

CALVARY LUTHERAN CHURCH

ANNUAL REPORT

2014-2015



"Let your roots grow down into Jesus, and let your lives be built on God."

COLOSSIANS 2:7



A LETTER FROM PASTOR HANS

Dear friends in faith,

Our 2015-2016 theme at Calvary is Faith for Life, a year-long journey offering us new and exciting opportunities to grow deeper in ways that lead to a lifelong faith.

“Let your roots grow down into Jesus, and let your lives be built on God. Then your faith will grow strong in the truth you were taught, and you will overflow with thankfulness.” COLOSSIANS 2:7

We started the year by embarking on a journey through the Bible together in worship, a journey we continue. We’ve introduced the challenging and provocative Faith for Life Speakers series, a new and unique worship service on Wednesday evenings, the bold new family-centered ConfiMission faith formation program, Faith Launchers and the youth leadership program, LEAPP Frogs. We’ve bolstered our Adult Ministries with the addition a coordinator of Adult Ministries, Katie Dahl, and our ministries to our elders with the addition of visitation and caring ministries pastor, Marilee Bergerson. We were challenged to consider the lifelong generosity God calls in each of us through the Growing Deeper Stewardship Commitment Challenge. Most recently, we gathered at the High School to celebrate our family of faith with an all-congregation worship service where we met new Calvary friends and were challenged to live out our baptism and “Be the Light”.

All along the way, we’ve grown as a community! I’ve seen it. From the youngest to the oldest, I’ve watched as our family of faith is drawn into God’s call, grown stronger in faith, bolder in mission and deeper in our relationships to one another. I see us immersing ourselves in God’s word at church, taking faith home, talking about it in small groups and at the coffee shop, living it out in daily life and inviting others to be a part of our family of faith! Most exciting, you’ve been inviting your friends to church – we’ve experienced great growth over the past year. One of the clearest signs that of a healthy Faith for Life is when we are moved to invite those we care about to experience God’s love.

As we look forward to a new year at Calvary – 2016-2017 – our primary theme will have us consider: What does church look like outside the walls of Calvary where life is messy, complicated and often wild! Our theme for the year will be Church in the Wild.

MISSION

We seek to be a loving and caring community in response to the love we have received from Jesus Christ.

CORE VALUES

Reaching Out
Reaching In
Caring for Our Children, Youth & Families
Caring for Our Elders

In the New Testament, again and again, we rarely find Jesus in the comforts of his own home. Instead, we hear how Jesus is among the wild. It’s in the wilderness that John baptizes Jesus, Jesus is being tempted in the wild, out in the wild he’s feeding 5000 of his closest friends, he’s calling his disciples away from the familiar and the comfortable, and things always seem to get wild when he’s healing and offering God’s grace and mercy and love.

“I am about to do a new thing; now it springs forth, do you not perceive it? I will make a way in the wilderness and rivers in the desert.” ISAIAH 34:14

We know the “wilderness,” don’t we? That’s where we live. Sunday morning, in some ways, is an oasis from the wild. It’s in the wild where there are bills to pay and where we live the rat race of demanding jobs and schedules. It’s in the wild where there are family squabbles and where our bodies don’t keep up with our minds. In the wild we find that poverty is a complicated thing. Kids are hungry in the wild. Racism and consumerism and materialism seem to have the day. It’s in the wild where we find homelessness right here in our community. It’s out in the wild where we wonder whether or not our Sunday faith has something to say about all this or even makes a difference?

