because of heavy rains washing out a big part of their village and their gardens. Some internships have been started to teach business skills. Audrey Taatjes and Pam Mumm have worked tirelessly on this project. We thank God for their inspiration.

- Mission Mini-Grants: In 2020 we gave some monies from the mini-grants to Homeless Helping Homeless and also to Kristin Brandt for nursing training.

Other projects supported by Mission and Social Witness Committee:

- Fair Trade Sales: The proceeds of this support Presbyterian Clearwater Forest
- Weekly Food Collection: Food collected each week is given to Anna Marie's Alliance, Catholic Charities food shelf or Salvation Army.
- Sock and underwear collection: Children in need are recipients of socks and underwear at Promise Neighborhood. The collection was taken this year in September.

Mission and Social Witness Committee projects supported by other groups in the church:

- Church of the week: Provides food and shelter for the homeless one week in January.
- Meals on Wheels: Food delivered to home-bound individuals by congregation members.
- Souper Bowl of Caring: Money collected on Super Bowl Sunday is donated to local food shelves.
- FACT (Feeding Area Children Together): FACT is dedicated to reducing childhood hunger in central Minnesota through our weekend backpack program. Each pack contains a child-friendly, non-perishable breakfast, lunch and snack for every day school is not in session.
- NAPS (Nutrition Assistance Program for Seniors): Our church is a distribution site. Second Harvest provides about 35-pound boxes of free food to eligible seniors who meet income guidelines. The program is funded by the USDA. This food is meant to supplement the diet.

Special Mission Offerings:

- One Great Hour of Sharing: 36% to Presbyterian Hunger Program, 32% to Presbyterian Disaster Assistance and 32% to Self-Development of People.
- Christmas Joy Offering: 50% to Assistance Program of the Board of Pensions, 50% to racial ethnic education.
- Peacemaking Offering: 25% to our congregational peacemaking ministries, 25% to Presbytery and Synod peacemaking efforts and 25% to Presbyterian peacemaking.
- Pentecost Offering: 40% to our congregational ministries with children at risk, 60% to the Presbyterian Mission Agency.

As you can see 2020 was a difficult time for missions. There was so much need and not enough resources to go around. Let us pray for a much more stable 2021.

Respectfully submitted,
Darlene Scherbing



Senior Nutrition Assistance Program - handing out boxes

SERVICE GROUPS

For 2020, there isn't much to report for Service Groups! Thank you to Kari Ahles for helping me get through January and to Darin Seaman and Mary Nothnagel for managing February and March.

When we can not only see the light at the end of the tunnel but begin to feel it's warmth, I'll ask all of the Service Group leaders, along with anyone who would like to lead, to meet. Until then, please reflect a bit on what you've missed about church fellowship. Those thoughts will help direct our efforts in the future. And please stay safe!

Respectfully submitted,
Melinda Anderson

PERSONNEL COMMITTEE

Members: Jeanne Duininck, Norine Schmitt, Pastor Darin Seaman, Kim Melby Tollefson, Gene Williamson.

First and foremost, thank you to the committee members for their dedicated work. This past year was a challenging one as we operated via ZOOM meetings due to COVID 19 and “safe at home orders” and lock downs.

Many of the staff member’s positions changed dramatically as a result of COVID. Some working from home, attending to children distance learning, etc. Everyone worked together to make sure that the work of the church continued as in our new “normal”.

Pastor Darin has done an excellent job of leading us in worship in person and online.

We worked on updating the vacation policy and clarified wording and timing requests

We also made plans to recognize two staff members for their 10 years of service. Thank you to Mark and Scott for your dedication and service.

The Personnel Committee took under review the Administrative Assistant position description to include the monitoring and support of the computer support. The Personnel Committee continues their work on reviewing and updating the Manual of Operations for First Presbyterian Church.

We still carried on our regular duties: conducted a performance evaluation of Pastor Darin; participated in the performance evaluation of the full-time lay staff; made 2021 compensation recommendations for staff to the Finance Committee.

I personally want to thank our staff for their dedication and awesome service to our congregation and Our Lord!

Don Fortner
Mark Giese
Mary Nothnagel
Scott Varner
Patty Scott
Dr. Marcelyn Smale
Adam Rouland
Rev. Darin Seaman

Respectfully Submitted,
Kim Melby Tollefson, Chairperson

FINANCE COMMITTEE ANNUAL REPORT

2020 was a year unlike any other in our daily and spiritual lives.

Although on a sound foundation spiritually, financially our church faced considerable uncertainty. Sunday services were suspended fairly suddenly in response to a state “stay at home” mandate in March. How would that effect support from members who could not attend services? On the average, about 90% of our income comes from member giving; most months there is little difference between income and expense. After a very positive initial response of mailed contributions, the concern became whether it would sustain, particularly as the pandemic extended further and further into the year.

Support from members remained strong through the year, however. Combined with expense reductions and an unusual level of first-of-the year giving, we finished an unusual year with a surprising balance of a little more than \$27,200. The end of year financial report shows a zero balance because that money was placed in a temporary reserve fund. It provides some “insurance” as financial uncertainty is likely to continue into the first part of 2021. Our budget is based on an expectation that “recovery” will come gradually until the fall months.

