

MISSION STATEMENT

***"As the people of God we are called, gathered and sent to
proclaim the grace and love of Jesus Christ."***

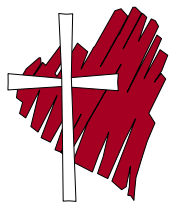
Adopted 2014

2020 Annual Report

Our Mission
To know the ***love of Christ*** as we grow in grace.



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Love of Christ Lutheran Church

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February 10, 2021



⁵Trust in the LORD with all your heart, and do not rely on your own insight.

***⁶In all your ways acknowledge him, and he will make straight your paths.
(Proverbs 3:5-6)***

Dear Sisters and Brothers in Christ:

Our Annual report has been modified to focus on the most important information pertaining to the business of our official Annual Meeting being conducted on 2/28/21 by mail-in ballots which will be distributed 2/17/21. Through our weekly ENews, postings on Facebook and loveofchristchurch.net, and through weekly announcements, we have sought to keep the community called Love of Christ informed of the ministry happenings. In mid-March 2020, we all made an abrupt shift in how we function as a faith community. We have leaned heavily on staff and volunteers to make sure weekly worship continues, communion is provided, faith formation is offered, pastoral care is extended, and service to others takes place. We have taken seriously the words of wisdom from above by not relying on our own insight but trusting that God is at work in and through each of us to keep the faith alive and the good news of Jesus being shared.

We are blessed to have a dedicated Board of Directors who have faithfully and diligently put in long hours on Zoom to discern how to adjust and adapt our ministry. We are blessed by the member and non-member households who have kept this ministry in their prayers, as well as kept their tithes and offerings current. We know, as we move forward into 2021, change will be constant. But we are committed to trust the Lord with all our heart, and not rely on our own insight. We live with the hope that sometime in 2021 it will be safe to fully re-open our campus to worship and praise God without some of the current restrictions. Patience will continue to be necessary. Learning from experimenting will continue. Again, on behalf of the staff and the Board of Directors, thank you for continuing to share ministry together.

Trusting in the Lord,

Pastor Steve

Background Information on Board Candidate

Margrit Aeschbach

When did you join Love of Christ Lutheran Church?

In May 2017

What past involvement or leadership have you had at Love of Christ or any previous congregation?

I have not attended church as an adult until 2013. I did not hold leadership positions but served as the only prayer warrior for a small non-denominational Christian church in Apache Junction. I also was asked to make introductory remarks once a month prior to service. This involved choosing a verse from the Bible and disclosing my thoughts on it.

After the church closed its doors due to cancellation of lease, I searched for a new congregation I could feel comfortable with. This led me to Love of Christ. Here I serve in the Prayer Ministry and helped Bev Gjersvig with Confirmation class. I also helped with background set for Children's Musical and served during Music Camp.

What are you most excited about when you think of Love of Christ Lutheran Church?

The love and acceptance my friend Marie and I experienced at our first visit.

The belief of this Lutheran Church and as it is applied through service. Truly living up to the church's name.

The weekly sermons which always carry a relevant message from the Bible and its application to today.

The many opportunities to serve.

The involvement of children at an early age.

What motivates you at this time to be open to be considered to serve on the Love of Christ Lutheran Church Board?

A call by God to serve

Contributing to my church and its members as part of a team

Time in retirement and applying skills learned in my work life in a meaningful way.

Background Information on Board Candidate

Elizabeth Danielson

When did you join Love of Christ Lutheran Church?

My husband, Scott, and I joined Love of Christ approximately two years ago. We had attended irregularly for several years prior to that as we searched for a new church home.

What past involvement or leadership have you had at Love of Christ or any previous congregation?

I have previously served on the boards at Trinity Lutheran Church in Moorhead, Minnesota and at Victory Lutheran Church in Mesa. At Trinity, I was on two pastoral call committees and served as chair of the Social Concerns and Refugee Resettlement Committees. At VLC, I served as congregational treasurer for two years. My involvement at LOC has been in the planning and leadership of two Women's Retreats and participation in the social ministries related to asylum seekers and Family Promise.

Over the years, I have been very involved with Lutheran Social Services in Minnesota and Arizona, in Habitat for Humanity building projects, and in volunteer work with foster children, the homeless, and victims of domestic violence.