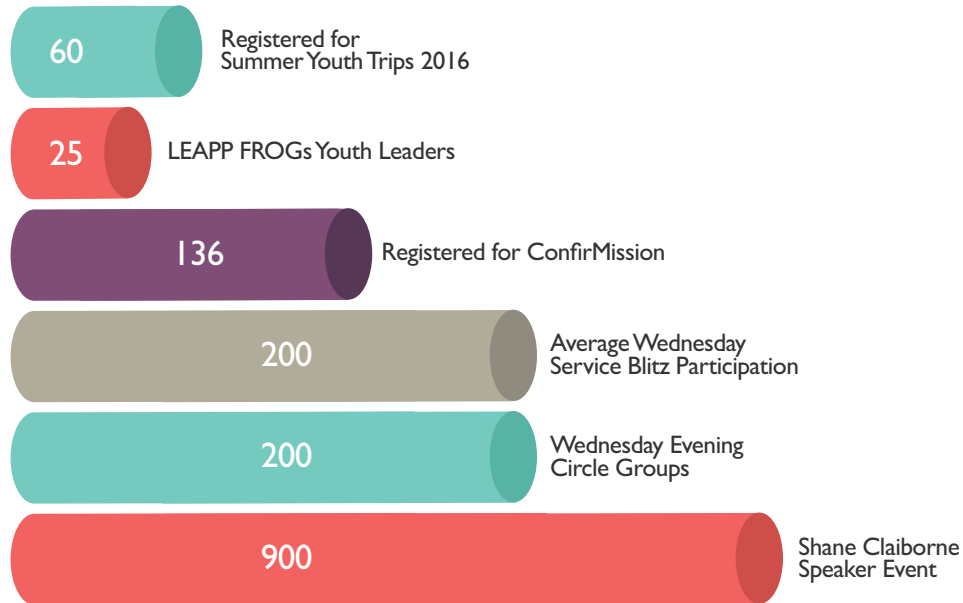
Calvary, it’s time to get a little wild! Beginning this fall, we’ll embark on a year-long journey, exploring how God’s church was always meant to be a Church in the Wild - in our homes, in our neighborhoods, our community and our world.

It’s my heartfelt prayer that over the coming year we will come to see church as so much more than our once a week gatherings or the building we gather in. Being church is about life in the wild – knowing God’s unrelenting love for us and reaching into the wild places that all might know the fullness of God’s love...in our homes, through Alexandria and beyond.

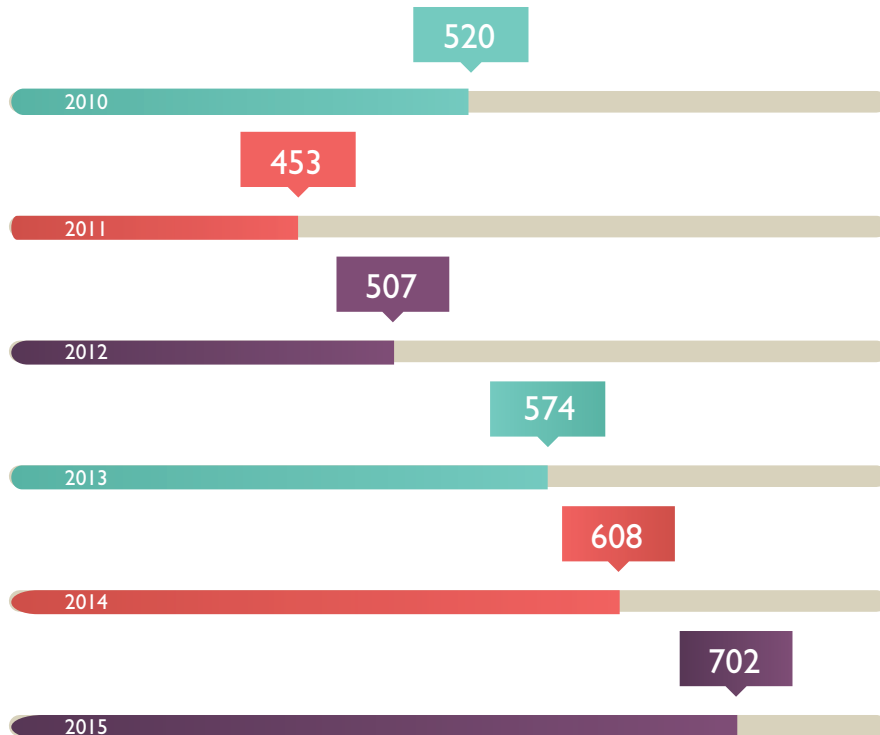
It’s an honor to serve as your pastor! God’s grace and peace,