Setting aside two extraordinary items, 2020 was, financially, two very different years. January-February, income was \$18,500 above a three-year average and expenses just \$1700 above; March-December, income \$33,300 below average, expenses \$26,800 below.

The two extraordinary items almost offset each other (\$1340 difference). At the onset of the pandemic, when uncertainty was highest, we received a \$43,700 federal Paycheck Protection Program loan (preventing potential layoffs, salary cuts, work hour reductions). Until the loan was forgiven late in the year, we had to consider the possibility it might have to be repaid. As the year progressed, PPP money contributed to expense reductions, allowing \$45,040 to be spent on much-needed tuckpointing on our north addition (primarily office use currently). Completing that project now averted significantly higher costs in coming years.

Thank you for your continued support of our ministry in 2020. While 2020 may have been an unusual year, you remained faithful.

-Submitted by Don Casey

NOMINATING COMMITTEE

This year's nominating process was online only. We meet several times via Zoom to prayerfully consider who God was calling to serve as future leaders of this congregation.

As a reminder, the Nominating Committee functions for one year and ordinarily is made up of seven members: two Session members (one of whom chairs the committee), one Deacon, and four at-large members of the congregation. The committee's time frame includes a term of service extending for one year, from Annual Meeting to Annual Meeting.

This year the Nominating Committee selected the following individuals to serve:

Session - Class of 2023

Jeanne Duininck
Tom Horn
Rodney Kadlec
Darlene Scherbing

Deacons - Class of 2023

Janis Cimperman
Barb Isaacson
Sandy Johnson
Mary Jost
Kathy Lyon
Betty Vigen one-year term

The **2021 Nominating Committee** will be as follows:

Dick Andzenge
Natalie Matthewson
Linda Bettison
Randy Arnold

A special thanks to this year's committee: Randy Arnold, Sandy Johnson, Ryne Pentz, Mark Scholer, Lynn Rae Olson, Kim Tollefson and Chis Chopp.

BOARD OF DEACONS

The office of Deacon, as set forth in scripture, is one of compassion, witness, and service, sharing in the redeeming love of Jesus Christ for the poor, the hungry, the sick, the lost, the friendless, the oppressed, those burdened by unjust policies or structures, or anyone in distress.

(G-2.0201 – Book of Order)

The Deacons meet the first Monday of each month, beginning with devotion and ending with a circle of prayer. During our time together, we update one another on Deacon ministries, people in need, and situations that need our attention. This year many of us learned how to use Zoom and meetings from April – Dec. were done via Zoom apart from a nice evening in Aug. and Sept. which were held in the courtyard.

We are partners in prayer support whenever it is needed. We provide visitation to our home-bound members and hospitalized church members. We also share home communion with our home-bound members as requested.

The year 2020 has presented some new challenges and opportunities:

+Due to COVID we were not able to visit homebound in any health care facilities by mid-March, but Deacons were able to meet with some homebound outside of their homes occasionally when weather permitted.

+ In fall Deacons assisted in phone calling members to connect and check-in.

+ Sent get-well, birthday, Christmas & Easter cards to home-bound members and get-well & sympathy cards to various church members

+ Coordinated the Prayer and Baptism Shawl Ministry

+ Coordinated “Who’s Who in the Pew” and interviewed church members for this feature in the Tower

+ Contributed the monthly “Deacon’s Corner” articles for the Tower

+Deacons delivered poinsettias to homebound in Dec.

+ Due to COVID we were unable to serve an evening meal at Place of Hope in mid-July, but we did collect money which was sent to the Salvation Army.

+ Collected donations for Mother Hubbard’s Cupboard. Donations are traditionally taken to the Salvation Army, the Women’s Shelter and Place of Hope.

+ Due to COVID the worship services that we assist Pastor Darin with at St. Benedict’s Center Ecumenical were cancelled.

+ Several Deacons began a home communion/social gathering time at Country Manor. Due to COVID this was discontinued after March.

+ Due to COVID we did not participate in the annual Salvation Army bell ringing in December

A word of thanks to the outgoing Deacon class of 2020: Kari Ahles, Kristin Brandt, Betty Payne, Duane Scherbing

A warm welcome to the incoming class of 2023: Janis Cimperman, Sandy Johnson, Kathy Lyon, Barb Isaacson, Betty Vigen