What are you most excited about when you think of Love of Christ Lutheran Church?

We chose to join LOC because of its commitment to being followers of Jesus through social ministries and support of the work of the larger Lutheran church through the ELCA. I have also been very interested in the women's ministries.

What motivates you at this time to be open to be considered to serve on the Love of Christ Lutheran Church Board?

Having retired from an active career in higher education and public education, I now have more time to give to the church and its work in the community and the world. I enjoy planning, organizing, and leading and am happy to use these gifts in service to others.

Background Information on Board Candidate

Denise Haala

Hi, I'm **Denise Haala**. I moved from suburban Chicago in 2016, newly retired and open to all opportunities. I searched for and joined a Catholic Christian church that had dynamic liturgies and challenging homilies. In ministry I met a group of faith-filled people. Together we served the homeless, the poor and asylum families - but always at churches of other denominations. By late 2019, I had to admit that my parish and the larger church here weren't often on the frontlines "walking the talk". So, I began a search for a faith community that was.

Why Lutheran: My parish in IL shared worship and outreach with an ELCA church for years. When I asked, authentic worship and LoC were mentioned together. A commitment to outreach was obvious on the website. In January 2020, I attended the contemporary service and was welcomed by all. We rocked with joyful song and the sermon nourished my soul to live actively Christian in the coming week. We prayed, shared communion and as we were sent out, I knew I was HOME!

Serving: My life centers on the "3 Gs". **G**race - God's love and forgiveness for me thru Jesus are unearned and unending so **G**ratITUDE is natural. **G**enerosity, though, doesn't always come easily. When selfishness, pride or doubt surface, I go to the Holy Spirit for guidance and courage. I believe my journey to LoC was Spirit-led. When the board openings were announced, I also felt led to say "maybe me". I'm trusting that if I am meant to contribute in this way and at this time, it will be.

Experience: I've served on a parish council, facilitated ministries, and am in the leadership of two community organizations. As a creative and curious thinker, I always observe, listen and evaluate before speaking. I'm an optimist and believe that solutions can always be found when people work together in good faith. I would hope that my perspective as a new member of LoC might be of value to this already spectacular faith community.

Me stuff: I retired as a Reading Specialist, but also had careers as a Sears Catalog copywriter, Montessori educator and owner of an upscale catering company. My late husband and I raised a wonderful son, Andrew, an ME who lives in Madison, WI. I live in Leisure World and am active in theatre, chorus, volunteer as a librarian, continue to work on becoming fluent in Spanish and offer comic relief when playing golf. Pre-COVID, I enjoyed tutoring struggling students at Wilson School. I'm a reader at LoC and a volunteer, as needed, for Lutheran Social Services, I-Help and Family Promise. I also help out at the United Food Bank – last Friday morning we distributed to 1,200+ grateful families. Blessing!

Background Information on Board Candidate

Barbara Hummel

I grew up on the Northwest side of Chicago. My family was very active in Nebo Lutheran church where I was baptized and confirmed. Sadly, the congregation became so small about twenty years ago that they combined with about four other Lutheran churches. We had a great youth program, choirs, VBS, sports teams, many Scandinavian celebrations, musical productions and, of course, potlucks.

I graduated from Illinois State University in Normal, IL, with a BS in English and a teaching certificate for grades six through twelve. I continue to be an active ISU Alumni. Unable to find a teaching position other than substitute teaching, I turned to the business community and began an almost 25 year career with The Eureka Company in Bloomington, IL and El Paso, TX. I held a variety of positions in industrial engineering, the safety department, and product planning and development. My last position was Training and Development Coordinator for the 2000 employees in the TX manufacturing plant.

My husband Ken and I left Eureka El Paso in 1996 and we purchased a business in Albuquerque, NM. The Old Town Emporium is a gift store that provided us with lots of challenges and much reward. We were both very active in the Old Town Merchants Association. Ken was President for several years and I headed up the marketing committee which established a wonderful December tradition called Holiday Stroll with entertainment, music, and thousands of luminarias. We enjoyed our time in Albuquerque and learned so much from the Native Americans with whom we did business. We were blessed to be invited to several of their Pueblos.