Hans Dahl

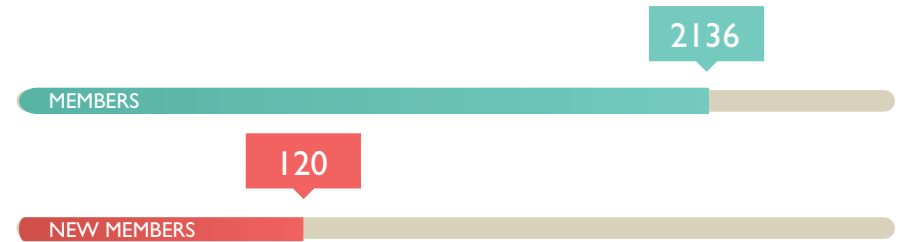
CALVARY PARTICIPATION



AVERAGE WEEKLY WORSHIP ATTENDANCE EACH YEAR



CALVARY MEMBERS



2015 CALVARY EVENTS



REACHING OUT

There is no doubt about it, Reaching Out is a part of Calvary's DNA! From the 400 local families served by free tax preparation to the 300 layettes sent to new babies on the other side of the globe, Calvary hands are at work to respond within the community and beyond.

This year we continued many long-standing global ministry projects such as the mission packs and quilts, Golden Glowers missionary support, ELCA World Hunger donations, and Operation Bootstrap Africa walk. God calls us to care for those in need on all corners of the earth. Calvary is also committed to embracing those in need on all corners of Alexandria! We gathered for the Backpack Attack food packing in collaboration with United Way; we sent home bright green Reaching Out bags and asked you to bring them back full of items for the Douglas County and high school food shelves; we worked at several Habitat for Humanity sites; we even transformed a Sunday School room into a clothes closet for middle and high school students.

As we look ahead at the coming year, it is exciting to dream about ways our hands and hearts can reach out even further. Monthly service blitzes are now a regular part of the ConfirMission program and soon the Sunday School program as well; members generously donated matching funds for the Backpack Attack program, launching the congregation to "Be the Light" and help eliminate hunger in our community; and as we move into the second year of our Growing Deeper plan next fall, we will embark on a major global partnership with Lutheran World Relief that engages our entire congregation. Thank you, Calvary, for being guided by God's call to REACH OUT!

~ Katie Dahl, Coordinator of Congregational Ministries to Adults & Families

HOW DID CALVARY REACH OUT IN 2015?

2,200 bags of food packed in the Backpack Attack program

462 quilts donated to Lutheran World Relief

1,605 mission kits packed and shipped globally

\$1 million back to Alexandria (free tax preparation done in our building)

300 Giving Tree gifts were donated to local families in need

500 green Reaching Out bags were returned with food shelf donations

\$30,000 was donated to Luther Crest Bible Camp

\$2,900 donated to Wycliffe Bible Translators by Golden Glowers

"I like the simplicity of filling a green Reaching Out bag when one goes shopping. It is as if the people you are helping are part of your family." WALLY STUKEL

"Knowing there might be a child who won't have something to eat over the weekend or any day, is heartbreaking. Sending home food in backpacks is like giving them love and a hug." SHIRLEY & GARY KLUVER

"God's hands are all over this REACH program. The love, generosity and seeds planted are countless. I am SO THANKFUL for Calvary's commitment to the food shelf!" CHRISTINE KRAGENBRING

CARING MINISTRIES

Calvary Lutheran has a strong history of caring for people of the older generation. Over the years we have provided, and will continue to provide, monthly holy communion services at Grand Arbor and Bethany, home visits, a medical lending closet, friendly visitors, bible studies, prayer shawl ministry, and many other opportunities to gather together as a faith community.

Growing older today is a great deal different than it was a few years ago, people remain active longer, eat healthier, and the medical community finds ways for people to live longer more vibrant lives. In 2000 there were 35 million people at 65+ and it is projected that by 2050 the number will grow to 88.5 million. As the church, this means we will have many more aging issues and care choices to make, especially choices that involve families.

As we look ahead to the coming year, we are planning Intentional Living forums that deal with aging as it affects not only the elders, but also their families and friends. Topics may include dealing with death and preparing to die, lifestyle choices (living at home or in a care facility), healthy living by eating well and being active, care-giving, dealing with memory loss, depression and or addiction, financial and legal concerns, and exploring resources that may be found within our local community. So, it doesn't matter how old any of us may get, the questions and concerns will still be there along with new concerns to address.

Intergenerational activities and opportunities are abundant here and a generous, loving and caring way to be the body of Christ. May all of God's children, regardless of age, share their gifts with one another engaging with one another in this journey called life.

Thank you for inviting me into the Calvary family. It really is Faith for Life! lived out every day in every way for each one of us. I appreciate our time together and invite you to continue to talk and share with me and one another our calls to ministry. I am happy to be a part of your lives.