Respectfully submitted,

Karen Chopp, Moderator

FINANCE COMMITTEE

Balance Sheet

ASSETS

Current Assets

Checking/Savings

Bremer Capital Account

Bremer Westside Checking 3038	15,149.17
Capital Debt Repayment	<u>5,000.00</u>

Total Bremer Capital Account 20,149.17

Bremer General Checking 3223 21,100.49

Restricted or Designated Accts

Bremer Designated Funds 3231

1035 - Organ Repair Fund 991.72

2148 - Christian Ed-Summer 215.53

2156 - Hospitality/bake sale 7,600.23

2158 - Style Show-Christmas Tea 3,323.70

2170 - Food Shelf 275.00

2175 - Church of the Week 806.12

2180 - Special Gifts 18.27

2201 - Youth/Campus Ministry

2207 - Youth Fund 4,542.78

2208 - Pres. C.F. Campership 2,603.72

2211 - UKirk-College Ministry 8,564.89

2212 FACT 800.25

Total 2201 - Youth/Campus Ministry 16,511.64

2204 - Crusade Choir 5,215.01

2205 - Funeral Fund 299.99

2206 - Chancel Choir 1,989.73

2209 - Y/C Salary 3,392.55

2210 - Handbell 228.36

2222 - In/Out Acct 5,276.75

2225 - Prime Timers 21.26

2233 - General Mission

2152 - Mission Donations 3,000.12

2234 - Fair Trade Coffee 127.40

2236 - Missionary Support 625.00

2238 - Homeless 742 2,087.27

Total 2233 - General Mission 5,839.79

2244 - Trinity Garden	527.84
2400 - LT Capital Projects	13,016.83
2819 - Undesignated Memorials	3,601.22
2821 - Restricted Reserve	25,002.83
2825 Short Term Reserve	27,241.14
2910 - Wedding	<u>314.92</u>
Total Bremer Designated Funds 3231	<u>121,710.43</u>
Total Restricted or Designated Accts	<u>121,710.43</u>
Total Checking/Savings	<u>162,960.09</u>
Total Current Assets	162,960.09
Other Assets	
Capital Debt Repayment UBS	108,813.48
General Endowment Fund UBS 3383	330,992.68
House/Holmgren Scholar UBS 9077	470,200.07
Huls/Meninga Fund UBS 9078	121,055.84
Land & Building	<u>2,000,000.00</u>
Total Other Assets	<u>3,031,062.07</u>
TOTAL ASSETS	<u>3,194,022.16</u>
LIABILITIES & EQUITY	
Liabilities	
Current Liabilities	
Other Current Liabilities	
Payroll Deposits Payable	<u>7,975.90</u>
Total Other Current Liabilities	<u>7,975.90</u>
Total Current Liabilities	7,975.90
Long Term Liabilities	
Loan Payable PCUSA	<u>397,220.38</u>
Total Long Term Liabilities	<u>397,220.38</u>
Total Liabilities	405,196.28
Equity	
Opening Bal Equity	729,572.99
Retained Earnings	1,813,625.58
Net Income	<u>245,627.31</u>
Total Equity	<u>2,788,825.88</u>
TOTAL LIABILITIES & EQUITY	<u>3,194,022.16</u>

2020 Full Year Profit and Loss

	<u>Jan - Dec 20</u>	<u>Budget</u>	<u>\$ Over Budget</u>	<u>% of Budget</u>
Ordinary Income/Expense				
Income				
3000 - Member Contributions				
3100 - Pledged Giving	305,247.55	306,675.00	-1,427.45	99.54%
3101 - Nonpledged Giving	33,189.91	40,000.00	-6,810.09	82.98%
3120 - Plate Offering	2,629.26	5,200.00	-2,570.74	50.56%
3140 - Per Capita Allocation	<u>3,275.90</u>	<u>3,000.00</u>	<u>275.90</u>	<u>109.2%</u>
Total 3000 - Member Contributions	344,342.62	354,875.00	-10,532.38	97.03%
Other Income				
3211 - Total Endow Distribution				
3114 - Reg. Endow Distribution	15,000.00	15,000.00	0.00	100.0%
3119 - Huls-Meninga Dist	<u>5,004.00</u>	<u>5,000.00</u>	<u>4.00</u>	<u>100.08%</u>
Total 3211 - Total Endow Distribution	20,004.00	20,000.00	4.00	100.02%
3220 - Giving - Other				
3225 - Mission Giving	0.00			
3226 - Designated Giving -Other	<u>0.00</u>			
Total 3220 - Giving - Other	0.00			
3250 - Other Income	<u>17,911.00</u>	<u>17,454.00</u>	<u>457.00</u>	<u>102.62%</u>
Total Other Income	<u>37,915.00</u>	<u>37,454.00</u>	<u>461.00</u>	<u>101.23%</u>
Total Income	<u>382,257.62</u>	<u>392,329.00</u>	<u>-10,071.38</u>	<u>97.43%</u>
Gross Profit	382,257.62	392,329.00	-10,071.38	97.43%
Expense				
4000 Ministry Worship & Music				
4010 - Music Director	12,753.92	20,400.00	-7,646.08	62.52%
4020 - Organist Salary	3,450.00	3,900.00	-450.00	88.46%
4021 Pianist	2,375.00	5,300.00	-2,925.00	44.81%
4040 - Ensembles	0.00	300.00	-300.00	0.0%
4050 - Guest Musicians	150.00	1,100.00	-950.00	13.64%
4060 - Worship Supplies	121.44	500.00	-378.56	24.29%
4090 - Chancel Choir	230.30	600.00	-369.70	38.38%
4091 - Choir Robe Cleaning	0.00	400.00	-400.00	0.0%
4100 - Handbells	0.00	200.00	-200.00	0.0%
4110 - Crusade Choir Exp.	30.00	400.00	-370.00	7.5%
4111 - Evenings in December	0.00	1,000.00	-1,000.00	0.0%
4120 - Piano Maintenance	350.00	500.00	-150.00	70.0%
4125 - Organ Maintenance	330.00	750.00	-420.00	44.0%
4130 - Copyright Insurance	593.00	250.00	343.00	237.2%
4140 - Sound & Video Equipment	<u>0.00</u>	<u>250.00</u>	<u>-250.00</u>	<u>0.0%</u>
Total 4000 Ministry Worship & Music	20,383.66	35,850.00	-15,466.34	56.86%
5000 - Ministry of Youth/Campus				
5010 - Leadership Development	1,555.89	1,000.00	555.89	155.59%
5020 - Youth Ministry Expenses				
5021 - Youth Ed/Confirmation	330.14			