We sold the store in 2003 and moved to Mesa to retire. We had been coming to Phoenix for buying trips when we owned the store and enjoyed the climate and liked all the possibilities for sports, culture, and entertainment. We have a condo in Palatine, IL (a Chicago suburb) where we spend June – September. My two step-daughters' families are in that area and we enjoy spending time with our four grandchildren ages 9-14.

When did you join Love of Christ Lutheran Church?

I started coming to LOC in the Fall of 2003 and joined in Spring 2004. I attend the 9:00 service.

What past involvement or leadership have you had at Love of Christ or any previous congregation?

I have always been involved in music programs in my congregations in IL, El Paso and Albuquerque. I was a VBS volunteer, LCW member and served on a number of church committees.

While in Albuquerque, I joined All Saints Lutheran Church and participated in the choir, Esperanza Circle, the Memorial and Gifts committee, the Pastoral Search committee, and served as the Vice President and President of the Church Board.

At LOC I have volunteered at VBS, Feed My Starving Children events, and have been involved with the music program from the moment I joined this church. I am currently a member of the Women's Ensemble and I participate in the cantatas. A number of years ago, Penny Day and I started the Book Nook which has become an amazing ministry. The Book Nook has donated thousands of dollars to a number of other LOC ministries. We have gotten to know so many generous members of

this congregation due to their book, monetary, and other gift donations. We have discovered that people also just enjoy coming in for a chat. I facilitate the LOC Book Club discussions and have been told that many people enjoy reading our selections even if they cannot attend the meetings. In 2019, I was elected to the Endowment Committee which has been very rewarding and it gave me the opportunity to work with members of the congregation I had not met. Due to Covid, we have been delayed in continuing to promote this important program in our church.

What are you most excited about when you think of Love of Christ Lutheran Church?

I am most excited about all the programs this church continues to offer not only to our congregation but to the community at large. We have a ministry here that is not confined to its walls. We have a ministry that is welcoming because the people are welcoming. I find great joy in being part of a church that makes a difference in my life and the lives of others.

What motivates you at this time to be open to be considered to serve on the Love of Christ Lutheran Church Board?

My faith in God has always been my motivation to do good work whether in my job, my community or my church. Serving on the Church Board at this time allows me to continue to put my faith in action.

STATISTICS FROM ELCA CONGREGATIONAL REPORT

Latest report on file: 2019

1. Baptized membership at end of 2019		1150
2. Baptized members received during 2020		
a. By baptism: children (15 yrs. and younger)	7	
b. By baptism: adults (16 yrs. and older)	0	
c. By affirmation of faith	0	
d. By transfer	7	
e. From other sources and statistical adjustment	8	
f. Total members received this year	+	22
3. Baptized members removed during 2020		
a. By death	12	
b. By transfer	8	
c. For other reasons and statistical adjustment	390	
d. Total members removed this year	-	410
4. Baptized membership, end of 2020	=	762
5. Total confirmed membership, end of 2020	693	
6. Number of baptized youth who were confirmed in 2020		9

1/19/2021

Love of Christ Lutheran Church
Statement of Income and Expense
December YTD of Fiscal Year 2020