~ Marilee Bergerson, Pastor of Caring & Visitation Ministries

"I'm so thankful for my parents and their way of life and teaching me how important it was to help others (especially older persons.)"

DEE PETERSON

"We have visited several people over the years and have been blessed and enjoyed making new friends. To hear, "You made my day," has been very rewarding."

ARLAN & JEANETTE JOHNSON, FRIENDLY VISITORS

"Thank you for these prayer shawls. What a wonderful way to be remembered by the church."

LEONARD AND LOIS HAINES

DID YOU KNOW?

Over 70 of Calvary's members are brought communion to their homes through Caring Ministries.

CHILDREN, YOUTH & FAMILIES MINISTRIES

It has been such a privilege to partner with the people of Calvary this past year as together we sought to better understand and live, Faith for Life. Some of the year's highlights for me were: creating Faith Forward Plans with 10th graders; New York City with students and adults to see what God is up to in the Big Apple and seek ways we might get to partner in that work; Wednesday night worship, which provides better worship access for busy families; intergenerational Circle Groups that are connecting the generations; monthly speakers, especially Shane Claiborne, who have challenged us to live our faith with every breath and monthly service blitz activities where many hands make a huge dent in work that needed to be done!

Other highlights include the women's retreat, mother daughter retreat, confirmation retreats, the new Calvary clothes closet, the Boundary Waters, Wednesday morning breakfasts, the chili feed, student craft fair and the all congregational worship. Through these experiences my own faith was both challenged and strengthened. Most of all what makes all of these experiences so memorable and meaningful are the relationships with each of you along the way. It's fabulous to be on this journey together!

I am so eager as I look ahead to another exciting year of ministry partnership where we continue to grow together in faith that changes how we understand God's world and our place in it. It's a faith that starts at birth and grows for a life time as we encounter Christ through one another in this lifelong journey of faith! Here we go!

~ Katie Christensen, Director of Youth & Family Ministries

"The 6th grade retreat at Luther Crest Bible Camp this past September definitely was a highlight! I went as a parent chaperone, but left with a renewed spirit and greater spiritual connection with my daughter and many of the participants there. God revealed Himself to me throughout the weekend and reminded me of His power and His love time and time again throughout this retreat. I am so grateful for this opportunity and time to meet new people while gaining knowledge that only He can give."

NICOLE FETTIG

CALVARY PRESCHOOL

Calvary Lutheran Preschool has begun its twenty-six year of enriching lives of preschoolers by offering them a high quality preschool readiness program with a Christian emphasis.

This fall we welcomed eighty-six three, four and five year olds to our preschool. We serve children from Calvary Lutheran Church and the Alexandria community. We offer one or two half day classes for three year olds and two, three or four half day classes for four and five year olds. We offered a new enrichment program this fall with a Kindermusik program for three, four and five year olds. The enrichment program has allowed preschoolers to stay all day. During enrichment, the preschoolers eat lunch, have music, story time, self directed learning, center time, play games, play outside and go on field trips. We are excited to have twenty children participating.

We would like to thank the Calvary Lutheran Men and the Calvary Lutheran Women of the ELCA, Church Members, for their very generous donations to the Preschool Scholarship Fund. These donations allow families to attend preschool who may not be able to, due to tuition expenses. With the generous gift of money from the Endowment Committee the preschool will be able to purchase new toys, games, dramatic play centers, puzzles, manipulatives, and outside learning items.

We appreciate the support that our Church family has given us this past year in so many ways.

PRESCHOOL STAFF: Jana Rebrovich, Nicole Holtz, Jolene Hovde, Alice Commerford, Vickie Wohlfeil and Katie Dahl

PRESCHOOL BOARD MEMBERS: Niki Mohr, Sandy Buckner, Brooke Zabel, Bonnie Holm, Joni Jacobson and Pastor Hans Dahl

~ Jana Rebrovich, Preschool Director

REACHING IN

This church is no stranger to exploring faith in meaningful ways through the worship, Bible studies, book studies, and educational opportunities that have been happening for years. The unique thing about the past year is the way we deliberately named these things as guides that help us Reach In and Grow Deeper as a community of faith.