	<u>Jan - Dec 20</u>	<u>Budget</u>	<u>\$ Over Budget</u>	<u>% of Budget</u>
5022 - Youth Connection Events	513.79			
5025 - Equipping Volunteers	43.55			
5020 - Youth Ministry Expenses - Other	<u>0.00</u>	<u>3,500.00</u>	<u>-3,500.00</u>	<u>0.0%</u>
Total 5020 - Youth Ministry Expenses	887.48	3,500.00	-2,612.52	25.36%
5060 - Y/C Ministry Dir				
5062 - Dir Y/C Ministry Pension	1,298.96	1,384.82	-85.86	93.8%
5063 - Dir Y/C Ministry Salary	<u>45,935.04</u>	<u>46,160.62</u>	<u>-225.58</u>	<u>99.51%</u>
Total 5060 - Y/C Ministry Dir	47,234.00	47,545.44	-311.44	99.35%
5070 - Campus Ministry Expenses				
5071 - Bible Study	317.00			
5072 - Campus Fellowship/Meals	317.80			
5073 - Marketing/Mainstreet	-32.22			
5076 - Care Package/Finals Week	200.52			
5079 - UKirk Intern Salary	465.00	1,500.00	-1,035.00	31.0%
5070 - Campus Ministry Expenses - Other	<u>0.00</u>	<u>2,000.00</u>	<u>-2,000.00</u>	<u>0.0%</u>
Total 5070 - Campus Ministry Expenses	1,268.10	3,500.00	-2,231.90	36.23%
Total 5000 - Ministry of Youth/Campus	50,945.47	55,545.44	-4,599.97	91.72%
6000 - Ministry Of CE & Nurture				
6000A CE Salaries				
6020 Nursery Child Care Worker	<u>469.26</u>	<u>2,100.00</u>	<u>-1,630.74</u>	<u>22.35%</u>
Total 6000A CE Salaries	469.26	2,100.00	-1,630.74	22.35%
6000B CE Non-Salary Expenses				
6030 - Children's Ministry				
6031 - Children's Education	807.16			
6032 - Kid's Konnection	<u>150.84</u>			
Total 6030 - Children's Ministry	958.00			
6060 - Supplies & Resources	191.49			
6070 - Special Events / R & D	<u>0.00</u>	<u>1,450.00</u>	<u>-1,450.00</u>	<u>0.0%</u>
Total 6000B CE Non-Salary Expenses	1,149.49	1,450.00	-300.51	79.28%
Total 6000 - Ministry Of CE & Nurture	1,618.75	3,550.00	-1,931.25	45.6%
7000 - Ministry Of Fellowship				
7010 - Flowers	71.21	350.00	-278.79	20.35%
7020 - Fellowship Activities	0.00	650.00	-650.00	0.0%
7025 Kitchen Supplies	178.06	1,000.00	-821.94	17.81%
7040 - In House Coffee	<u>134.66</u>			
Total 7000 - Ministry Of Fellowship	383.93	2,000.00	-1,616.07	19.2%
8000 - Ministry Of Caring				
8010 - Deacons	276.30	300.00	-23.70	92.1%
8040 - Membership Development	<u>0.00</u>	<u>250.00</u>	<u>-250.00</u>	<u>0.0%</u>
Total 8000 - Ministry Of Caring	276.30	550.00	-273.70	50.24%
9000 - Evangelism & Membership				
9010 - Promotion	198.58	900.00	-701.42	22.06%
9020 - Newcomers Ministry	320.00	200.00	120.00	160.0%
9040 - Special Events	<u>0.00</u>	<u>100.00</u>	<u>-100.00</u>	<u>0.0%</u>
Total 9000 - Evangelism & Membership	518.58	1,200.00	-681.42	43.22%