	Year-to-date			
	Budget	Actual	%	Fav/ (Unfav)
Income				
10-MISSIONS, MINISTRY & BENEVELONCE	579,565.00	480,709.03	82.94%	(98,855.97)
20-LOOSE OFFERINGS	78,056.00	36,230.75	46.42%	(41,825.25)
30-MORTGAGE & OPERATIONS	360,916.00	339,634.00	94.10%	(21,282.00)
20-INTEREST INCOME	5,000.00	10,394.82	207.90%	5,394.82
40-OTHER	42,500.00	34,144.45	80.34%	(8,355.55)
10-RENTAL INCOME	15,000.00	5,757.50	38.38%	(9,242.50)
Total Income	1,081,037.00	906,870.55	83.89%	(174,166.45)
Expense				
31- BENEVOLENCE	53,300.00	53,300.00	100.00%	-
32- WORSHIP PROG.	26,460.00	7,538.17	28.49%	18,921.83
34- STEWARDSHIP	4,000.00	2,045.03	51.13%	1,954.97
36- CHILDREN'S MINISTRIES	7,675.00	2,009.06	26.18%	5,665.94
37- YOUTH--CONFIRMATION	10,050.00	353.82	3.52%	9,696.18
38- YOUTH--SENIOR HIGH	750.00	16.66	2.22%	733.34
46- YOUTH--GENERAL/ALL YOUTH	11,345.00	785.93	6.93%	10,559.07
39- CM FELLOWSHIP	4,250.00	901.59	21.21%	3,348.41
40- PASTOR SUPPORT PROGRAMS	409,161.00	369,474.39	90.30%	39,686.61
41- ADMINISTRATION	247,048.00	208,513.18	84.40%	38,534.82
42- PLANT OPERATIONS	134,800.00	109,940.88	81.56%	24,859.12
43- MAJOR REPAIRS/CAPITAL OUTLAYS	31,100.00	30,086.14	96.74%	1,013.86
44- WORD ON WEDNESDAY'S (WOW)	6,530.00	181.53	2.78%	6,348.47
45- WOMEN OF THE ELCA	700.00	0.00	0.00%	700.00
49- DEBT SERVICE	130,368.00	117,208.00	89.91%	13,160.00
52- ADULT STUDY/PRAYER	700.00	0.00	0.00%	700.00
53- NEW COMER/MEMBER/VISITOR	1,300.00	120.09	9.24%	1,179.91
54- CHURCH FELLOWSHIP EVENTS	900.00	-40.00	-4.44%	940.00
57- FAITH FORMATION	600.00	413.94	N/A	186.06
Total Expense	1,081,037.00	902,848.41	83.52%	178,188.59
Income Less Expense	0.00	4,022.14	N/A	4,022.14

1/18/2021

LOVE OF CHRIST LUTHERAN CHURCH

Jan 1, 2020 through Dec 31, 2020

Balance Sheet

ACCOUNT:	Balance As Of Jan 1, 2020	Balance As Of Dec 31, 2020	Current Year Change
ASSETS:			
<u>Various Savings/Checking Accounts:</u>			
03 - Fidelity Cash Res	93,810.35	107,703.02	13,892.67
06 - Wells Fargo Brokerage Act	3,624.34	6,262.74	2,638.40
07 - Checking Acct-Gateway Bk	217,040.93	169,799.05	(47,241.88)
08 - Money Market Acct.	367,586.17	412,377.59	44,791.42
10 - Petty Cash Acct	200.00	200.00	0.00
11 - Thrivent Reserve	32,627.50	28,700.31	(3,927.19)
Total Savings/Checking Accounts	714,889.29	725,042.71	10,153.42
<u>Other Assets:</u>			
01 - Land	508,170.00	230,000.00	(278,170.00)
02 - Building	5,603,684.69	5,603,684.69	0.00
03 - Furnishings/Equipment	1,054,526.25	797,494.79	(257,031.46)
04 - Misc. Structures	102,913.44	102,913.44	0.00
05 - Landscape	216,016.47	216,016.47	0.00
06 - Vehicles	2,541.43	2,541.43	0.00
10 - Accumulated Depreciation	(3,566,659.92)	(3,730,953.52)	(164,293.60)
12 - Deferred Loan Fees	35,796.17	33,486.74	(2,309.43)
13 - Prepaids	(10,550.69)	(12,927.14)	(2,376.45)
Total Other Assets	3,946,437.84	3,242,256.90	(704,180.94)
99 - Dedicated Funds Receivable	0.00	0.00	0.00
Dedicated Funds Receivable	0.00	0.00	0.00
Total Assets	4,661,327.13	3,967,299.61	(694,027.52)
LIABILITIES:			
<u>All Liabilities:</u>			
02 - Mortgage Payable	1,328,871.96	1,089,633.62	(239,238.34)
03 - Accrued Liabilities	8,973.46	4,526.06	(4,447.40)
Subtotal All Liabilities	1,337,845.42	1,094,159.68	(243,685.74)
99 - Dedicated Funds Payable	400,016.31	487,208.95	87,192.64
Dedicated Funds Payable	400,016.31	487,208.95	87,192.64
Total Liabilities	1,737,861.73	1,581,368.63	(156,493.10)
EQUITY:			
00 - Equity	813,587.82	813,587.82	0.00
01 - Adj To Equity	2,004,995.91	1,463,439.35	(541,556.56)
Subtotal Equity	2,818,583.73	2,277,027.17	(541,556.56)
Totals For Fund Balance	104,881.67	108,903.81	4,022.14
Total Fund Balance/Equity	2,923,465.40	2,385,930.98	(537,534.42)
Total Liabilities & Fund Balance	4,661,327.13	3,967,299.61	(694,027.52)