Calvary members could be found Reaching In over the last year as they met in homes with Fellowship Potluck groups, traveled around the state through Cruising with Calvary, and met for study and conversation through newly-formed Friends in Faith women's groups. With our new ConfirMission program, Circle Hosts facilitate discussion and activities with people of all ages on Wednesday nights. In worship, we have been walking through the Bible, tying what we hear in the sermon with things we hear Sunday School and other Bible Studies. Men and women with incredible handcraft skills donated faith chests and blankets to each child who was baptized. Still others gathered each week to stuff bulletins or newsletters, helping the church office run smoothly. Even these small ways of offering time and talents help strengthen our faith!

During the upcoming year we will launch the second part of our Growing Deeper plan, Church in the Wild, where we explore what it means to look beyond the safe confines of our church building. Through a new "Calvary in the Neighborhood" initiative, we will deepen relationships within our congregation by dividing into geographic neighborhoods for both celebration and support. We will also continue expanding our notion of cross-generational Faith Circles, connecting members in more intentional ways. This is an exciting time to continue reaching and growing in faith together.

~ Katie Dahl, Coordinator of Congregational Ministries to Adults & Families

HOW DID CALVARY REACH IN IN 2015?

- 64 wooden faith chests hand-made by men of the church
- 140 people traveled on Cruising with Calvary trips
- 8 Fellowship Potluck Groups, including a new family-friendly group
- 17 adults serve as Wednesday Circle Hosts
- 3 women's Friends in Faith groups newly formed
- 585 Lutefisk Dinners

"I have never had the opportunity to participate in a Bible Study until I started on Tuesday mornings. It was a step in my faith journey that I have really enjoyed, and it has helped me, as a newer member, really connect with others."

NICOLE BACHMAN

"In the Fellowship Potluck groups, it's not about how fancy your recipe or your home is, it's about sharing it. After all, life is not about counting your blessings, it's about sharing them."

KARLA MIKKELSON AND JT THOMPSON

"In the busyness of life it is easy to lose sight of what really matters. Getting together with other women through Friends in Faith allows us to laugh together and build relationships, helping us also realize we are not alone."

PAM MILLER

"I enjoy gaining an understanding of our youth while serving as a Circle Host. It is also fun to have interactions in church and around town, outside of our circle time."

DAVE SOLHEIM

NEIGHBORHOOD ALERT!

Who are the people in your neighborhood? 2016 is the year to find out! Coming soon, Calvary in the Neighborhood — a way to intentionally connect with other members who live near you. Join together to celebrate, pray for one another, and offer support. Our Calvary connections expand beyond our church walls and through the streets of Alexandria!

STEWARDSHIP COMMITMENT CHALLENGE

During the fall of 2015 Calvary conducted the Stewardship Commitment Challenge. This was not a capital campaign in the usual sense — not a “bricks and mortar” driven goal. Rather, this was a campaign to fund our ongoing general fund for the further development of program activities related to the church’s mission and service to others. Our stewardship commitments helps us project a significant portion of our general fund income in 2016 as our church continues to move forward with its Growing Deeper vision.

Thank you to all who made financial contributions to Calvary in 2015 and to those who completed their 2016 commitment card! Also, thank you to the many volunteers who participated in bringing the Stewardship Commitment Challenge forward — the planning and advisory committee, visitation team, celebration team, publications team and those who did temple talks. All did great work in this effort, which resulted in an excellent response from our congregation.

TOTALS: Number of commitment cards received: **254**
 Dollar amount on commitment cards: **\$523,666**

~ Mike Svobodny, Treasurer

ENDOWMENT

The Endowment Funds stands at \$367,165 as of 12/31/15 after making gifts of \$27,000 to the organizations listed on the financial report overleaf. In addition, a further \$8,025 has funded tuition for one of our own, Lydia Griffin, at Luther Seminary. The primary purpose of the Endowment Fund is to fund tuition for any “daughter” or “son” of our congregation who attends seminary and over the past years, six sons and daughters have attended. It is the intention of the Endowment Fund team to make a special effort to raise the profile of the fund in 2016. Since 2010 over \$150,000 has been given by the Fund for a variety of worthy causes and we would like to invite you to make a contribution to the fund to enable this wonderful effort to continue. As you make your estate plans please consider the Endowment Fund and leave a legacy. Thank you in advance for your support.