	<u>Jan - Dec 20</u>	<u>Budget</u>	<u>\$ Over Budget</u>	<u>% of Budget</u>
10000 Pastoral Care & Ldrshp				
10010 - Pastor Salary	37,559.02	37,534.24	24.78	100.07%
10020 - Pastor Housing Allow.	34,999.90	35,000.00	-0.10	100.0%
10030 - Pastor's SECA	5,524.02	5,548.87	-24.85	99.55%
10040 - Pastor Major Medical				
10042 - Pastor Major Medical	<u>19,520.76</u>	<u>19,520.78</u>	<u>-0.02</u>	<u>100.0%</u>
Total 10040 - Pastor Major Medical	19,520.76	19,520.78	-0.02	100.0%
10041 - Pastor Dental				
10044 - Pastor Dental	1,632.36	1,632.36	0.00	100.0%
10045 - Dental Pastor Pd	<u>0.00</u>	<u>-1,632.36</u>	<u>1,632.36</u>	<u>0.0%</u>
Total 10041 - Pastor Dental	1,632.36	0.00	1,632.36	100.0%
10050 - Pastor Pension	8,589.12	8,589.14	-0.02	100.0%
10060 - Pastor Death Benefit				
10061 - Pastor Death Benefit	778.28	780.83	-2.55	99.67%
10062 - Supplemental Death	<u>155.56</u>			
Total 10060 - Pastor Death Benefit	933.84	780.83	153.01	119.6%
10070 - Pastor Travel Exp.	100.92	3,000.00	-2,899.08	3.36%
10080 - Pastor Cont. Ed.	273.39	1,200.00	-926.61	22.78%
10090 - Pulpit Supp/Honorarium	900.00	1,200.00	-300.00	75.0%
10130 - Pastor Misc Expense	<u>161.33</u>			
Total 10000 Pastoral Care & Ldrshp	110,194.66	112,373.86	-2,179.20	98.06%
11000 - Ministry of Stewardship				
11010 - Materials	538.18	1,000.00	-461.82	53.82%
11020 - Stewardship Expenses	<u>0.00</u>	<u>100.00</u>	<u>-100.00</u>	<u>0.0%</u>
Total 11000 - Ministry of Stewardship	538.18	1,100.00	-561.82	48.93%
12000 - Admin & Leadership				
12001 - Admin Asst. Expenses				
12020 - Admin Asst. Salary	<u>19,874.66</u>	<u>20,287.80</u>	<u>-413.14</u>	<u>97.96%</u>
Total 12001 - Admin Asst. Expenses	19,874.66	20,287.80	-413.14	97.96%
12130 - Staff Training	297.50			
12200 - Office Expenses				
12210 - Technical Support	974.31	400.00	574.31	243.58%
12220 - Printing Contract	3,946.78	8,000.00	-4,053.22	49.34%
12230 - Office Supplies	2,728.29	3,800.00	-1,071.71	71.8%
12240 - Subscriptions	563.61	300.00	263.61	187.87%
12250 - Postage	1,455.00	550.00	905.00	264.55%
12260 - Office Equip/Repair	0.00	200.00	-200.00	0.0%
12270 - Office Equip Purchases	1,474.81	750.00	724.81	196.64%
12280 - Misc Office Expense	<u>11.00</u>	<u>200.00</u>	<u>-189.00</u>	<u>5.5%</u>
Total 12200 - Office Expenses	11,153.80	14,200.00	-3,046.20	78.55%
12350 - Accounting Supplies	0.00	500.00	-500.00	0.0%
12390 - Bank Charges	740.43	750.00	-9.57	98.72%
12400 - Worker's Comp Expense	2,778.50	2,900.00	-121.50	95.81%

	<u>Jan - Dec 20</u>	<u>Budget</u>	<u>\$ Over Budget</u>	<u>% of Budget</u>
12450 - Church FICA-MED Exp				
12460 - "ER" FICA Expense	6,616.43			
12470 - MED - "ER" Medicare Exp	1,547.39			
12450 - Church FICA-MED Exp - Other	0.00	8,390.32	-8,390.32	0.0%
Total 12450 - Church FICA-MED Exp	<u>8,163.82</u>	<u>8,390.32</u>	<u>-226.50</u>	<u>97.3%</u>
Total 12000 - Admin & Leadership	43,008.71	47,028.12	-4,019.41	91.45%
13000 - Buildings & Grounds				
13010 - Sexton Expenses				
13020 - Sexton Salary	34,883.61	36,468.92	-1,585.31	95.65%
13040 - Sexton Pension	1,282.84	1,094.07	188.77	117.25%
Total 13010 - Sexton Expenses	<u>36,166.45</u>	<u>37,562.99</u>	<u>-1,396.54</u>	<u>96.28%</u>
13200 - Asst. Sexton Salary	5,558.46	6,760.00	-1,201.54	82.23%
13300 - Equip. Purchases	683.55	1,000.00	-316.45	68.36%
13360 - Rental Prop. Utilities	304.64	1,350.00	-1,045.36	22.57%
13400 - Building Maint.	8,301.58	9,000.00	-698.42	92.24%
13450 - Maint. Supplies	819.62	1,600.00	-780.38	51.23%
13500 - Snow Removal	2,700.00	2,800.00	-100.00	96.43%
13550 - Property Insurance	13,749.22	14,500.00	-750.78	94.82%
13600 - Electricity	9,974.46	12,500.00	-2,525.54	79.8%
13650 - Heating	9,216.87	12,000.00	-2,783.13	76.81%
13700 - Water/Sewer	1,281.67	1,300.00	-18.33	98.59%
13800 - Telephone				
13820 - Office Phone	3,065.39			
13800 - Telephone - Other	0.00	3,400.00	-3,400.00	0.0%
Total 13800 - Telephone	<u>3,065.39</u>	<u>3,400.00</u>	<u>-334.61</u>	<u>90.16%</u>
13900 - Refuse Service	1,316.25	1,320.00	-3.75	99.72%
Total 13000 - Buildings & Grounds	<u>93,138.16</u>	<u>105,092.99</u>	<u>-11,954.83</u>	<u>88.63%</u>
14000 - Missions				
14010-Per Capita Apportionment	15,834.00	15,833.90	0.10	100.0%
14020 - Nat'l & World Missions	2,004.00	2,000.00	4.00	100.2%
14030 - Session Approved Local				
14050 - Habitat for Humanity	500.00	500.00	0.00	100.0%
14060 - Anna Marie's	1,200.00	1,200.00	0.00	100.0%
14070 - GRIP	300.00	300.00	0.00	100.0%
14100 - Clearwater Forest	500.00	500.00	0.00	100.0%
14120 - Missions Mini Grants	300.00	500.00	-200.00	60.0%
14140 - Local Emergency Fund	100.00	300.00	-200.00	33.33%
14150 - Promise Neighborhood	2,004.00	2,000.00	4.00	100.2%
14170 - Mission w/out Passports	1,750.00	1,750.00	0.00	100.0%
Total 14030 - Session Approved Local	<u>6,654.00</u>	<u>7,050.00</u>	<u>-396.00</u>	<u>94.38%</u>
14122 - PEB	4,000.00	4,000.00	0.00	100.0%
14123 - Nomadic Chameleon	1,000.00	250.00	750.00	400.0%