LOVE OF CHRIST LUTHERAN CHURCH

2021 INCOME & EXPENSE BUDGET

2021 OPERATING INCOME BUDGET

	2021 <u>BUDGET</u>
<u>GENERAL OPERATING RECEIPTS:</u>	
Ministry, Missions & Benevolence	\$476,760
Loose Offerings	\$6,000
Mortgage & Operations	<u>\$345,240</u>
 Total General Oper Receipts	 \$828,000
 <u>CAPITAL CAMPAIGN INCOME:</u>	 \$0
 <u>MISCELLANEOUS RECEIPTS:</u>	
Interest Income	\$5,000
Rental Income	\$10,900
Other Income	<u>\$12,000</u>
 Total Miscellaneous Receipts	 \$27,900
 <u>FUNDS FROM RESERVES:</u>	
Vision 2020 For New Staffing	\$10,000
PPP Funds	<u>\$60,000</u>
 Total Funds From Reserves	 \$70,000
 TOTAL BUDGETED INCOME	 <u><u>\$925,900</u></u>

2021 OPERATING EXPENSE BUDGET

	2021 <u>BUDGET</u>
<u>EXPENSES:</u>	
Benevolence	\$43,300 *
Worship Program (Incl Music)	\$11,200
Stewardship	\$2,600
Children's Ministries	\$1,875
Youth--Jr. High (Confirmation)	\$5,450
Youth--Sr. High	\$750
General--All Youth	\$4,350
Worship Babysitting, Nursery, Etc.	\$2,150
Pastor Support Programs	\$388,826
Administration	\$198,693
Plant Operations	\$124,500
Major Repairs/Capital Outlays	\$29,480
Word on Wednesday's (WOW)	\$2,100
Women of the ELCA	\$600
Adult Study	\$300
New Commer/Member/Visitor	\$650
Church Fellowship Events	\$900
Faith Formation	<u>\$600</u>
Total Operating Expense	\$818,324
 <u>DEBT SERVICE:</u>	
Principal	\$67,640
Interest	<u>\$39,936</u>
Total Debt Service	\$107,576
 TOTAL BUDGETED EXPENSE	 <u><u>\$925,900</u></u>

* Benevolence: In addition to the budgeted benevolences, our members gave an additional \$66,000 over & above their regular giving in 2020.

Salaries & Benefits	58.10%	\$537,969
Debt (Principal & Interest)	11.62%	\$107,576
Plant Operations	15.80%	\$146,300
	<u>85.52%</u>	<u>\$791,845</u>

VISION 2020 ANALYSIS AS OF 12/31/2020

		Percent Received
Total Pledges Received For The Three-Year Program>>>>>>>>	\$473,889.00	
Received Through 12/31/2020>>>>>>>>	\$204,153.29	43.08%
Paid To Thrivent--Direct Debt Reduction (This is in addition to our regular monthly mortgage payments)	\$115,000.00	

BREAKDOWN OF HOW FUNDS ARE ALLOCATED:

<u>BREAKDOWN OF HOW FUNDS ARE ALLOCATED:</u>		<u>Total Pledges Rec'd</u>	<u>Balance On 12/31/2020</u>
Debt Reduction	80%	\$379,111.20	\$61,371.46
Staff Improvement	5%	\$23,694.45	\$7,676.34
Maintenance & Repairs	5%	\$23,694.45	\$7,676.34
Synod	10%	\$47,388.90	\$15,352.68
Total	100%	\$473,889.00	\$92,076.82

To date, we have received pledges of \$473,889.00. We have sent \$115,000.00 to Thrivent to reduce our principal loan balance. We currently have \$61,371.46 in the dedicated account for further debt reduction.

We are making a \$5,000 payment the first of each month to pay down debt as long as we keep receiving the Vision 2020 contributions. During theyear, we received one payment from a member who requested that 100% go to debt reduction.

We have received 43.08% of our total pledges as of 12/31/2020 and have two years left in the Vision 2020 Capital Campaign.

Prepared by Dick Beckman
1/20/2021