~ Chris Worley, Endowment Chair

Chris Worley (Chair)
Randy Anderson (Vice Chair)
Mike Svobodny (Treasurer)
Dave Kjos (Retiring Chair)

Jim Eidsvold
Bruce Hanstad
Pastor Hans Dahl
Barb McIver (Term ended 12/31/15)

PROPERTY / RENEWAL

Do you know . . . Our original church building is more than 60 years old! Just think about all of the people who have enjoyed this wonderful building.

The ReNew Plan was a tremendous help in maintaining and sprucing up our church. While the ReNew phase of projects is complete, the maintaining and repairing continues every day. Just like taking care of our homes, our church building requires constant attention. There is always a wish list of improvements to be made and then something breaks, leaks or stops and jumps to the top or list.

We are in the process of studying our building and developing an inventory of all that is good and identifying areas that need attention. This will help us to budget for and maintain this wonderful place. If you want to share a need or concern please let me know. You can reach me through the church web site or by email at ahlquist@gctel.com. Finally we all need to offer our thanks to our custodians, staff and all the volunteers who spend countless hours caring for our building and always having things ready to go!

~ Dave Ahlquist, Property & Renewal

RENEW PLAN REPORT 2015

		Totals
Total Pledged		\$944,696
Received—2013	\$399,191	
Received---2014	\$230,148	
Received---2015	\$192,147	
		\$821,486 (87%)
Expenses 2013	\$249,076	
Expenses 2014	\$456,001	
Expenses 2015	\$78,577	
		\$783,654
Mortgage Balance Remaining		\$50,650

TREASURER REPORT

Following this narrative review of Calvary's 2015 key financial snapshots are detailed financial reports describing our overall financial condition as of year-end 2015:

- Calvary Lutheran Balance Sheet
- General Fund Income Statement w/ corresponding 2016 budget amounts
- Endowment Fund Activity Report
- Renew Project Report

I will provide a brief overview of these reports and highlight key line items from current, historical and deviation perspectives.

As we look back on 2015 it is clear that energy continues to grow at Calvary from programs such as Calvary at the Lake to increased youth and family ministries to significantly higher worship attendance. Calvary is a busy place! As we enter 2016 this activity along with increased participation and additional staffing drives much of our budget. Note: Worship attendance in 2015 is estimated at over 35,000 or an increase of 15% over 2014.

2015 CALVARY BALANCE SHEET

- General Fund Undesignated balance of \$145,125 vs. \$128,157 in 2014.
- The Line of Credit (Renew Loan) to help finish the infrastructure improvements within the Renew Project was completely paid in full during 2015. See separate "Renew Project Report 2015".

2015 CALVARY TOTAL P&L STATEMENT AND 2016 BUDGET

- 2015 worship income: \$682,972, up over 6% from 2014
- Total income exceeded expenses by \$18,020 and contributed to increasing our General Fund balance.

Renew Project Report and Endowment Fund Activity Reports are provided in comprehensive detail within this annual report.

Thank you for your generosity with your financial gifts and gifts of time to the many programs that benefit all of us in the Calvary community. If you have any questions about the 2015 Treasurer's Report please contact the church office.

Respectfully submitted, Mike Svobodny

CALVARY LUTHERAN CHURCH ENDOWMENT FUNDS Summary of Activity Report 2015

Fund Balances and Assets	12/31/2015	12/31/2014	12/31/2013	12/31/2012
Ameriprise Investment Account *	0	\$27,119	\$22,378	\$20,841
Edward Jones Investment Account	\$312,928	\$319,846	\$303,583	\$265,202
ELCA Mission Investment Fund *	0	\$16,681	\$16,681	\$16,683
Checking Account	\$868	\$4,922	\$6,783	\$584
Mina Estate Lot	\$44,400	\$44,400	\$44,400	\$44,400
Pastor Dahl Note Payable	<u>\$8,969</u>	<u>\$13,453</u>	<u>\$21,336</u>	<u>\$37,365</u>
TOTAL ENDOWMENT FUND	\$367,165	\$426,421	\$415,162	\$385,345

DEPOSITS 2015

Mission Investment Fund Interest	\$165
Calvary Payment on Pastor Dahl Loan	\$4,485
Gifts	\$1,808