	<u>Jan - Dec 20</u>	<u>Budget</u>	<u>\$ Over Budget</u>	<u>% of Budget</u>
14124 - Orongo (Africa)	950.00	950.00	0.00	100.0%
14126 FACT	0.00	750.00	-750.00	0.0%
14128 Mission payments - other	<u>2,421.89</u>			
Total 14000 - Missions	<u>32,863.89</u>	<u>30,833.90</u>	<u>2,029.99</u>	<u>106.58%</u>
15000 Designated Funds pd out	-193.81			
15100 Transfer to Designated	27,241.14			
15200 PPP Funds Expense	-43,700.00			
15400 Tuckpoint Expense	<u>45,040.00</u>			
Total Expense	<u>382,257.62</u>	<u>395,124.31</u>	<u>-12,866.69</u>	<u>96.74%</u>
Net Ordinary Income	<u>0.00</u>	<u>-2,795.31</u>	<u>2,795.31</u>	<u>0.0%</u>
	0.00	-2,795.31	2,795.31	0.0%

2021 Summary Budget

	2021 Budget	2020 Actual
Member Contributions	\$ 336,500	\$ 344,343
Includes the pledge giving, non-pledge giving, and plate offering. Pledge giving remains at 2020 levels. Non-pledge and plate decreased during the last 8 months of 2020. The 2021 budget projects lower giving in non-pledge and plate giving until we can get back to full worship.		
All other income	\$ 31,486	\$ 37,915
Includes endowment distributions, rental income, parking lot rental. E-Promo parking of \$9,800 is not included in the 2021 parking revenue. The Verizon tower rental of \$3,500 offsets some of the E-Promo revenue.		
Total Giving	\$ 367,986	\$ 382,258
Ministry of Worship and Music	\$ 24,700	\$ 20,384
Positions include Don Fortner (Music Director) and the organist. Because of the pandemic, the choirs have not met since March. This is reflected in the lower expenses for both 2020 actual and 2021 budget. The 2021 budget projects the choirs returning the second half of the year. This budget includes maintenance of the organ and pianos, sound system, copyright permission, etc.		
Ministry of the Youth/Campus Outreach	\$ 51,795	\$ 50,945
Under the direction of Youth Director (Mark Giese) this ministry supports our continued outreach to children, young adults and college students (UKirk) and youth in our community. In addition to compensation of the director of youth/campus ministry and a UKirk intern, this budget provides for activities, travel and campus outreach.		
Ministry of Christian Education	\$ 2,850	\$ 1,619
This ministry supports a wide range of Christian education activities for all ages – nursery through adult. It includes compensation for the child care workers in the nursery during worship services, as well as educational materials and supplies for Sunday school and adult education and activities at all levels.		
Ministry of Fellowship	\$ 1,100	\$ 384
The Fellowship Committee supports a variety of activities which provide opportunities for members to know each other in social settings outside of worship. The lower 2020 expenses reflect the lack of fellowship activities since March. It also provides for flowers on special non-worship occasions and the Sunday morning social hour coffee.		
Ministry of Caring	\$ 300	\$ 276
This ministry provides support for the work of the deacons and membership development programs.		

2021 SUMMARY BUDGET (cont.)

	2021 Budget	2020 Actual
Ministry of Evangelism & Membership	\$ 600	\$ 519
Supports another form of outreach to the community – those beyond college age – to make the community aware of our church with the hope of fulfilling a spiritual need in their lives.		
Ministry of Pastoral Care & Leadership	\$ 112,374	\$ 110,195
Strong spiritual and organizational leadership is essential – along with strong member involvement and leadership – as we work together to build a vibrant church. In addition to the financial compensation of the pastor, this budget includes allowances for the pastor’s continuing education, study leave and travel expenses – all elements of the terms of call for any Presbyterian pastor. This area includes the honorariums for guest pastors who lead worship when the pastor is on vacation or leave.		
Ministry of Stewardship	\$ 650	\$ 538
Includes costs for pledge envelopes and funding for the fall stewardship drive.		
Ministry of Administration & Leadership	\$ 46,028	\$ 43,009
Supports the wide range of activity in the church office, including the compensation of the administrative assistant (Mary Nothnagel). The budget includes the cost of printing/supplies for the Sunday bulletins, the Tower, and other communication with the congregation. The workers compensation insurance and payroll taxes for all staff members (except the pastor) are part of these expenses.		
Ministry of Buildings and Grounds	\$ 99,793	\$ 93,138
The congregation takes pride in its beautiful, historic building; however, the costs of maintaining our building is a major expense item. This budget provides for the compensation of the Facility Director (Scott Varner) and Custodian (Patty Scott). Expenses include purchases of equipment, maintenance, supplies, property insurance and utilities.		
Ministry of Mission	\$ 30,824	\$ 32,864
Mission giving is very dear to our members. The Mission Committee does a great job of distributing these funds to the various organizations. This budget includes the per capita contributions to Presbytery, Synod and General Assembly. Much of that money also goes to missions. Our members respond to additional appeals for support of programs throughout the year. This additional support is not included in the above Mission giving.		
NOTE: <i>Mission was given an additional \$2,000 in December above budgeted levels.</i>		
Misc:		
Tuckpointing, PPP loan, and operating money moved to reserve		\$ 28,387
Total expense budget	\$ 371,014	\$ 382,258
Net	\$ (3,028)	\$ (0)

CAPITAL CAMPAIGN SUMMARY

Income		
	3222 - Capital Giving	106,034.91
	3227 Memorial Gifts	23,421.31
Total Income		129,456.22
Expense		
	12395 - Interest	17,129.21
	17040 Construction	4,885.00
Total Expense		22,014.21
Net Income versus Expenses		107,442.01
Year End Loan Balance		
	PCUSA Loan	397,220.38
	UBS Line of Credit -paid off in 2020	0.00
Total Loans		397,220.38
Capital Funds Available		
	Capital Account at Bremer Bank	20,149.17
	UBS Investment - Capital	108,813.48
	Total Cash	128,962.65
Outstanding Pledges		79,000.00
Total Cash and pledges		207,962.65
Balance of loans not covered by cash and pledges		189,257.73

When we are able to make larger payments to the PCUSA, it reduces our overall interest expense. In 2020, we paid off the UBS Line of Credit, which was \$108,824. In addition, we paid \$53,000 toward the PCUSA principle, which was \$40,000 more than our required payment.
\$50,000 additional principle payment is \$1,750/year reduction in interest.

ENDOWED FUNDS COMMITTEE



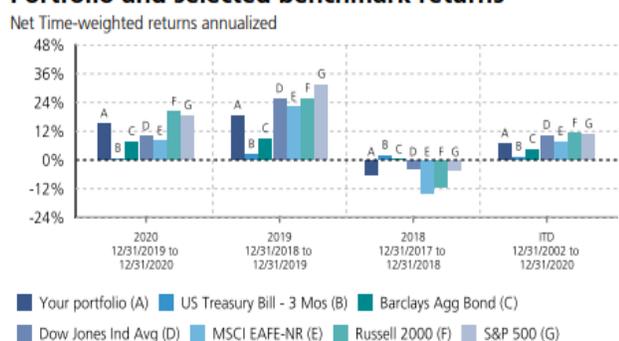
Performance review

as of December 31, 2020

Sources of portfolio value



Portfolio and selected benchmark returns



Consolidated report prepared for First Presbyterian Church of
 ^ performance and account start dates differ (see disclosures)
 8X XX077 House/Holmgren
 8X XX383 ^ General Endow
 8X XX078 Huls/Meninga

Portfolio value and investment results

Performance returns (annualized > 1 year)

	2020 12/31/2019 to 12/31/2020	2019 12/31/2018 to 12/31/2019	2018 12/31/2017 to 12/31/2018	ITD 12/31/2002 to 12/31/2020
Opening value	807,018.62	657,101.08	727,988.08	539,595.79
Net deposits/withdrawals	-5,005.62	26,574.37	-29,004.00	-370,465.02
Div./interest income	21,049.89	18,921.88	25,081.09	381,537.28
Change in accr. interest	0.00	0.00	0.00	0.00
Change in value	105,574.03	109,903.18	-62,004.49	460,626.39
Fees	-5,966.14	-5,481.89	-4,959.61	-88,623.67
Closing value	922,670.77	807,018.62	657,101.08	922,670.77
Net Time-weighted ROR	15.00	18.50	-5.99	6.67