DISBURSEMENTS 2015

2014 RE Taxes for Mina Lot	\$570
Luther Seminary (Lydia Griffin)	\$8,025

Donation Disbursements Made in 2015

ELCA (Steve Friberg)	\$3,000
Backpack Attack (United Way)	\$2,500
Salvation Army	\$3,000
Calvary Preschool	\$5,000
Lutheran Campus Ministries	\$1,500
Knute Nelson	\$500
Bethany Home	\$500
Calvary Leap Frog	\$6,000
Lutheran World Relief	\$2,500
Habitat for Humanity	\$2,500

	Total 2015 Disbursements from Endowment Funds	\$35,595
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* Account consolidated to Edward Jones mid-year

FINANCIALS

Calvary Lutheran Preschool 2015-2016 Projected Budget

Registrations Fees	\$3,600
Tuition	\$88,065
Enrichment tuition	\$11,214
Total	\$102,879
2015-2015 Projected Budget	
Postage	\$200
Program snacks/cooking projects	\$459
Telephone	\$300
State License	\$450
Supplies, toys, games	\$6,000
Kindermusic Curriculum	\$850
Money for teachers personal classroom supplies, use of home computer and picture developing	\$300
Required background checks	\$120
Open House and Registration Advertisement	\$300
Payroll Taxes	\$6,500
Salaries	\$84,500
Substitute Teacher Pay	\$2,500
Continuing Education	\$400
ENDING BALANCE	-0-

FINANCIALS

Calvary Lutheran Church Analysis of Revenues and Expenses - General Fund				
Account #:	Revenues:	2014 ACTUAL	2015 ACTUAL	2016 BUDGET
10000	General Fund-Worship Offering Income	\$ 641,611.51	\$ 682,972.31	\$ 765,000.00
11000	Program Income	\$ 20,153.49	\$ 57,999.82	\$ 40,650.00
12000	Designated Donations	\$ 31,997.00	\$ 13,971.50	\$ 15,910.00
13000-15000	Other Income	\$ 5,069.69	\$ 22,249.02	\$ 23,620.00
	Total General Fund Income	\$ 698,831.69	\$ 777,192.65	\$ 845,180.00
	Expenses:			
30000	Benevolence and Donations	\$ 70,060.01	\$ 83,888.06	\$ 76,500.00
31000	Program Expenses	\$ 68,342.58	\$ 89,639.49	\$ 81,100.00
32000	Staff Expenses	\$ 412,686.64	\$ 458,827.44	\$ 557,462.66
33000	Communicatin Expense	\$ 5,568.60	\$ 5,478.60	\$ 5,500.00
34000	Office & Administrative Expense	\$ 29,462.46	\$ 36,630.02	\$ 38,710.74
35000	Property Expense	\$ 86,463.15	\$ 78,486.62	\$ 78,400.00
36000	Other Expense	\$ 5,383.47	\$ 6,222.57	\$ 6,125.00
	Total General Fund Expenses	\$ 677,966.91	\$ 759,172.80	\$ 843,798.40
	Net Total	\$ 20,864.78	\$ 18,019.85	\$ 1,381.60

* A detailed financial analysis and balance statement is available in the church office



CONGREGATIONAL ANNUAL MEETING AGENDA

JANUARY 31ST, 2016 - 12:30 P.M.

- I. Call to order
- II. Devotions
- III. Certification of Quorum
- IV. Appointment of Parliamentarian
- V. Distribution & Approval of 2015 Meeting Minutes
- VI. Report of Council Chairperson, Jean Solheim
- VII. Pastoral Report, Hans Dahl
- VIII. Treasurer's Report, Mike Svobodny
- IX. Endowment Fund Report, Chris Worley
- X. Ministry Reports
- XI. Other Business
 - A. Old Business: Growing Deeper 3-yr Plan for Mission & Ministry
 - 1) 2015-2016 Theme: Faith for Life
 - 2) 2016-2017 Theme: Church in the Wild
 - 3) 2017-2018 Exploration of Facility Needs
 - B. New Business
 - 1) Election of the 2016 Nominating Committee:
Janet Bolm, Sarah Illies, Paul Hanson, Gary Folsom,
Joni Jacobson and Mike Woods
 - 2) Adoption of the 2016 Budget
- XII. Adjourn – Lord's Prayer



CALVARY LUTHERAN CHURCH
605 Douglas Street Alexandria, Minnesota 56308