Time weighted rates of return (net of fees)

Performance returns (annualized > 1 year)

	2020 12/31/2019 to 12/31/2020	2019 12/31/2018 to 12/31/2019	2018 12/31/2017 to 12/31/2018	ITD 12/31/2002 to 12/31/2020
Your portfolio(%)	15.00	18.50	-5.99	6.67
US Treasury Bill - 3 Mos	0.54	2.21	1.82	1.25
Barclays Agg Bond	7.51	8.72	0.01	4.34
Dow Jones Ind Avg	9.72	25.34	-3.48	10.19
MSCI EAFE-NR	7.82	22.01	-13.79	7.46
Russell 2000	19.96	25.52	-11.01	11.00
S&P 500	18.40	31.49	-4.38	10.61

Endowed Funds Committee Report 12/31/2020

As of 12-31-20, the Church had \$ 922,670.77 in endowment assets. The endowment dollars are made up of three separate funds as follows:

Huls/Meninga Fund	\$ 121,111.79
General Endowment Fund	\$ 333,145.40
House/Holmgren Scholarship Fund	\$ 470,413.59
Total Endowed Funds	\$ 924,670.78

FUND	DATE	RECEIPTS	DISBURSEMENTS	REMARKS
Huls/Meninga	Monthly	\$ 0	\$ 5,004.00	Church Operating Budget
House/Holmgren	01-06-2020	\$589.78		Scholarships*
	07-14-2020	\$23,421.31		Estate payment from trust
	08-12-2020		\$ 9,000	
General	Monthly 05/26/2020	\$ 0	\$ 15,000.00 \$ 12.71	Church Operating Budget Misc loan transfer
Total		\$ 24,011.09	\$ 29,016.71	

ENDOWED FUNDS COMMITTEE (cont.)

* 6- \$ 1,500.00 (\$ 9,000) scholarships were paid to the schools of the youth of our Church as follows: *Alarie Chu, Jack Rudolph, Landry Seaman, Preston Owen, Zachery Ruble, Jenna Jacobs,*

Our Church has three endowed funds and two have dedicated purposes established by the original donors. The House/Holmgren Fund provides post-secondary scholarship grants for the youth of our Church. The Huls/Meninga Fund is, in broad terms, intended for ministerial development. General endowment money may be used as approved by Session, based on recommendations of the Endowed Funds Committee. It generally is used in the operating and capital expenses of the church.

Early each year, the Endowed Funds Committee reviews the balances in each fund at the end of the previous year and makes recommendations to Session for distributions. The goal is to make these recommendations by March 31. As a rule, the committee recommends paying out 4-5% of each fund. Gains in funds beyond those payouts are added to the principal balance, building the fund – and, hopefully, future distributions.

The distribution from the General Endowment for 2020, applied to the church operating budget, was \$15,000. This distribution is slightly above the 4-5% guideline.

The Huls/ Menenga distribution was \$ 5,004 to support youth ministry salary at First Pres.

The distribution from the House/Holmgren Fund for 2019 (paid in 2020) was \$9,000. (6 - Scholarships at \$1,500.00 each).

It was a very volatile year for globally diversified investment portfolios. The endowment funds showed a gain of 15.00% through 12-31-20. This was generally in line with major market indices and other asset allocation portfolios. The Standard & Poor 500 index (a stock indicator) was up 18.4%, Dow Jones Industrial Average up 9.72%, BC Aggregate Bond Index gained 7.51 %, U.S. Treasury Bills gained 0.54% and the MSCI EAFE index (an indicator of international markets) was up 7.82%. The Russell 2000 index (a benchmark of smaller companies) increased 19.96%..

Our endowed funds are invested in a balanced portfolio of common stock and bond mutual funds, ETF's, and pooled investment vehicles. The portfolio is structured in investments that take into consideration ESG (environmental, social, and governance) factors. This more closely aligns our endowment funds investments with socially responsible investment guidelines of the Presbyterian Church USA.

I encourage everyone to make annual gifts to the Endowment Funds and **especially to remember the church in their will**. Gifts to the General Endowment do not need to be large one-time gifts, as many might think. A gift of even a few dollars --- one time or each year -- will help build the endowment and a stronger financial base for our Church in the future. If you have listed the Church in your will, however, please let the Endowment Committee know so that we might recognize you as a leader in giving and legacy planning in our Church. These are the gifts that keep on giving.

Respectfully submitted,

Mike Karl
Endowed Funds Committee Member

TERMS OF CALL

2021 Terms of Call Rev. Darin W. Seaman

	2020	2021
Salary	\$37,534.24	\$33,534.24
Housing	35,000.00	39,000.00
SECA/P	5,548.86	5,548.86
Effective Salary	\$78,083.10	\$78,083.10
Pension/Medical/Death	\$28,890.75	\$28,890.75
Professional Development & Continuing Education	\$ 1,200.00	\$ 1,200.00
Professional & Travel Expenses	\$ 3,600.00	\$ 3,600.00

At a Glance

Facemasks are required.
Out of respect for everyone please wear a mask while in the building.

